## Banc

## Trade Dollar Facility ("the facility")

ACN 091 483 493 ABN 59 091 483 493

(Please complete fully and sign with the attached declaration of business purposes and retain with member's records)
Date: Member Number ("the account number"):
Trading as ("account name"):
Full name of member ("the member"):
Number of trade dollars credited to member ("the facility"):
Rollover fee (real estate only):
In consideration of the crediting to the member of the facility the member agrees and acknowledges that in the event of the member leaving the trade exchange for any reason whatsoever:-
The facility shall be repayable immediately in trade dollars; Any trade dollar balance in the member's account may be utilized for the purpose of repaying the facility; Any remaining balance of trade dollars after repaying the facility may be dealt with as E Banc Trade shall deem fit; and In the event of all or part of the facility being unpaid at the expiry of 30 days from the date the
member ceases to be a member of the trade exchange then the balance outstanding shall thereupon be a debt payable by the member to E Banc Trade Pty Ltd in Australian dollars at the rate of one Australian dollar for each Trade dollar remaining outstanding.  In the event of the trade dollar balance in the member's account falling into a negative amount then the member shall immediately upon request repay such negative amount together with an administration fee to be determined by E Banc Trade and in the event that such negative amount is not restored to credit within 7 days of such request then the member shall be liable to have its membership terminated and the negative balance (and the administration fee) shall be payable in a like manner to the provisions of paragraph 4 above. This provision will apply during the period of membership as well after upon termination.
In the event that the facility is granted for the purpose of a real estate transaction the member acknowledges that the facility will be reduced on a monthly basis from any excess funds over and above that of the member's goods and services facility. The balance due and payable on the member's real estate facility at the expiry of 5 years from the date of granting the facility may be rolled over for a further 5 years by the payment of the rollover fee (plus GST) in Australian dollars or the member may elect to repay the outstanding real estate facility in full.
(Signature of member)
Please note that in the event of the member being a company then this document must be signed by a Director who by signing warrants that he or she holds the authority of the company to bind the company and in the case of a partnership this document must be signed by one partner who by signing warrants that he or she is authorized to bind the firm.
Declaration of business purposes
The member has applied for a facility in trade dollars. The member states and declares that the purpose of the facility is for business purposes only. The member acknowledges that the facility is not a transaction which is within the Consumer Credit Code. The member acknowledges that E Banc Trade Pty Ltd and its agents and servants have made no representation as to the ability of the member to honour the facility obligations.
(Signature of member)

Date processed

Χ

X