



CREDIT ACCOUNT TRADING TERMS

1. CREDIT TRADING TERMS:
A credit account will be considered after at least the first 2 orders have been supplied and paid for on a Pro-Forma basis. Credit facilities will be considered for bona fide Trade Accounts who have a registered trading address (non-residential) and have completed and satisfied the criteria of our Accounts Application process. We will require a completed "Account Application Form" with a minimum of two satisfactory trade references, full trading address, bank and personal contact details and an authorising signature of the proprietor or a Director agreeing to our trading and payment terms. Buying Group Membership will need to be confirmed prior to an account being offered, members will still need to accept our trading 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 & OVERDUE ACCOUNTS
Payment should be received by 21st of the month following date of invoice, **all standard payments become overdue on 28th of the month following date of invoice.** It is our customers' responsibility to ensure that payments are received on time. Supplies of further goods will automatically be suspended should payment not be received by the end of the month due. **Invoices not paid to terms may be subject to an 8% pa charge over prevailing BOE base rate, plus a £10 Administration fee charged monthly until fully paid, in line with LPC regulations 2002.** We accept payment by BACS, Debit Card and Cheque, Commercial Card Payments are subject to 2% handling fee.
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 £150 at TRADE PRICE. (UK Mainland) Orders under this value will be subject to a carriage charge as follows: £4.50 below £150 trade and £8.00 below £75 trade. Highlands & Islands – Free delivery on orders over £300 Trade – carriage charge £12 below £300 and £17.50 below £150. Isle of Wight – Free Deliveries on orders over £160 Trade – carriage charge £4.50 below £160 and £8 below £75.
9. 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.
10. 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.
11. 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.
12. GENERAL DATA PROTECTION REGULATIONS (GDPR) – 25th 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 3rd party without first seeking specific consent.
13. THESE TRADING TERMS:
Supersede any previous terms published by us