



## CREDIT ACCOUNT TRADING TERMS

1. **CREDIT TRADING TERMS:**  
Are available to bona fide retailers who have satisfied the requirements of our Accounts Department by completing a new account application form, supplying two trade references, validated address details and agreed that they will abide by our trading and payment terms.
2. **CREDIT LIMITS:**  
Accounts will be granted an initial Credit Limit. This limit may be reviewed following the establishment of a trading history. Credit accounts should be operated within the credit limit. Payments will be requested where the limit is exceeded.
3. **RETENTION OF TITLE IN GOODS SUPPLIED:**  
Title of goods supplied shall remain with the Company until such time that payment has been received in full, but liability for the safe keeping of the goods passes to the customer upon delivery.
4. **TRADE PRICES:**  
All items are offered and supplied at keen, competitive trade prices ruling at the time the goods are invoiced, plus VAT and are invoiced in detail for easy checking.
5. **SUGGESTED RETAIL PRICES (including V.A.T.):**  
Are quoted on all invoices and are purely for customers' guidance.
6. **PAYMENT TERMS:**  
You will be entitled to deduct Settlement Discount provided payment is received by 21<sup>st</sup> of the month following date of Invoice. Payments received after 21<sup>st</sup> are strictly nett. Discount will be disallowed where payment is received late. **All standard payments become overdue on 28<sup>th</sup> of the month following date of invoice.**
7. **NETT ITEMS:**  
No discount is given on these items, but these are often goods featured in leaflet promotions and as such are offered at keen trade prices. You can be sure that these special promotions are to the customers' benefit.
8. **CARRIAGE PAID ORDER VALUES:**  
We deliver free of charge all orders over £125 at TRADE PRICE. (UK Mainland) Orders under this value will be subject to a carriage charge as follows: £3.50 below £125 trade and £7.00 below £60 trade. Highlands & Islands – Free delivery on orders over £275 Trade – carriage charge £10 below £275 and £15 below £125. Isle of Wight – Free Deliveries on orders over £150 Trade– carriage charge £3.50 below £150 and £7 below £75.
9. **OVERDUE ACCOUNTS:**  
Supplies of further goods will automatically be suspended should payment not be received by the end of the month due. It is our customers' responsibility to ensure that payments are received on time. In accordance with Government LPC Debt Regulations 2002, as amended. We reserve the right to charge interest at the authorised rate on any overdue monies. We accept payment by BACS, Debit Card and Cheque, Commercial Credit Card Payments are subject to 2% handling fee.
10. **PRICES RULING AT TIME OF DESPATCH:**  
All goods are invoiced at prices ruling at time of despatch and are subject to change without notice. Orders placed for later delivery cannot be held at prices quoted at the time of ordering, although exceptions may be made for large orders.
11. **SHORTAGES AND DAMAGED GOODS:**  
Only shortages, Invoice Discrepancies or goods delivered damaged reported by phone, or in writing, **WITHIN THREE WORKING DAYS** of receipt of order will be considered. Customers are advised to check and sign for the actual number of cartons received and to mark the delivery sheet "short delivered" or "damaged" when appropriate. Claims cannot be entertained where an incorrect number of parcels have been signed for or the goods have been signed as "received in good condition". Customers are respectfully requested to double check contents before claiming.
12. **FAULTY GOODS:**  
Goods returned as faulty can only be accepted as such if they are defective in manufacture, not if they are damaged in the shop or shop soiled. Faulty goods will be replaced or credited. **Please note** our couriers will **not** accept any returns without a collection note raised by the Company. We reserve the right not to credit or replace any item that we do not consider justifiable.
13. **GENERAL DATA PROTECTION REGULATIONS (GDPR) – 25<sup>th</sup> MAY 2018**  
Kardwell Hobbs follows the recommendations of the Information Commissioner's Office (ICO) and complies with GDPR in the handling and processing of personal data. We are required to have your express permission to store data on our system and to share limited contact data, name, address, contact numbers and/or email address with our couriers. We will be unable to sell products or deliver products to you without this permission. Personal data is securely stored electronically and manually (hard copy). Customers may request that their stored data be removed from our system by a written request to the Managing Director at the address above, this will be completed within 28 days of receipt. We reserve the right to refuse such a request where the data is not defined as personal data or where there is an outstanding issue to be resolved. Kardwell Hobbs will not misuse personal data or share that data with a 3<sup>rd</sup> party without first seeking specific consent.
14. **THESE TRADING TERMS:**  
Supersede any previous terms published by us