



CUSTOMER CHECK LIST

Please ensure you have supplied the following:

Trading Account Application

- ☐ Signed and filled out as fully as possible

Direct Debit / Credit Card Information

- ☐ Please include a blank deposit slip where possible

Guarantee & Indemnity Form

- ☐ Signed by all directors and independently witnessed

Terms & Conditions – back page

- ☐ Signed by two directors and independently witnessed

Dear Customer,

If you have any problems with the completion of these forms, or you have any questions, please do not hesitate to contact me on the details below:

Kind Regards

**Megan White
DDI: 09 358 8608
Fax: 09 356 7572
Email: megan.white@lk.co.nz**

On completion of these forms please hand to your rep or send to:

**Liquor King
c/o Megan White
PO Box 17-306
Greenlane
1546**



Lion Liquor Retail Limited
TRADING ACCOUNT APPLICATION

Full Name of Applicant: _____ (Full Company Name if Limited Company)

Type of Organisation: (Company, Partnership, Incorporated Society or Individual)

Trading Name of Outlet: _____

Principal Contact Person: _____

Postal Address: _____

Phone Number: _____ Fax Number: _____

Email Address: _____ Mobile: _____

Banker: _____

Address: _____

Accountant: _____

Address: _____

Solicitor: _____

Address: _____

Date of Opening/Takeover: _____

Delivery/Street Address: _____

Type of Liquor Licence Held: _____

Licence Number: _____ Date of Licence: _____

Previous Industry Experience: _____

Drivers Licence Number: _____

Accounts Contact Person: _____

Payment Option: (Direct Debit/Credit Card/7 Day Credit Card)

IMPORTANT: The section below must be completed also.

Is Outlet Owned or Leased?: _____

If Leased from whom?: _____

Details of any borrowings: _____

Lender: _____

Amount \$ _____ Term: _____ Rate of Interest: _____

Details of Purchase: _____ Annual Rental \$ _____

COMPLETE either A, B, C or B as applicable

A. COMPANY

Year Incorporated: _____ Incorporation Number_____

Full Names and Addresses of Principal Shareholders:

Date of Birth: _____

Date of Birth: _____

Date of Birth: _____

Full Names and Addresses of Directors:

Date of Birth: _____

Date of Birth: _____

Date of Birth: _____

Address of Registered Office (Not Box No.) _____

B. PARTNERSHIP

Full Names and Addresses of Partners:

Date of Birth: _____

Date of Birth: _____

Date of Birth: _____

Address if Partnership Office (Not Box No.) _____

Year Founded: _____

C. INDIVIDUAL

Full Name: _____ Date of Birth: _____

Residential Phone: _____ DOB Verification Method: _____

Residential Address: _____

D. CLUB

Full Name: _____

Name and Address of President: _____

Name and Address of Secretary/Treasurer: _____

Is the Club Incorporated: Yes / No _____ Year Incorporated or Founded: _____

| FOR INTERNAL USE ONLY | | | |
|-----------------------|-----------------|-------------|------|
| CUSTOMER No. | LK CUSTOMER No. | DATE OPENED | |
| TRADING TERMS | | | |
| CREDIT CHECK DONE | | SIGNED | DATE |
| MANAGER APPROVED | PRICING TIER | SIGNED | DATE |

**GUARANTEE AND INDEMNITY IN FAVOUR
OF LION LIQUOR RETAIL LIMITED**
**or the relevant subsidiary of Lion Nathan Limited which supplies goods to
the purchaser (each a “Company”)**

IN CONSIDERATION of any one or more Company's supplying and continuing to supply goods and/or services to _____ (the “Purchaser”), I/WE JOINTLY AND SEVERALLY:

1. GUARANTEE the payment of each relevant Company on demand of all monies now owing to that Company by the Purchaser and all further sums of money from time to time owing to the Company by the Purchaser, in respect of goods and services supplied by the Company to the Purchaser or in respect of any other liability of the Purchaser to the Company (“**Debt**”).
2. HOLD HARMLESS AND INDEMNIFY each relevant Company on demand, as a separate obligation, against any liability (including, but not limited to, damages, costs, losses, liabilities and reasonable legal fees) incurred by or assessed against the Company in connection with the supply of goods or services to the Purchaser, the recovery of any Debt or other monies owing to the Company by the Purchaser, and/or for monies paid by the Company, with the Purchaser’s consent, in settlement of a dispute that arises or results from a dispute between the Company, the Purchaser, and a third party, or any combination thereof, over the supply of goods or services by the Company to the Purchaser.
3. No guarantor shall:
 - (a) take, accept or continue to hold any security from the Purchaser or any other person who has given any security to a Company for any Debt or other monies owing to that Company by the Purchaser from time to time;
 - (b) exercise any right of subrogation or contribution, or require marshalling, or claim the benefit of any security now or in the future held by a Company for the payment of any Debt or other monies owing to that Company by the Purchaser from time to time;
 - (c) take steps to recover (whether directly or by set-off, counterclaim or otherwise), or accept, money or other property, or exercise or enforce rights, in respect of any amount due (whether actually or contingently) from the Purchaser to any guarantor; or
 - (d) claim or prove in the dissolution of the Purchaser or any other person in competition with a Company unless required to do so by that Company.
4. If, notwithstanding, and in breach of, clause 3, a guarantor:
 - (a) takes, accepts or continues to hold any such security, money or other property from the Purchaser, or from any person who has given any security to a Company for any Debt or other monies owing to that Company by the Purchaser from time to time; or
 - (b) proves in that guarantor's own name in the dissolution of the Purchaser, or of any other person who has given any security to a Company for any Debt or other monies owing to that Company by the Purchaser from time to time (whether or not that Company has required that guarantor to do so, or has consented to that guarantor doing so), for all or any part of any amount due (whether actually or contingently) from the Purchaser or such other person to a guarantor,

that guarantor shall immediately pay or transfer to that Company all such security, money or other property, or all amounts received by that guarantor in relation to any such proof, and all interest accruing thereon, and, until that payment or transfer is made, shall hold such security, money or other property, or the benefit of that proof, and all interest thereon, on trust for that Company.
5. This Guarantee and Indemnity shall constitute an unconditional and continuing guarantee and indemnity and accordingly shall be irrevocable and shall remain in full force and effect until the whole of the monies owing to each relevant Company by the Purchaser and all obligations hereunder have been fully paid, satisfied, or performed.
6. Neither the liability of any guarantor, nor any of the rights of a Company, under this Guarantee and Indemnity shall be affected or discharged by anything which, but for this clause 4, might operate to affect or discharge the liability of, or otherwise provide a defence to, any guarantor (whether or not known to that guarantor, a Company or any other person), including but not limited to the granting of any time, credit, extension of former credit, waiver, indulgence or other concession, neglect to sue on a Company’s part (whether in respect of the Purchaser or any one or more of the guarantors or otherwise), or failure by any named guarantor to properly execute this deed. Without affecting the Purchaser’s obligation to a Company, each guarantor shall be a principal debtor and liable to that Company accordingly.
7. Each Company's rights under this Guarantee and Indemnity are several and may be exercised separately from any other Company.
8. Each Company's rights under this Guarantee and Indemnity are without prejudice, and in addition to, any other right to which a Company is at any time entitled (whether under this Guarantee and Indemnity or by law, contract or otherwise), and may be exercised by a Company without prior notice to any guarantor, the Purchaser or any other person.
9. By executing this Guarantee and Indemnity, each guarantor acknowledges that they have read and understood its terms and have either sought independent legal advice (separate from any advice sought by a Company, the Purchaser or any other guarantor) in regard to the guarantee, or have chosen not to do so.

Guarantor - 1

SIGNED _____

FULL NAME: _____

PRESENT ADDRESS: _____

SIGNATURE OF WITNESS _____

NAME OF WITNESS: _____

PRESENT ADDRESS: _____

OCCUPATION: _____

EXECUTED as a Deed this day of 20

Guarantor - 2

SIGNED _____

FULL NAME: _____

PRESENT ADDRESS: _____

SIGNATURE OF WITNESS _____

NAME OF WITNESS: _____

PRESENT ADDRESS: _____

OCCUPATION: _____

EXECUTED as a Deed this day of 20

- Note:
1. If the Purchaser is a sole trader the guarantor(s) should be some other suitable person(s).
 2. If the Purchaser is a company the guarantor(s) should be a director(s) and/or shareholders(s).
 3. If the Purchaser is a club or incorporated society the guarantors should be the president and secretary or other committee member.

TERMS AND CONDITIONS OF USE AND SALE OF GOODS

In these terms and conditions "the Company" means Lion Liquor Retail Limited or the relevant subsidiary of Lion Nathan Limited which supplies goods to the purchaser of such goods (the "Purchaser"). Any one or more Company's shall supply all goods to every Purchaser, notwithstanding anything that may be stated to the contrary in the Purchaser's enquiries or on the Purchaser's orders, subject to the following terms and conditions:

Price

1. The Purchaser shall pay the price indicated on the invoice, order form or other document issued by the Company.
2. The prices payable under clause 1 shall include goods and services tax pursuant to the Goods and Services Tax Act 1985 and any other taxes payable in respect of the supply of goods as at the date of the said invoice.
3. The Purchaser acknowledges that the Company may alter prices without notice and the purchase price of goods may be different from the price quoted or the price current when goods are ordered.
4. The Purchaser shall make all payments due to the Company in full without any deductions, whether by way of set off, counter claim, or any other equitable claim.

Terms of Payment

5. The Purchaser shall pay all amounts due to the Company on the due date as set out on the invoice.
6. In the event that:
 - (a) any amount payable by the Purchaser to the Company is overdue, or the Purchaser fails to meet any other obligation to the Company (whether in relation to the sale of goods or otherwise), or in the Company's opinion the Purchaser is likely to be unable to meet its payment or other obligations to the company; or
 - (b) the Purchaser becomes insolvent, has a receiver appointed in respect of all or some of its assets, makes or is likely to make an arrangement with its creditors, has a "liquidator (provisional or otherwise) appointed, or is placed under statutory or official management; or
 - (c) the ownership or effective control of the Purchaser is transferred or the nature of the Purchaser's business is materially altered; then:
 - (i) the Company shall be entitled to cancel all or any part of any contracts with the Purchaser which remains unperformed in addition to and without prejudice to its other remedies; and
 - (ii) all amounts outstanding under any contract with the Company shall, whether or not due for payment, immediately become due and payable; and
 - (iii) the Company shall be entitled to reclaim any goods in the Purchaser's possession or control and to dispose of them for its own benefit and for that purpose the Company shall be entitled, without notice, to enter directly or by its agents on any premises where it believes goods which it has supplied may be stored, without in any way being liable to any person.

Default Interest

7. The Purchaser shall pay the Company interest at the default interest rate of 1.5% per month in respect of all of the Purchaser's indebtedness which is overdue. Such interest shall accrue on a daily basis from the date when payment is due until the date when payment is actually made and the Purchaser shall be liable to pay all expenses and legal costs of the Company as between solicitor and client in relation to obtaining remedy of such failure to pay. The default interest payable under this clause is charged by way of damages for failure to pay and does not imply the granting of, or an extension of, credit by the Company to the Purchaser. The Purchaser shall make all payments under this clause 7 upon demand being made for payment.

Default in Payment or Delivery

8. If the Purchaser makes default in payment or in taking delivery in time, the Company shall be entitled to terminate any contract so far as it is unfulfilled, without prejudice to its right to recover all sums owing to it in respect of deliveries already made. Upon termination of the contract, the Company shall be entitled to dispose of the balance of the goods contracted for and the Purchaser shall indemnify the Company for any loss in price incurred by it on realisation against the price at which such goods were contracted to be bought by the Purchaser.

9. Where the Purchaser owes any amount to the Company, the Company shall be entitled, at its complete discretion, to accept any payment received and apply it towards satisfaction of such indebtedness.

10. The Company shall be entitled to assign to any other person or company all or any part of the Purchaser's indebtedness to the Company and the assignee shall be entitled to claim all or part of the indebtedness and shall have the same right or recovery as the Company.

11. The Company shall be entitled to cancel all or any part of any contract or contracts with the Purchaser at any time with or without prior notice. Any such cancellation shall be without prejudice to the Company's other rights and remedies including, but not limited to those which may arise from any breach or non-compliance by the Purchaser.

Delivery

12. Unless otherwise agreed, it shall be the Purchaser's responsibility to arrange and pay for transportation of the goods from the Company's premises and any transit insurance in respect of such goods and the Company shall not be liable for any loss or damage to the goods during transportation, even though such loss or damage may be caused by the Company's negligence or other default.

13. Unless the parties otherwise agree in writing, delivery shall be deemed to be effected upon the transfer of possession of goods to the Purchaser or the Purchaser's agents.

14. If the Company is to deliver the goods and delivery is delayed for any reason, the Company shall not be liable to the Purchaser or any other party for any loss sustained due to such delay and the Company reserves the right to cancel delivery of the goods or such instalments thereof without prejudice to its rights to recover all sums owing to it in respect of deliveries already made.

15. Where the Purchaser fails to uplift or accept the goods by the delivery date specified or such later date as the parties agree, the Purchaser shall pay reasonable storage costs until such time as the Purchaser uplifts or accepts the goods, such cost to be determined by the Company.

16. If the Company is to deliver the goods and the goods are ready for delivery on the date specified in the order of the Purchaser but the Purchaser does not take delivery when requested by the Company to do so, the Company shall be entitled to invoice the Purchaser for payment in accordance with clause 5.

Risk and Title

17. Notwithstanding Clause 18, the risk in the goods supplied by the Company shall pass from the Company to the Purchaser when the goods are delivered, when the Company first makes an attempt to deliver if the Purchaser fails to accept the goods, or on the date of a request by the Purchaser to delay delivery.

18. Title in goods supplied by the Company shall not pass from the Company to the Purchaser until all amounts owing by the Purchaser to the Company in respect of those goods and all other goods have been satisfied.

19. Until title passes from the Company to the Purchaser in accordance with clause 18, the following terms shall apply:

- (a) The Purchaser shall be deemed to be in a fiduciary capacity as bailee of the Company in respect of any goods supplied by the Company; and
- (b) the Purchaser shall, if required by the Company, store the goods in such condition and place that it is clear that they are owned by the Company; and
- (c) the Purchaser shall not under any circumstances mix the goods supplied by the Company with other goods in any manner whatsoever; and
- (d) If the Purchaser wishes to resell any goods before the Purchaser has title to them, the Purchaser may do so only by way of bona fide sales in the ordinary course of business and as the Company's agent, but the Purchaser shall not represent to any person that the Purchaser is acting for the Company or has any authority to bind the Company. The Purchaser shall account to the Company for the proceeds of sale of the goods.

20. Where the Company exercises its rights under clause 6, 8, or 15, in respect of the resale, repossession, or storage of the goods supplied (including legal costs as between solicitors and own client), the Purchaser shall immediately indemnify the Company of all such costs.

Cancellations

21. No cancellation, addition, deletion, amendment or variation of any kind of or to any contract of supply between the parties may be made except with the consent of the Company in writing.

Claims and Limitation of Liability

22. (a) All warranties, descriptions, representations or conditions whether implied by law, trade, custom, or otherwise and whether relating to fitness, merchantability, suitability for purpose, or otherwise and all specific conditions, even though such conditions may be known to the Company, are expressly excluded, except to the extent that they are unable to be excluded by statute.

- (b) The Company shall not be liable in any way whatsoever to the Purchaser or any third party, whether in tort (including negligence), contract, or otherwise for any loss or damage whatsoever whether direct, indirect, special, or consequential and all such liability is expressly excluded.

- (c) The liability of the Company in respect of any order of goods shall in any event be limited to the lesser of the purchase price of the goods complained of, the cost of replacing the defective goods, and the actual loss or damage suffered by the Purchaser.

23. The Company may, at its complete discretion, replace or give credit for all goods supplied and established to be defective, provided that the following conditions are met:

- (a) All claims must be received by the Company within seven (7) days of delivery of the goods and, where applicable, the dispatch number and/or invoice number must be quoted by the Purchaser; and

(b) All claims must specifically identify the defect and, where possible, be accompanied by the defective goods or a sample thereof; and

(c) The Company shall have a reasonable opportunity to investigate the claim.

24. Where the Company replaces the goods, it shall deliver such goods to the Purchaser's premises at the Company's risk and expense.

Right of Set Off

25. (a) The Company may apply (without prior notice) all or part of any credit balance with the Company towards satisfaction of any amount owing (whether or not due for payment) by the Purchaser to the Company or to Lion Nathan Limited or any of its subsidiaries.

(b) If at any time any amount is contingently due by the Purchaser to The Company or is not quantified, the Company may retain such amount without repayment of any credit balance the Purchaser may have with the Company pending such amount becoming due or being quantified.

(c) The Company shall not be obliged to exercise any of its rights conferred by this clause 25. The exercise or non-exercise of those rights shall not affect, impair, or otherwise detract from:

(i) any securities or other documents held now or in the future by the Company, Lion Nathan Limited, or any of its other subsidiaries to secure any indebtedness which may be subject of a set off hereunder; or

(ii) any rights, privileges, or directions available to the Company, Lion Nathan Limited, or any of its subsidiaries under general law, under any security or other documents or otherwise howsoever, and shall be without prejudice and in addition to such rights, privileges, and directions.

(d) The Purchaser may not assign any credit balance which it may have with the Company and undertakes not to attempt any such assignment.

Ownership of Kegs

26. The Company shall at all times remain the owner of beer kegs delivered to the Purchaser and the Purchaser shall accordingly be the bailee of such kegs for the Company. The Purchaser shall ensure that the beer kegs will not be refilled by anyone other than the Company.

Acceptance of Terms and Conditions

27. Any goods supplied by the Company to the Purchaser will be supplied on these terms and conditions. If the Purchaser orders goods, the Purchaser will be deemed to have accepted these terms and conditions. The only circumstances where any variation to these terms and conditions will apply is where a duly authorised representative of the Company has expressly agreed in writing to that variation.

Non -Waiver

28. If at any time the Company does not enforce any of these terms and conditions or grants the Purchaser time or other indulgence, the Company shall not be construed as having waived that term or condition or its right to later enforce that or any other term or condition.

Severability

29. Where any provision of these terms and conditions of sale is rendered void, unenforceable, or otherwise ineffective by operation of law, that shall not affect the enforceability or effectiveness of any other provision in these terms and conditions.

Variation of Condition

30. These terms and conditions may only be varied by the Company in its absolute discretion.

Contracting out of the PPSA

31. The Customer waives the right to receive a copy of the verification statement confirming registration of a financing statement or financing change statement relating to the security interest under the Contract.

32. The Customer:

(a) agrees that if, at any relevant time, Lion does not at that time have priority over all other secured parties in respect of any part of the Goods, then the Customer and Lion will, for purposes of section 109(1) of the PPSA, be deemed, in accordance with the entitlement to do so under section 107(1) of the PPSA, to have contracted out of that section but specifically on the basis that, as between them and only to the extent of that part of the Goods and the operation and application of the PPSA, that section 109(1)(but amended only by the deletion of the words "with priority over all other secured parties") is reinstated and contracted back into; and

(b) agrees that nothing in sections 114(1)(a), 133, 134 of the PPSA shall apply to this Contract, or the security under this contract, and waives the Customer's rights under sections 121, 125, 129, 131 and 132 of the PPSA.

Disputes

33. If any dispute arises between the parties as to the interpretation or operation of any provision of, or the rights or obligations of either party under, these terms and conditions, the parties shall use their best endeavours in a spirit of good faith to resolve such dispute, but, if such resolution is not achieved within a reasonable period, either party may refer the matter in dispute to the arbitration of a single independent arbitrator to be appointed by the parties or, if they are unable to agree on that appointment, to be selected and appointed by the President for the time being of the relevant local Law Society or the President's nominee. A referral to an arbitrator under this clause shall be a submission to arbitration in accordance with the Arbitration Act 1996.

34. I/We have read the Terms and Conditions of sale set out above and agree that those terms are the terms which will apply in respect of all contracts for the supply of goods by the Company.

35. I/We irrevocably authorise any person or company to provide you with such information as you may require in response to your credit and/or employment enquiries or your provision of credit to me/us. I further authorise you to furnish to any third party details of this application and any subsequent dealings that I/We may have with you as a result of this application being actioned by you and to use for any lawful purpose connected with your business any information which I/We or any third party may provide you.

36. I/We am/are 20 years of age or over.

37. I/We warrant that the information given in this application is to the best of my knowledge, information, and belief, correct.

DATED on this _____ day of _____ 20_____

SIGNED for and on behalf of: _____ (Print Trading Name)

Signature Please Print Name Title

Signature Please Print Name Title

SIGNED in the presence of: _____

Signature of Witness Please Print Name of Witness

(Occupation)

(Address)



Lion Liquor Retail Limited – Liquor King

Direct Debit Form

| |
|---------------------------|
| BANK INSTRUCTIONS: |
| Name of your Bank account |

BANK ACCOUNT FROM WHICH PAYMENTS TO BE MADE:

| | |
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|--|--|

Bank

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Branch

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Account Number

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Suffix

Please attach a deposit slip if possible

| |
|--------------|
| BANK: |
| BRANCH: |
| TOWN / CITY: |

I/We authorise you until further notice, to debit my/our account with all amounts which
Lion Liquor Retail Limited
(Hereinafter referred to as the Initiator)

The registered Initiator of the above Authorisation Code, may initiate by Direct Debit.

I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed below.

Name of your debtors account with Liquor King: _____

| | |
|-----------------|-------|
| Your Signature: | Date: |
| _____ | _____ |

| | | | | | | | | | | | | |
|--|---|---|---|---|-------|--|--|--|---|---|---|---|
| Approved | | | | | | | | | | | | |
| <table><tr><td>1</td><td>5</td><td>9</td><td>0</td></tr><tr><td colspan="4"><hr/></td></tr><tr><td>1</td><td>0</td><td>0</td><td>7</td></tr></table> | 1 | 5 | 9 | 0 | <hr/> | | | | 1 | 0 | 0 | 7 |
| 1 | 5 | 9 | 0 | | | | | | | | | |
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| 1 | 0 | 0 | 7 | | | | | | | | | |

For Bank Use Only

Original – Retain at Branch

| | | |
|----------------|--------------|-------------|
| Date Received: | Recorded by: | Checked by: |
| | | |

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| | |
| BANK STAMP | |
| | |

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

- 1) The Initiator
 - a) Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least*... business days before the date when the Direct Debit will be initiated. This advance notice must be provided either:
 - i) in writing; or
 - ii) by electronic mail where the Customer has provided written consent to the Initiator*The advance notice will include the following message: "The amount \$....., will be direct debited to your Bank account on (initiating date)."*
** minimum 2 business days.*
 - b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us
- 2) The Customer may:
 - a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
 - b) Stop payment of any Direct Debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
 - c) Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of the Direct Debit back to the Initiator through the Initiator's Bank, PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account
- 3) The Customer acknowledges that:
 - a) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
 - b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
 - c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other disputes lies between me/us and the Initiator.
 - d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:
 - i) - the accuracy of information about Direct Debits on Bank statements
 - ii) - any variations between notices given by the Initiator and the amounts of Direct Debits
 - e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- 4) The Bank may:
 - a) In its absolute discretion conclusively determine the order of priority payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
 - b) At any time terminate this authority as to future payments by notice in writing to me/us.
 - c) Charge its current fees for this service in force from time-to-time.