

FAR NORTH FUELS (2007) LIMITED

Head Office, Level 1, 63 Kerikeri Road, Private Bag 1021, Kerikeri

Phone: 09 407 7407 or 0800 getfuelcard (0800 438383) Fax: 09 407 7403 Email: fuels@farnorthfuels.co.nz

Application for a Caltex Starcard

CUSTOMER CHECKLIST

To ensure the smooth and quick processing of your application form please check the following areas have been completed.

- | | |
|-----------------------------------------------------------------|--------------------------|
| The FULL legal account/trading/individual name | <input type="checkbox"/> |
| Email address & signature (if requesting electronic invoices) | <input type="checkbox"/> |
| The Personal Guarantee section (if a company, trust or inc soc) | <input type="checkbox"/> |
| Monthly Credit Limit Requested | <input type="checkbox"/> |
| Customer(s) signature at the bottom of the front page | <input type="checkbox"/> |
| Starcard details | <input type="checkbox"/> |
| Monthly Card Credit Limits | <input type="checkbox"/> |
| Security Contact Details | <input type="checkbox"/> |
| Direct debit form bank account number and signature | <input type="checkbox"/> |

Thank you for taking the time to check your application is completed correctly.

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CALTEX STARCARD APPLICATION FORM

Company Sole Trader Partnership S.O.E./Govt Incorporated Society Private

PLEASE PRINT CLEARLY

Account Name: (FULL legal name of organisation or individual/s) _____

Trading Name: (Trading name if different from above) _____

Street Address: _____

Postal Address: _____

Town/City: _____

Registered Office: (if Company) _____

Phone: Business: _____ Fax: _____

Invoice Address (if different) _____

Email Address for Accounts: _____

Age of business in years: _____
Nature of business: _____
Paid up capital: (if company) _____
Company Number: _____
GST Number: _____

Email address: _____

Contact Name: _____

Phone: _____

Existing Fuel Supplier: _____

Yes, please email my monthly accounts **Signature:** _____

Directors/Partners (if more than two complete an additional sheet and attach)				
Surname	First Names	Date of Birth	Address (Home)	Phone (Home)
1. _____	_____	____/____/____	_____	_____
2. _____	_____	____/____/____	_____	_____
Company's Accountants _____		Company's Solicitors _____		

Three Credit References (please include contract address, account numbers, phone numbers and other relevant information).

1. _____ Phone: _____

2. _____ Phone: _____

3. _____ Phone: _____

PERSONAL GUARANTEE (required for company/trust/incorporated society applications)

The Guarantor(s) named below ("Guarantor") acknowledge that they:

- a) are advised to seek independent legal advice before signing this Agreement;
- b) have either first obtained independent legal advice or have decided to waive the right to do so;
- c) have read the provisions of the personal guarantee set out below and understand the nature and effect of the guarantee; and
- d) agree that they are bound by the guarantee.

Guarantee

In consideration of Far North Fuels (2007) Limited entering into this Agreement with the Customer at the request of the Guarantor, the Guarantor guarantees to Far North Fuels (2007) Limited the due and punctual payment by the Customer of all moneys payable, and the due and punctual performance of all obligations, duties, liabilities and undertakings of the customer, under this Agreement.

- a) Although as between the guarantor and the customer the liability of the guarantor may be that of a surety only, as between the Guarantor and Far North Fuels (2007) Limited the Guarantor will be deemed to be a principal debtor;
- b) The Guarantor will not be released from liability under this Agreement despite:
 - (i) the bankruptcy or liquidation of the Customer or the guarantor;
 - (ii) the giving of time or any indulgence by Far North Fuels (2007) Limited to the Customer of the Guarantor;
 - (iii) the exercise or non-exercise by Far North Fuels (2007) Limited of any of its powers under this Agreement;
 - (iv) the release or partial release or variation of this Agreement or of any collateral Agreement of other security at any time held by Far North Fuels (2007) Limited;
 - (v) any other dealing whatsoever by Far North Fuels (2007) Limited with the Customer or the Guarantor;
 - (vi) any other act, omission, matter or thing whatever whereby the Guarantor would have been release if they were merely a surety.
- c) This guarantee is a continuous guarantee until all of the obligations of the Customer under this Agreement have been fully discharged;
- d) The Guarantor agrees to indemnify Far North Fuels (2007) Limited from and against any liability, loss or damage which Far North Fuels (2007) Limited might incur by reason of any breach by the Customer of the Customer's obligations under this Agreement or by reason of this Agreement being or becoming void or unenforceable.
- e) If there are two or more Guarantors the obligations and agreements on their part contained or implied in this Agreement shall bind them jointly and each of them severally.

Guarantor(s) Full name(s): _____ Signature of Guarantor: _____ Date ____/____/____

Address of Guarantor: _____

Monthly usage in litres _____ Monthly Credit Limit Requested \$ _____

Discount agreed _____ T/S _____ S/S _____ cpl diesel

_____ T/S _____ S/S _____ cpl petrol Payment frequency: fortnightly/monthly

APPLICATION: The Customer hereby applies to open a credit account, accepts the terms of credit as detailed in this Agreement, verifies that the application details are correct and authorises any person to provide Far North Fuels (2007) Limited with any information Far North Fuels (2007) Limited requires to consider this application.

CUSTOMER SIGNATURE (For Partnership/Joint Applications ALL parties must sign)

Accepted and Signed _____

Accepted and Signed _____

Position/Title _____

Position/Title _____

Date _____

Date _____

Terms of Credit

This Agreement sets out the terms of:

- (a) credit granted by Far North Fuels (2007) Limited to the Customer; and
- (b) the creation and operation of the Customer's Account with Far North Fuels (2007) Limited for the purchase of Products from the Outlets by the Customer. Use of the Account is to constitute acceptance of these terms and conditions even if this Agreement has not been signed by the Customer.

1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement Far North Fuels (2007) Limited is trading as Far North Fuels:

- (a) "Account" means the Customer's account with Far North Fuels (2007) Limited for the purchase of Products, and for which Cards are to be issued in accordance with this Agreement.
- (b) "Card" means the credit card(s) issued by Far North Fuels (2007) Limited to the Cardholder(s) for use at, and the purchase from, the Outlets.
- (c) "Cardholder" means the person whose name is imprinted by Far North Fuels (2007) Limited on the Card or, in the case of a Card issued in respect of a vehicle, the driver of the vehicle, the registration number of which is imprinted by Far North Fuels (2007) Limited on the Card;
- (d) "Credit Voucher" means a voucher, or the procedure in the case of an Electronic Transaction, prescribed by Far North Fuels (2007) Limited to enable credit to be granted to the Cardholder.
- (e) "ECM Network" means the electronic transfer at point of sales network used by Caltex at the Outlets.
- (f) "Electronic Transfer" means a Card transaction effected through the ECM Network.
- (g) "Far North Fuels" means Far North Fuels (2007) Limited and includes its successors and assigns and, where not repugnant to the context, the contractors, consultants, employees and agents of Far North Fuels (2007) Limited.
- (h) "Floor Limit" means \$100.00 or any other amount notified by Far North Fuels (2007) Limited from time to time.
- (i) "Outlets" means the service stations, dealerships, depots and fuel dispensing facilities owned or operated by Caltex and/or its agents or franchises where the Card can be used.
- (j) "Caltex" means Chevron New Zealand Limited and includes its successors and assigns.
- (k) "PIN" stands for the personal identification number selected by, the Cardholder in relation to a Card.
- (l) "Products" means Caltex petrol and diesel.
- (m) "Sales Voucher" means a voucher in the form prescribed by Far North Fuels (2007) Limited or Caltex for use in connection with purchases by the Cardholder.

1.2 In this Agreement, unless the context otherwise requires or specifically otherwise states:

- (a) if any party comprises more than one person, each of those persons' liability is joint and several;
- (b) reference to a party or person includes any form of entity and their respective successors, assignees and representatives;
- (c) amounts are in New Zealand dollars and New Zealand law applies;
- (d) the singular includes the plural and vice versa;
- (e) time is of the essence.

1.3 These terms prevail over any other terms and conditions, or other form of contract, despite any indication to the contrary by any person acting or apparently acting on behalf of Far North Fuels (2007) Limited, unless agreed in writing by a duly authorised officer of Far North Fuel (2007) Limited.

2. OWNERSHIP OF CARD

2.1 Far North Fuels (2007) Limited retains ownership of any Card issued to a Cardholder.

3. THE CARD

- 3.1 The Cardholder must sign the Card with the Cardholder's usual signature immediately upon receipt of it for identification and prevention of unauthorised or fraudulent use by any other person.
- 3.2 The Cardholder must keep the Card in a safe place at all times and ensure no-one else uses it.
- 3.3 The Cardholder is to keep their PIN confidential and must not allow, intentionally or unintentionally, it to be disclosed to any other person.
- 3.4 Upon the cancellation, termination or expiry of an individual card by the customer or Far North Fuels (2007) Ltd, the customer or cardholder will immediately destroy the card. All amounts outstanding and owing to Far North Fuels (2007) Ltd by the customer shall become due and payable to Far North Fuels (2007) Ltd immediately whether or not demand is made. The card shall not be used for any purchases after its cancellation, termination or expiry. The customer shall remain

liable for any use of the card after its cancellation, termination or expiry.

4. USING THE CARD

- 4.1 Any Cardholder who is authorised by Far North Fuels (2007) Limited may use the Card for the purchase of Products from the Outlets.
- 4.2 No purchase with a Card is complete until the Cardholder has properly completed either a Sales Voucher or an Electronic Transaction.
- 4.3 The Card may not be used to obtain cash from an Outlet or to purchase Mobil Smart Vouchers or any other gift or petrol vouchers which may be available at the Outlet.
- 4.4 No single transaction on a Card may exceed the Floor Limit as set from time to time by Far North Fuels (2007) Limited.
- 4.5 The Cardholder may not complete a purchase of Products (by Sales Voucher or Electronic Transaction) if they fail, after three attempts, to properly enter their PIN and have it accepted by the ECM Network.
- 4.6 The Customer and/or Cardholder shall immediately notify Far North Fuels (2007) Limited upon their change of address (if any) during the term of this Agreement.

5. PRICE

- 5.1 The price of the Products shall be the price set by Far North Fuels (2007) Limited as at the date of supply.
- 5.2 Far North Fuels (2007) Limited reserves the right to adjust its prices at any time and from time to time.
- 5.3 No discounts or concessionary rates shall apply to accounts in respect of which there is any overdue money.

6. COSTS

- 6.1 The Customer will pay to Far North Fuels (2007) Limited:
 - (a) an account establishment fee of \$10.00
 - (b) an initial card fee of \$6.00 per card
 - (c) an additional/replacement/renewal card fee of \$6.00 per card
 - (d) a transaction fee of \$0.0050 cents per litre of diesel/petrol purchased;
 - (e) a \$0.50 cent per transaction fee on the purchase of non fuel items;
 - (f) any government charges, taxes, duties or levies, including GST, which may be applicable from time to time;
 - (g) any penalty interest payable under clause 9.1;
 - (h) any other fees charged by Far North Fuels (2007) Limited;
 - (i) any debt collection costs and legal costs (including solicitor and client costs) incurred by Far North Fuels (2007) Limited in seeking to recover any amount owing by the Customer under this Agreement.

7. LOSS AND UNAUTHORISED USE OF CARD

- 7.1 If a Card is lost, stolen, mislaid or the PIN number disclosed or the Customer and/or Cardholder knows the Card is in the possession of another person ("Unauthorised Use"), the Customer or Cardholder shall:
 - (a) immediately notify Caltex of the Unauthorised Use by ringing Caltex customer service on 0800-733-835 (or such number as notified from time to time); and
 - (b) as soon as possible thereafter (and, in any event, no later than one working day after the Unauthorised Use) notify Far North Fuels (2007) Limited of the Unauthorised Use and give Far North Fuels (2007) Limited all relevant information.
- 7.2 If the Customer and/or Cardholder has not complied with clause 3 and/or clause 7.1 and there has been Unauthorised Use of the Card, the Customer shall be liable for the lesser of:
 - (a) the actual loss at the time the Customer and/or the Cardholder notified Caltex;
 - (b) a sum equivalent to the maximum amount of Products the Cardholder would have been able to purchase with the Card from the time the Unauthorised Use commenced to the time Caltex was notified under clause 7.1;
 - (c) the total credit available from the Account.

8. REPLACEMENT CARD

- 8.1 Far North Fuels (2007) Limited will replace any lost, stolen or damaged Card, at the Customer's request and on payment of any applicable fees. Any replacement Card will be subject to the terms and conditions of this Agreement as if it were the original Card. Far North Fuels (2007) Limited may, at any time, charge a fee for a replacement Card.

9. DEFAULT BY CUSTOMER

- 9.1 If the customer is late in payment or any payment by the Customer is dishonoured, then the Customer will pay to Far North Fuels (2007) Limited interest at a rate of 2% per month (calculated and compounded daily) from the date the amount is due until full payment is received by Far North Fuels (2007) Limited.
- 9.2 All credit and any other amounts payable under this Agreement

- shall become immediately due and payable to Far North Fuels (2007) Limited (even if the due date has not yet arrived):
- (a) if the Customer fails to make payment of any money on the due date for payment of is otherwise in breach of this Agreement; or
 - (b) if the Customer (in the case of an individual) commits an act of bankruptcy or on the appointment of a liquidator or receiver of the Customer (in the case of a company) ("Event of Default"); or
 - (c) upon the termination of this Agreement by either party.
- 9.3 If an Event of Default occurs, Far North Fuels 2007 Limited may terminate this agreement.
- 10. PAYMENT OF ACCOUNT**
- 10.1 Far North Fuels (2007) Limited will render invoices to the Customer for the amount outstanding on the Card and any other costs payable under clause 6. Invoices will be rendered in accordance with the terms specified on the Cardholder Application Form. The balance shown in the invoice is to be paid to Far North Fuels (2007) Limited by direct debit from the Customers bank account. In the case of a fortnightly customer, the direct debit is to occur on the nearest 14th & 28th calendar day following the date of the invoice. In the case of a monthly customer, the direct debit is to occur on the 20th calendar day of the month following the date of the invoice.
- 10.2 Payments by the Customer will be applied first in reduction of any interest and costs due, and the balance in reduction of other amounts due.
- 10.3 Far North Fuels (2007) Limited reserves the right to unilaterally change the credit terms from time to time.
- 11. TERM OF AGREEMENT**
- 11.1 This Agreement shall commence when the Cardholder is notified by Far North Fuels (2007) Limited that they have authority to use the Card and end upon termination by either party in accordance with this Agreement.
- 11.2 The Customer may terminate this Agreement by giving Far North Fuels (2007) Limited 14 days' prior written notice of such termination PROVIDED it is not in breach of this Agreement.
- 11.3 Far North Fuels (2007) Limited may terminate this Agreement at any time without notice to the Cardholder.
- 11.4 On termination of this Agreement, the Cardholder will cut the Card in two and return both pieces of the Card to Far North Fuels (2007) Limited.
- 11.5 The customer will remain liable for any transaction made using the Account and any other liability or obligation under this agreement.
- 12. AMENDMENTS AND ERRORS**
- 12.1 Far North Fuels (2007) Limited may vary any or all of the terms of this Agreement at any time. If the variation affects the Customer's maximum liability for losses or adjusts any transaction limits, Far North Fuels (2007) Limited is to give the Customer 5 days' prior written notice of such variation.
- 12.2 Far North Fuels (2007) Limited may at any time correct any error relating to a transaction on a Card, whether or not the correction is in the Customer's favour.
- 13. LIABILITY**
- 13.1 Any difficulties the Customer may experience with Products purchased with the Card remain the sole responsibility of the Outlet from which they were purchased, without recourse to Far North Fuels (2007) Limited.
- 13.2 The Customer acknowledges that the Products are Caltex brand petroleum products and that Caltex claims these meet standards set out on Caltex's "Product Data Sheets". The Customer further acknowledges, however, that Far North Fuels (2007) Limited is not to be liable for any loss, damage or injury of any kind whatsoever suffered by the Customer (arising directly or indirectly);
- (a) if the Products do not meet such standards;
 - (b) from any negligence on the part of Far North Fuels (2007) Limited; or
 - (c) for any loss, damage or injury caused to the Customer's servants, agents, contractors, customers, tenants, trespassers or other persons due to the reasons set out in paragraphs (a) and (b).
- Without limiting this, Far North Fuels (2007) Limited will not be liable for any claim for loss or compensation or other remedy (of any nature, including under contract or in negligence) by the Customer or any other person including without limitation any claim relating to or arising from:
- (a) any condition, warranty, description, representation, condition as to fitness or suitability for any purpose, merchantability or otherwise, whether express or implied by law, trade custom or otherwise; or
 - (b) any representation, warranty, or agreement made by any agent or representative which is not expressly confirmed by Far North Fuels (2007) Limited in writing.
- 13.3 If, despite this clause 13, Far North Fuels (2007) Limited is held to be liable to the Customer under these terms for loss of any nature (including under any contract and in negligence) Far North Fuels (2007) Limited's total liability will not exceed the price of the Products in relation to which that liability was incurred.
- 13.4 The Customer is to procure all its Cardholders to comply with this Agreement. Any action or inaction by any Cardholder is deemed to be the action or inaction of the Customer. Accordingly, the Customer is responsible for any failure by any Cardholder to comply with this Agreement. The Customer indemnifies, and agrees to keep indemnified, Far North Fuels (2007) Limited for any loss, action, damage, costs suffered or incurred whatsoever as a result (directly or indirectly) of such breach by any Cardholder.
- 14. NOTICES**
- 14.1 Any notice given:
- (a) by the Cardholder must be received by Far North Fuels (2007) Limited either by facsimile, post or email as per the details indicated on the Credit Application Form;
 - (b) by Far North Fuels (2007) Limited is deemed to be served if delivered either to the Customer's registered office (if the Customer is a company) or to the Customer's address as stated on the front page of this Agreement (or as otherwise notified to Far North Fuels (2007) Limited in writing).
- 15. VALIDITY OF TERMS**
- 15.1 The illegality, invalidity or unenforceability of any term of this Agreement shall not affect the legality, validity or enforceability of any other term.
- 16. NO ASSIGNMENT**
- 16.1 The Customer must not transfer its interest in this Agreement to any other person without Far North Fuels (2007) Limited's prior written consent.
- 17. NO AGENCY**
- 17.1 The Customer acknowledges that Far North Fuels (2007) Limited is not an agent of Caltex and no acts or omissions by Caltex are to be treated as acts or omissions by Far North Fuels (2007) Limited, or vice versa.
- 18. PRIVACY ACT 1993**
- 18.1 Far North Fuels (2007) Limited will ensure that any information received by it is held securely and will not use it or disclose it to the public except for the purposes below, as authorised by the Customer or when required or authorised by law.
- 18.2 Any information received and held by Far North Fuels (2007) Limited is available to the Customer to see and correct if necessary under the provisions of the Privacy Act 1993, upon written request to Far North Fuels (2007) Limited.
- 18.3 By entering into this Agreement, the Cardholder also authorises Far North Fuels (2007) Limited to:
- (a) use the information for the general purpose of establishing and maintaining a relationship between the Customer, Cardholder, Far North Fuels (2007) Limited and Caltex, including the provision of any products or services which Far North Fuels (2007) Limited considers may be of interest to the Customer;
 - (b) disclose the information to other persons only in the following circumstances:
 - (i) where disclosure is required or permitted by law;
 - (ii) where disclosure is to a reputable market research organisation subject to a strict confidentiality agreement, to assist Far North Fuels (2007) Limited in seeking its customers' views on its existing and proposed services;
 - (iii) where disclosure is to a reputable credit or other agency in response to a request regarding the Customer's creditworthiness; or
 - (iv) where disclosure in any other circumstances is authorised by the Customer.
- 18.4 Any party requested by Far North Fuels (2007) Limited to provide such information is authorised to disclose that information.
- 19. WAIVER**
- 19.1 If Far North Fuels (2007) Limited exercises or fails to exercise any right or remedy available to it, this will not prejudice its rights in exercising that or any other right or remedy.
- 19.2 Any waiver of any term of this Agreement into which these terms are incorporated must be specified in writing and signed by an authorised officer of Far North Fuels (2007) Limited.

Far North Fuels (2007) LIMITED

NAME OF BANK ACCOUNT:

AUTHORITY TO ACCEPT DIRECT DEBITS
(Not to operate as an assignment or agreement)

CUSTOMER (Acceptor) TO COMPLETE BANK/BRANCH NUMBER & ACCOUNT NUMBER & SUFFIX OF ACCOUNT TO BE DEBITED.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank			Branch Number				Account Number				Suffix				

Authorisation Code
0 3 1 4 5 7 4
(User Number)

TO: The Manager, (Please Print Full Postal Address Clearly for Window envelope)

BANK BRANCH	
ADDRESS (PO BOX)	
TOWN/CITY	

DATE: _____

Far North Fuels Account Name:

I/We authorise you until further notice in writing to debit my/our account with you all amounts which -

Far North Fuels (2007) Limited

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 on the reverse of this form.

INFORMATION TO APPEAR ON MY/OUR BANK STATEMENT (TO BE COMPLETED BY INITIATOR)

Payer Particulars	Payer Code	Payer Reference
<input type="text"/>	<input type="text"/>	<input type="text"/>

NAME OF BANK ACCOUNT - CUSTOMER TO COMPLETE

AUTHORISED SIGNATURE(S)

<p>APPROVED</p> <p>1457</p> <p>04/08</p>	<p>FOR BANK USE ONLY:</p> <table border="1"> <tr> <td>Date Received:</td> <td>Recorded By:</td> <td>Checked By:</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>			Date Received:	Recorded By:	Checked By:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<p>BANK STAMP</p>
	Date Received:	Recorded By:	Checked By:							
<input type="text"/>	<input type="text"/>	<input type="text"/>								
<p>Original Copy</p>	<p>-Retain at Branch</p> <p>-Forward to initiator if requested</p>									

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

- The Initiator:**
 - Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at **least* 2 business days before** the date when the Direct Debit will be initiated. This advance notice must be provided either:
 - in writing; or
 - by electronic mail where the Customer had 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.
 - 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.
- The Customer may:-**
 - At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
 - 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.
 - 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.
- The Customer acknowledges that:-**
 - 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.
 - 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.
 - 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. An other disputed lies between me/us and the Initiator.
 - 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:
 - the accuracy of information about Direct Debits on Bank statements
 - any variations between notices given by the Initiator and the amounts of Direct Debits
 - 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.
- The Bank may:-**
 - 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.
 - At any time terminate this authority as to future payments by notice in writing to me/us.
 - Charge its current fees for this service in force from time-to-time.