

The Cobar Weekly

Credit policy

All sales of advertising, photocopying, etc at *The Cobar Weekly* are to be considered as Cash Sales (payment upfront) unless prior arrangements for credit have been made.

A Credit Application Form is to be completed by the applicant and approved by *The Cobar Weekly* before credit is extended.

The customer must sign the form saying they understand and agree with the terms of trade.

Trade references will be checked and a relevant notation made on application form. For brand new businesses which may not yet have trade references available, personal credit references can be used. Otherwise, the applicant should establish a payment pattern with *The Cobar Weekly* before credit can be extended.

Credit terms:

Payment of the account is to be made by the end of the following month, that is, 30 days from the date of the monthly statement.

Credit facilities may be withdrawn on overdue accounts and/or accounts exceeding credit facilities, at the discretion of *The Cobar Weekly*.

The Cobar Weekly reserves the right to use the services of a credit reporting service and a mercantile agent.

Information given on the credit application form is kept in a confidential credit information file and may be disclosed to a credit reporting agency in accordance with S.18E (8) © of the Privacy Act 1988 (amended).