



Langdon Road, Swansea SA1 8QY  
Telephone: (01792) 462346 / 472692  
email:mail@hancockandbrown.com  
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**Credit Account Application Form**

**Credit Reference Agencies Will Be Used For Account Applications!**

**Before you begin we will require with the application two types of proof of identity, failure to provide will void the application. Please supply information as follows:**

Utility bill (2) plus a Office use only [.....]  
Drivers license or passport Office use only [.....]

**Please [X] boxes where necessary / \* To be completed by all applicants .**

Do you/your partner/any of directors already have or had an account with Hancock & Brown (Timber) Ltd under a different name, directorship and/or trading style YES  NO

1/. Applicants full first name ..... (Ltd companies proceed to question 5)  
Surname..... date of birth ...../...../.....  
Are you a UK resident: YES  NO

2/. Applicants home address  
.....  
.....Town/City.....  
Time at this address .....years Post Code .....

If you have resided at your present address less than 3 years please list your previous address here: .....  
.....Town/City.....  
Time at this address.....years Post Code .....

3/. Are you a homeowner YES  NO

Is the home you own the one listed in section 2 on this application form. YES  NO   
If **No** please provide address .....  
.....Post Code .....

4/. Do you hold a credit card (Please state types held) ...../...../.....

**If your application is unsuccessful or you decide against applying for an account remember we accept all major credit and debit cards without applying a surcharge.**

5/. Applicants trading name.....or state none

6/. Applicants trading address.....  
.....Town/City.....Post Code.....

Is your trading address the same as your home address YES  NO   
If no the trading address must be completed.  
Time at this address .....years

7/. \* Please state are you self build / sole trader / partnership / limited [\*.....]

**Limited companies have to supply a company letterhead with the account application.**

***Ltd companies with less than 5 years trading history will not be accepted without submitting a personal guarantee please view this at the end of the application.***

8/. Limited companies state company: registration no .....

9/. Is this company a subsidiary of another Ltd company YES  NO

10/. \*Contact tel no's Home (.....)..... Work (.....).....  
Mobile..... Fax (.....).....

11/. \*Contact name's. Accounts ..... e mail: .....

12/. \*Have you ever been refused credit YES  NO

13/. \*Have you ever been served with a county court judgement YES  NO

14/. Status: Married  Single  Other

Bank Details

Bank name.....

Branch address.....

Town / City.....

Account no.....sort code.....

Tel no.....

Time with bank .....years

Trade Reference1

Name .....

Address .....

Town / City .....

Post Code .....

Tel no .....Fax .....

Trade Reference2

Name .....

Address .....

Town / City .....

Post Code .....

Tel no .....Fax .....

Amount of credit requested £

I / We agree that payment of this account is the responsibility of the applicant / s, and that payment will be made within 30 days.

Late payment will result in interest being charged at 8% above Bank of England base rate.

Late paying accounts will be closed.

Date of Application ...../...../.....

Applicant Signature..... Block capitals ....

If Partnership Second Signature ..... Block capitals .....

\*Accounts once opened cannot later be changed to Ltd status without re- applying for a new account, the ltd 5 year rule applies to all applications.

**PERSONAL GUARANTEE LIMITED COMPANIES** (Complete Section Below)

By giving this guarantee, you will have to pay if Hancock & Brown (Timber) Ltd is not paid by the customer

In consideration of Hancock & Brown (Timber) Ltd agreeing to supply goods on credit to:

**Company Name or Company Trade Name** (Customer)

Insert (above) full name of the applicant (s) customer named above in this application.

I / We, the undersigned (“guarantor”), guarantee that I / We will pay on demand all monies now or in the future owing by the customer to Hancock & Brown (Timber) Ltd, if the customer fails to pay any of them when due.

Important note: This guarantee incorporates the personal guarantee provisions forming part of this application form. The guarantor confirms he has read and accepts the personal guarantee provisions and agrees that he will be bound by them as part of this guarantee.

Signed and dated by guarantor(s)

Signature	<input type="text"/>	Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date:	/ /	Date:	/ /

## **PERSONAL GUARANTEE PROVISIONS**

In these personal guarantee provisions, "Hancock & Brown" means Hancock & Brown (Timber) Ltd, "customer" means the individual, partnership, company or other corporate body that has applied to Hancock & Brown for a credit account, "guarantee" means any personal guarantee that has been given for the customer's obligations to Hancock & Brown, and "guarantor" means the guarantor(s) who has given the guarantee.

1. The guarantee is and will remain a continuing security, and will cover the ultimate balance from time to time owing to Hancock & Brown by the customer.
2. The guarantor may give one month's notice in writing to Hancock & Brown to discontinue the guarantee but will remain liable for all the customer's obligations at the date notice is received by Hancock & Brown and for any further customer's obligations that arise before the expiry of the notice.
3. Hancock & Brown may apply any payments received for the customer to reduce any of the customer's obligations, as Hancock & Brown decide. Without releasing or reducing the guarantor's liability, and without the guarantor's consent, Hancock & Brown may:
  - 4.a) Grant new or increased credit to the customer;
  - 4.b) Allow time to and agree, renew, vary or end any arrangements with the customer or any other person;
  - 4.c) Release, renew, vary or refrain from enforcing any security or guarantee held from the customer or any other person;
  - 4.d) Settle with or release from liability the customer or any other person.
5. Where the guarantor is more than one person (including the partners of a partnership):
  - 5.a) All of them are jointly and individually liable under the guarantee, and references to the guarantor are to them together and separately;
  - 5.b) The guarantee gives Hancock & Brown the same rights as if it were a separate guarantee by each guarantor;
  - 5.c) If notice to discontinue the guarantee is given by any of them, the others will continue to be liable to Hancock & Brown under the guarantee, which will remain a continuing security;
  - 5.d) Hancock & Brown may settle with or release from liability any of them, without releasing or reducing the liability of the others;
  - 5.e) The liabilities of each of them under the guarantee are severable; if the guarantee, or any provision of it, is unenforceable against any of them, it will not affect the enforceability or continuation of the guarantee in respect of any others;
  - 5.f) The guarantor's liability will not be affected, and the guarantee will remain a continuing security, if a partner leaves or joins the partnership, if the partnership dissolves, or if there is a change in the name or constitution of the partnership.
6. All consents, notices and demands with reference to the guarantee must be in writing. Hancock & Brown may deliver a notice or demand to the guarantor at the contact details last known to Hancock & Brown or at the address given in the application for the credit account.
7. A notice or demand signed by Hancock & Brown with reference to the guarantee will be effective at the time of personal delivery or on the second business day after posting. A business day is a weekday other than a national holiday in England and Wales. Hancock & Brown (Timber) Ltd is a company registered in England under company number 01345839. Our registered office is Langdon Road, Swansea, SA1 8QY.

## **CREDIT ACCOUNT TERMS**

In these credit account terms, "we" or "us" means Hancock & Brown (Timber) Ltd (and "our" has a corresponding meaning), "you" means the customer that has applied to us for a credit account (and "your" has a corresponding meaning), "account" means any credit account you may have with us from time to time, and "account terms" means these credit account terms. References to a "consumer" are to an individual acting for purposes that are wholly or mainly outside that individual's trade, business, craft or profession.

1. Application. These account terms will apply to the account.
2. Credit limit. We will from time to time set a credit limit (including VAT) for the account and tell you what it is. You must not place orders at any one time to a value exceeding your approved credit limit, taking into account unpaid invoices at that time.
3. Invoices and statements. You will be sent an invoice for each purchase and monthly statements showing details of all purchases which have been charged to the account together with payments received.
4. Payment. We must receive payment of the amount due shown on the most recent statement by the last working day of the month following the date of invoice. Any variation to these payment terms must be agreed in writing by us.

5. Interest and late payment charges. We may charge you interest on overdue accounts at the rate of 8% above the Bank of England base rate. This interest will be calculated on a daily basis until the receipt by us of the full amount, whether before or after judgment. In addition, you must reimburse us for any expenses reasonably incurred by us in the collection of overdue amounts.
6. Change of details. You must advise us in writing if there is any change to the information provided in your application.
7. Withdrawal of credit. We may withdraw your credit, withhold supply of goods or put the account on hold at any time and without prior notice.
8. Account closure. The account may be closed at any time by you or us on written notice. You must settle any outstanding amounts at the time the account is closed.
9. Conditions of sale. Our standard terms and conditions of sale will apply to the sale of all goods by us. A copy of the standard terms and conditions is available upon request
10. No one else has rights. These account terms apply to you and us only. No one else may rely on any of the account terms.
11. Priority of account terms. These account terms will apply despite anything to the contrary in your purchase orders or any other documentation.

End of application updated July 2018

Hancock & Brown (Timber) Ltd, Langdon Road, Swansea SA1 8QY