

# **FUEL CARD APPLICATION FORM**

**DOCUMENT DELIVERY FOR ALL APPLICANTS** 

All your account documentation, including statements, invoices and other information will

be sent via e-mail. Please enter your email address for all documentation delivery:

To keep you informed about exclusive features and benefits of the Cardplus Fuelcard as

well as extra value offers from leading retailers, we will keep your email address on file.

You have the right at any time to update or correct the information we hold.

If you DO NOT wish to receive information from Cardplus Fuelcard Limited,

2. I understand that Cardplus Fuelcard reserves the right to decline any applications

5. Pursuant to the Privacy Act 1993 the following has been bought to my attention:

3. I have read and understood the Terms and Conditions of this account application and agree

4. Upon acceptance of this application, should it include application for one or more Cardplus Fuelcards,

(a) This form collects personal information about me for the purposes of providing a credit account.

please indicate this by ticking the box. [

**DECLARATION** FOR ALL APPLICANTS

to be bound by them.

1. I confirm that the foregoing statements are true and complete

I agree to be bound by the Cardplus terms and conditions.

4. A 4-digit PIN number

5. Your email address supplied above

Thank you for completing your Fuelcard Application Form.

# (Cardplus Fuelcards working in partnership with Z Energy)

### **COMPLETING YOUR APPLICATION**

- 1 After reading the Cardplus Terms and Conditions, complete this application form
- 2 After reading the Direct Debit Terms and Conditions, please complete the Direct Debit authority form
- 3 Freepost the Application form and the Direct Debit Authority to:

Cardplus Fuelcard Ltd, Freepost 206091 PO Box 38307. Wellington Mail Centre, 5045

**IMPORTANT:** Authorised signatory must supply a <u>photocopy of valid drivers licence</u>. For assistance contact Cardplus Fuelcard on 04 569 9099 or jane@cardplus.co.nz

Invoices will be emailed monthly on the first business day of each month with payment via a bank direct debit 7 days following customer receipt of invoice.

# **ACCOUNT DETAILS**

**IMPORTANT CHECKLIST:** 

3. A photocopy of your licence

1. Application form fully completed and included

2. Direct Debit form fully completed and included

Business, Organisation <i>or</i> Individual name:		(a) This form collects personal information about me for the purposes of providing a credit account, administration of that account and for the purposes of providing ongoing information about our										
Surname:		products and services. The intended recipient of the information is Cardplus Fuelcard Ltd. The information is being collected by and is held at Cardplus Fuelcard Ltd, PO Box 38307, Wellington.										
First Name(s):		Failure to provide this information may result in my application being declined. I have rights of access to, and may request the correction of personal information about me held by Cardplus Fuelcard Ltd.										
Date of Birth: / /		(b) I authorise any person or company to provide Cardplus Fuelcard Ltd with such information as it may require in response to credit enquiries.										
Postal address:	<u> </u>	(c) I authorise Cardplus Fuelcard Ltd to furnish to any third party details of this and any subsequent dealings that I may have with Cardplus Fuelcard Ltd as a result of the application being approved.										
	Postcode:	I understand that Cardplus Fuelcards are asking me for personal information about me so as to use     Veda Advantage's credit reporting service to credit check me. I understand that:										
Street address:		(a) Veda Advantage will give you information about me for that purpose.										
		(b) You will give my personal information to Veda Advantage, and that Veda Advantage will hold that information on their systems and use it to provide their credit reporting service.										
	Postcode:	(c) When other Veda Advantage customers use the Veda Advantage credit reporting service,  Veda Advantage may give the information to those customers.										
Flybuys number: 6014												
Home Phone: Work Phone:		Surname:  First name(s):										
Mobile:		Authorised signature:										
Estimated monthly fuel expenditure \$:	(This will be used to determine your monthly limit)	×										
CARD DETAILS FOR ALL APPLICAL	NTS	Date: / /										
Please enter below the details to appear on each c	ard	Your 4-digit PIN number Monthly Credit Limit										
1		\$										
2		\$										
3		\$										
4		\$										
5		\$										
6		\$										
7		\$										
8		\$										
Please remember your secure 4-digit PIN as	this will NOT be sent to you.	NOTE: Cards will be issued for all purchases unless otherwise stated.										



# **TERMS & CONDITIONS**

These terms and conditions apply to each Z Card issued by Cardplus Fuelcards Limited ("Cardplus") or Z Energy New Zealand Limited ("Z Energy").

#### 1. DEFINITIONS

- 1.1 "a Z Card" means the Z Card issued to you.
- 1.2 "Authorised Person" means a person to whom a Z Card is issued.
- 1.3 "Late Payment Fee" means the late payment fee or fees from time to time prescribed by Cardplus
- 1.4 "Default Interest" means a rate equal to 5% above either Cardplus's overdraft rate or, at Cardplus's option, 5% above the commercial lending rate charged by any registered New Zealand bank selected by Cardplus
- 1.5 "Z Card Terms and Conditions" means the terms and conditions as may be amended from time to time in accordance with clause 9.2.
- 1.6 "Supply Agreement" means the supply agreement entered into by Cardplus and Z Energy.

#### 2. USE OF Z CARD

- 2.1 Places of Use: A Z Card can be used by an Authorised Person as payment for the range of goods or services agreed between Cardplus and Z Energy, at merchants in New Zealand who are authorised by Z Energy to bonour Z Cards
- 2.2 Users: You may authorise a Z Card to be issued with Cardplus's agreement:
  - (a) to a person: or
  - (b) for use in relation to a particular vehicle.
  - You are responsible for ensuring each Authorised Person of that Z Card complies with these terms and conditions
- 2.3 Transactions: Cardplus will charge or credit to your Z Card account all purchases made with or credit vouchers issued to your Z Cards.
- 2.4 Transaction Limits: Cardplus may from time to time set maximum transaction, volume and dollar charge limits for a Z Card or your Z Card Account by day or month.
- 2.5 Restrictions on Z Cards: Either upon your request, or in its own discretion, Cardplus and Z Energy may place restrictions on the range of products that may be purchased with your Z Card. You must at all times use your Z Card in accordance with any such restrictions.

#### 3. Z CARD SECURITY

- 3.1 Signing of Z Card: If a Z Card is issued:
  - (a) to a person, it must be signed by that person immediately on receipt; or
  - (b) for use in relation to a particular vehicle, it can remain unsigned but you are responsible for any use of that Z Card whether authorised or not.
- 3.2 PIN number: For all electronic transactions using a Z Card, the Authorised Person will be required to enter a pin. The Authorised Person must not:
  - (a) keep a written record of the PIN; or
  - (b) disclose the PIN to any person not authorised to use the Z Card.
- $3.3 \qquad \text{Security generally: You are responsible for ensuring that no unauthorised person uses a Z Card.}\\$
- 3.4 When using the card, cardholders must either use a PIN, or if compulsory PIN entry has not been requested, sign their names in the space provided on the sales voucher provided by the Z Card Merchant. You are responsible for ensuring that Cardholders are aware of, and comply with, the management controls, Purchase Limits and Monthly Limits.

# 4. YOUR OBLIGATIONS

- Late Payment: If you fail to make payment by the due date Cardplus can:
  - (a) charge a Late Payment Fee and/or
  - (b) charge Default Interest on the all or any of the total amount owing (including any additional amounts charged to the Z Card following the due date) calculated on a daily basis from the due date to the date of actual payment of the overdue amount (whether before or after judgement).
- 4.2 Expiry or Cancellation: No Authorised Person is permitted to use a Z Card after it has expired or after notice of its cancellation is given by Cardplus, Z Energy or you;
- 4.3 Lost or Stolen Z Card: If a Z Card is lost or stolen, you must immediately notify the Z Energy Customer Service Centre by telephone, followed by written confirmation that must be received by Cardplus within 7 days.
- 4.4 Change of Address: If the address your Z Cards are mailed to changes, you must notify Cardplus and Z Energy in writing as soon as possible. You will be liable for all transactions charged on a Z Card that is delivered to your last advised address.

#### 5. FEES

- 5.1 Fees: You must pay Cardplus the Z Card fees specified by Cardplus from time to time. No fees will be refunded if a Z Card is cancelled or your account closed.
- 5.2 Receipt Copy Fees: Requests for copies of transaction receipts or vouchers may incur a fee as notified by Cardolus at the time of request.

#### 6. GRANTING AND MAINTAINING CREDIT TERMS

6.1 You will periodically provide to Cardplus such financial information or security as shall be deemed necessary by Cardplus to support any credit extension. If at any time your financial capacity becomes impaired or unsatisfactory to Cardplus, in the sole judgment of Cardplus, advance cash payment or security satisfactory to Cardplus shall be given by you on demand by Cardplus, and Cardplus may cancel or suspend your right to use Z Card until such payment or security is received.

#### 7. LIABILITY

- 7.1 Amounts Properly Incurred: Any Z Card transaction record received by Cardplus or Z Energy that:
  - (a) is signed by an authorised user of a Z Card, or
  - (b) is authorised by the confidential four digit PIN for a Z Card, or
  - (c) results from the use of a Z Card that is unsigned,
  - (d) is conclusive proof that the amount recorded was properly incurred.
- 7.2 Disputes with a Merchant: Any claim or dispute between you and a merchant does not relieve you of your obligation to pay to Cardplus without deduction any amount incurred using a Z Card.
- 7.3 Your Liability: You are liable to Cardplus for:
  - (a) payment of all amounts properly debited to your Z Card account even if a Z Card has been used in breach of these terms and conditions and
  - (b) all amounts incurred as a result of the unauthorised use of a Z Card from the time it is lost or stolen until notification of that loss or theft is received by the Z Energy Customer Service Centre and Cardplus; and
  - (c) You are responsible for the safe custody and authorised use of the Z Card and pin. In particular, you must not record the PIN on the Card or documents kept with the Card. If you need to give the PIN to more than one driver, you are responsible for ensuring the PIN is communicated and recorded in a secure fashion. If the Z Card is lost or stolen; or you become aware that he PIN has become known to someone who is not authorised to use the Card; or you become aware that the Card or PIN has been used in an unauthorised fashion. You will be liable for all transactions occurring before we receive your notification and
  - (d) all costs of collection and legal fees incurred by Cardplus in recovering amounts payable by you.
- 7.4 Electronic Communications: You agree that you, and not Cardplus or Z Energy, are responsible and liable for any amounts charged to your Z Card account or any loss or costs you may suffer or incur through Cardplus or Z Energy sending account information to you by electronic means, including email over the Internet.

# 8. CANCELLATION

- 8.1 Cancellation by You: You may cancel a Z Card or your Z Cards by written notice to Cardplus accompanied by the return of the Z Card(s). Fuelcards cancelled within 12 months will incur a 12 month Card Fee.
- 8.2 Cancellation by Cardplus: Cardplus may cancel a Z Card or your Z Cards at any time without prior notice by cancelling or not renewing the Z Card(s) and upon notice of the cancellation you will return the Z Card(s) to Cardplus.

# 9. GENERAL

- 9.1 Not Transferable: Your Z Cards remain the property of Cardplus and are not transferable.
- 9.2 Variation: Cardplus may vary these terms and conditions from time to time by giving you written notice. Notice may be given by a letter properly addressed to your last address known to Cardplus and is deemed to be received by you on the day after its posting. You are bound by the variation from the date of deemed receipt.
- 9.3 Waivers: No failure to exercise, and no delay in exercising, any right under these terms and conditions will operate as a waiver of that right or allow an estoppel argument to be available. Nor will a single or partial exercise of a right preclude another or further exercise of that right or the exercise of another right. No waiver by Cardplus of any of its rights under these terms and conditions will be effective unless it is in writing and signed by Cardplus.

### 10. ACKNOWLEDGEMENT

- 10.1 Cardplus acknowledges that pursuant to the Supply Agreement Cardplus and/or any related company may from time to time receive a fee and/or commission from Z Energy and such fee and/or commission shall be determined by the volume of purchases on a monthly basis using Z Cards issued to Authorised Users in accordance with these terms and conditions.
- (NB) Terms/Conditions are also available on our website www.cardplus.co.nz



# DIRECT DEBIT REQUEST FORM

CARDPLUS FUELCARD LTD

BANK INSTRUCTIONS  NAME (Of Bank Account)	AUTHORITY TO ACCEPT DIRECT DEBITS (Not to operate as an assignment or agreement)								
BANK ACCOUNT FROM WHICH PAYMENTS TO BE MADE:	0	Al 3	UTHOR 1	ISATIO 4	N COE	)E 2	2		
Bank Branch Account Number Suffix (Please attach an encoded deposit slip to ensure your number is loaded correctly)  To: The Bank Manager,									
BANK: BRANCH: TOWN/CITY:									

I/We authorise you until further notice, to debit my/our account with all amounts which Cardolus Fuelcards Limited (hereinafter referred to as the Initiator) 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 below.

INFURMATION TO	APPEAR UN WY/U	UK BAN	IK STATEMENT:														
PAYER PARTICULARS			PAYER CODE					PAYER REFERENCE									
C A R D	P L U	S		F U	E L C	A R D											
																	_
YOUR SIGNATURE	E(S)																
DATE: /	/																
		1									_						_
<b>Approved</b> 1492			FOR BANK USE ONLY			ORIGINAL - RETAIN AT BRANCH				l							
			Date Received: Recorded By:				Checked By:						BANK S	STAMP			
02	07										l						

### **CONDITIONS OF THIS AUTHORITY**

- The Initiator:
- Will not initiate a direct debit on my/our account unless authorisation is received from me/us in accordance with the terms and conditions agreed between me/us and the initiator of each amount to be debited from my/our account.
- Has agreed to send notice of the net amount of each direct debit and the due date of debiting after receiving authorisation from me/us under clause (a) but no later than the date the direct debit will be initiated. This notice must be provided either:
- in writing: or
- by electronic mail where the Customer has provided prior written consent to the (ii) initiator
  - The notice will include the following message: The amount \$.... was direct debited to your bank account on (initiating date).
- 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 (a) 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 clause 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 a 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. Any other disputes lies between me/us and the
- 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
- 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.
- Notice given by the initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.
- The Bank may:-
- In it's 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.