Definitions

- 1.1 "Contract" means the terms and conditions contained herein, together with any Quotation, order, invoice or other document or amendments expressed to be supplemental to this Contract.
- 1.2 "SJL" means Sunshine Joinery Limited, its successors and assigns or any person acting on behalf of and with the authority of Sunshine Joinery Limited.
- 1.3 "Customer" means the person/s, entities or any person acting on behalf of and with the authority of the Customer requesting SJL to provide the Works as specified in any proposal, quotation, order, invoice or other documentation, and:
 - (a) if there is more than one Customer, is a reference to each Customer jointly and severally; and
 - (b) if the Customer is a partnership, it shall bind each partner jointly and severally; and
 - (c) if the Customer is a part of a Trust, shall be bound in their capacity as a trustee; and
 - (d) includes the Customer's executors, administrators, successors and permitted assigns.
- "Works" means all Works (including consultation, manufacturing and/or installation services) or Materials supplied by SJL to the Customer at the Customer's request from time to time (where the context so permits the terms 'Works' or 'Materials' shall be interchangeable for the other).
- 1.5 "Intended Use" means a product and the use thereof, for which the product is intended to be, or is reasonably likely to be, associated with the Works.
- 1.6 "Non-Conforming Building Product" means building products that are regarded as Non-Conforming for an Intended Use if, when associated with a building:
 - (a) the product is not, or will not be, safe; or
 - (b) does not, or will not, comply with the relevant regulatory provisions; or
 - (c) the product does not perform, or is not capable of performing, for the use to the standard it is represented to conform by or for a person in the chain of responsibility for the product.
- "Confidential Information" means information of a confidential nature whether oral, written or in electronic form including, but not limited to, this Contract, either party's intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, contracts, client information (including but not limited to, "Personal Information" such as: name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) and pricing details.
- "Cookies" means small files which are stored on a user's computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular client and website, and can be accessed either by the web server or the client's computer. If the Customer does not wish to allow Cookies to operate in the background when ordering from the website, then the Customer shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to ordering Works via the website.
- 1.9 "Price" means the Price payable (plus any Goods and Services Tax ("GST") where applicable) for the Works as agreed between SJL and the Customer in accordance with clause 4 below.

2. Acceptance

- 2.1 The Customer is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Customer places an order for or accepts delivery of any Works.
- 2.2 In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.
- 2.3 Any amendment to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.
- 2.4 Electronic signatures shall be deemed to be accepted by either party providing that the parties have complied with Section 226 of the Contract and Commercial Law Act 2017 or any other applicable provisions of that Act or any Regulations referred to in that Act.

3. Change in Control

3.1 The Customer shall give SJL not less than fourteen (14) days prior written notice of any proposed change of ownership of the Customer and/or any other change in the Customer's details (including but not limited to, changes in the Customer's name, address, contact phone or fax number/s, change of trustees, or business practice). The Customer shall be liable for any loss incurred by SJL as a result of the Customer's failure to comply with this clause.

4. Price and Payment

- 4.1 At SJL's sole discretion the Price shall be either:
 - (a) as indicated on invoices provided by SJL to the Customer in respect of Works performed or Materials supplied; or
 - (b) SJL's quoted Price (subject to clause 4.2) which shall be binding upon SJL provided that the Customer shall accept SJL's quotation in writing within thirty (30) days.
- 4.2 SJL reserves the right to change the Price:
 - (a) if a variation to the Materials which are to be supplied is requested; or
 - (b) if a variation to the Works originally scheduled (including any applicable plans or specifications) is requested; or
 - (c) where additional Works are required due to the discovery of hidden or unidentifiable difficulties (including, but not limited to, poor weather conditions, limitations to accessing the site, obscured site defects which require remedial work, health hazards and safety considerations (such as the discovery of asbestos) or prerequisite work by any third party not being completed, change of plans, hidden pipes and wiring in walls etc.) which are only discovered on commencement of the Works; or
 - (d) in the event of increases to SJL in the cost of labour or materials which are beyond SJL's control.
- 4.3 Variations will be charged for on the basis of SJL's quotation, and will be detailed in writing, and shown as variations on SJL's invoice. The Customer shall be required to respond to any variation submitted by SJL within ten (10) working days. Failure to do so will entitle SJL to add the cost of the variation to the Price. Payment for all variations must be made in full at the time of their completion.
- 4.4 At SJL's sole discretion a deposit may be required.

- 4.5 Time for payment for the Works being of the essence, the Price will be payable by the Customer on the date/s determined by SJL, which may be:
 - (a) the following payment schedule of:
 - (i) five percent (5%) of the contract Price is payable up front on acceptance of the quotation; and
 - (ii) a payment of thirty-five percent (35%) of the contract Price is payable prior to manufacturing of the Materials; and
 - (iii) a payment of fifty percent (50%) is required prior to installation of the Materials; and
 - (iv) the balance (including any variations) is required on completion of the Works; or
 - (b) for certain approved Customers:
 - (i) on completion of the Works; or
 - (ii) as agreed in writing between the Customer and SJL; or
 - (c) the date specified on any invoice or other form as being the date for payment; or
 - (d) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Customer by SJL.
- 4.6 At the agreement of both parties, payment of the Price may be subject to retention by the Customer of an amount (hereafter called the "Retention Money"), being a set amount or equal to a percentage of the Price. The Customer shall hold the Retention Money for the agreed period following completion of the Works during which time all Works are to be completed and/or all defects are to be remedied. Any Retention Money applicable to this Contract is to be dealt with in accordance with section 18(a) to 18(i) of the Construction Contracts Act 2002
- 4.7 Payment may be made by cheque, electronic/on-line banking, or by any other method as agreed to between the Customer and SJL.
- 4.8 SJL may in its discretion allocate any payment received from the Customer towards any invoice that SJL determines and may do so at the time of receipt or at any time afterwards. On any default by the Customer SJL may re-allocate any payments previously received and allocated. In the absence of any payment allocation by SJL, payment will be deemed to be allocated in such manner as preserves the maximum value of SJL's Purchase Money Security Interest (as defined in the PPSA) in the Materials.
- 4.9 The Customer shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Customer by SJL nor to withhold payment of any invoice because part of that invoice is in dispute, unless the request for payment by SJL is a claim made under the Construction Contracts Act 2002.
- 4.10 Unless otherwise stated the Price does not include GST. In addition to the Price, the Customer must pay to SJL an amount equal to any GST SJL must pay for any supply by SJL under this or any other agreement for the sale of the Materials. The Customer must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Customer pays the Price. In addition, the Customer must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.

5. Provision of the Works

- 5.1 Subject to clause 5.2 it is SJL's responsibility to ensure that the Works start as soon as it is reasonably possible.
- The Works' commencement date will be put back and the completion date extended by whatever time is reasonable in the event that SJL claims an extension of time (by giving the Customer written notice) where completion is delayed by an event beyond SJL's control, including but not limited to any failure by the Customer to:
 - (a) make a selection; or
 - (b) have the site ready for the Works; or
 - (c) notify SJL that the site is ready.
- 5.3 SJL may deliver the Works by separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.
- Any time specified by SJL for delivery of the Works is an estimate only and SJL will not be liable for any loss or damage incurred by the Customer as a result of delivery being late. However both parties agree that they shall make every endeavour to enable the Works to be supplied at the time and place as was arranged between both parties. In the event that SJL is unable to supply the Works as agreed solely due to any action or inaction of the Customer, then SJL shall be entitled to charge a reasonable fee for re-supplying the Works at a later time and date, and/or for storage of the Materials.

6. Risk

- 6.1 If SJL retains ownership of the Materials under clause 10 then:
 - (a) where SJL is supplying Materials only, all risk for the Materials shall immediately pass to the Customer on delivery and the Customer must insure the Materials on or before delivery. Delivery of the Materials shall be deemed to have taken place immediately at the time that the Materials are delivered by SJL or SJL's nominated carrier to the Customer's nominated delivery address (even if the Customer is not present at the address).
 - (b) where SJL is to both supply and install Materials then SJL shall maintain a contract works insurance policy until the Works are completed. Upon completion of the Works all risk for the Works shall immediately pass to the Customer.
- 6.2 Notwithstanding the provisions of clause 6.1 if the Customer specifically requests SJL to leave Materials outside SJL's premises for collection or to deliver the Materials to an unattended location then such materials shall always be left at sole risk of the Customer and it shall be the Customer's responsibility to ensure the Materials are insured adequately or at all. In the event that such Materials are lost, damaged or destroyed then replacement of the Materials shall be at the Customer's expense.
- 6.3 The Customer warrants that any structures to which the Materials are to be affixed are able to withstand the installation thereof and are of suitable capacity to handle the Materials once installed. If for any reason (including the discovery of asbestos, defective or unsafe structures or risk) that SJL reasonably form the opinion that the Customer's premises is not safe for the Works to proceed then SJL shall be entitled to delay the provision of the Works (in accordance with clause 5.2) until SJL is satisfied that it is safe for the installation.
- In the event asbestos or any other toxic substances are discovered at the site, that it is the Customer's responsibility to ensure the safe removal of the same. The Customer further agrees to indemnify SJL against any costs incurred by SJL as a consequence of such discovery. Under no circumstances will SJL handle removal of asbestos product.

- 6.5 SJL shall be entitled to rely on the accuracy of any plans, specifications (including CAD drawings) and other information provided by the Customer. The Customer acknowledges and agrees that in the event that any of this information provided by the Customer is inaccurate, SJL accepts no responsibility for any loss, damages, or costs however resulting from these inaccurate plans, specifications or other information.
- Where the Customer requests the re-use of existing materials or the supply of third-party materials (including, but not limited to, granite or stainless steel bench tops, appliances, and/or sinks), no responsibility shall be taken by SJL for the appearance, service or performance of the materials.
- 6.7 Granite and marble caesarstone, being stone products that have natural colour and shade tones, markings, and veining may vary from colour samples provided. SJL gives no guarantee (expressed or implied) that colour samples will match the Materials supplied. SJL will make every effort to match colour samples to the Materials supplied but will not be liable in any way whatsoever for colour samples differing from the Materials supplied.
- 6.8 Marble and Granite being porous products, therefore, all products supplied by SJL are sealed for protection. However, oil and other acidic substances are prone to causing discolouration and staining if left on surfaces for some time. The Customer agrees to indemnify SJL against any damage occurring after delivery and installation.
- 6.9 The Customer acknowledges that Materials (including, but not limited to paint, timber, vinyl and acrylic, tiles, etc.) supplied may:
 - (a) exhibit variations in shade tone, colour, texture, markings, veining, surface and finish, and may fade or change colour over time. SJL will make every effort to match batches/samples of the Materials supplied in order to minimise such variations, but shall not be liable in any way whatsoever where such variations occur; and
 - (b) expand, contract or distort as a result of exposure to heat, cold, weather; and
 - (c) mark or stain if exposed to certain substances; and
 - (d) be damaged or disfigured by impact or scratching.

Access

7.1 The Customer shall ensure that SJL has clear and free access to the site at all times to enable them to undertake the Works. SJL shall not be liable for any loss or damage to the site (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas) unless due to the negligence of SJL.

8. Hidden Works

- Prior to SJL commencing any work the Customer must advise SJL of the precise location of all underground services on the site and clearly mark the same. The underground mains & services the Customer must identify include, but are not limited to, electrical services, gas services, sewer services, pumping services, sewer connections, sewer sludge mains, water mains, irrigation pipes, telephone cables, fibre optic cables, oil pumping mains, and any other services that may be on site.
- Whilst SJL will take all care to avoid damage to any underground services the Customer agrees to indemnify SJL in respect of all and any liability claims, loss, damage, costs and fines as a result of damage to services not precisely located and notified as per clause 8.2.

9. Compliance with Laws

- 9.1 The Customer and SJL shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Works, including any WorkSafe guidelines regarding health and safety laws relating to building/construction sites and any other relevant safety standards or legislation.
- 9.2 Notwithstanding clause 9.1 and pursuant to the Health & Safety at Work Act 2015 (the "HSW Act") SJL agrees at all times comply with sections 29 and 34 of the "HSW Act" with meeting their obligations for health and safety laws in the workplace regardless of whether they may be the party in control of the site or if in the event that they may be acting as a subcontractor for the Customer's where the Customer has engaged a thirty party head contractor.
- 9.3 Where the Customer has supplied products for SJL to complete the Works, the Customer acknowledges that it accepts responsibility for the suitability of purpose and are for their Intended Use and any faults inherent in those products. However, if in SJL's opinion, it is believed that the materials supplied are Non-Conforming products and will not conform with New Zealand regulations, then SJL shall be entitled, without prejudice, to halt the Works until the appropriate conforming products are sourced and all costs associated with such a change to the plans and design will be invoiced in accordance with clause 4.2.
- 9.4 The Customer shall obtain (at the expense of the Customer) all licenses, approvals, applications and permits that may be required for the Works.

10. Title

- 10.1 SJL and the Customer agree that ownership of the Materials shall not pass until:
 - (a) the Customer has paid SJL all amounts owing to SJL; and
 - (b) the Customer has met all of its other obligations to SJL.
- 10.2 Receipt by SJL of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.
- 10.3 It is further agreed that:
 - (a) until ownership of the Materials passes to the Customer in accordance with clause 10.1 that the Customer is only a bailee of the Materials and unless the Materials have become fixtures must return the Materials to SJL on request;
 - (b) the Customer holds the benefit of the Customer's insurance of the Materials on trust for SJL and must pay to SJL the proceeds of any insurance in the event of the Materials being lost, damaged or destroyed;
 - (c) the production of these terms and conditions by SJL shall be sufficient evidence of SJL's rights to receive the insurance proceeds direct from the insurer without the need for any person dealing with SJL to make further enquiries;
 - (d) the Customer must not sell, dispose, or otherwise part with possession of the Materials other than in the ordinary course of business and for market value. If the Customer sells, disposes or parts with possession of the Materials then the Customer must hold the proceeds of any such act on trust for SJL and must pay or deliver the proceeds to SJL on demand;

- (e) the Customer should not convert or process the Materials or intermix them with other goods but if the Customer does so then the Customer holds the resulting product on trust for the benefit of SJL and must sell, dispose of or return the resulting product to SJL as it so directs:
- (f) unless the Materials have become fixtures the Customer irrevocably authorises SJL to enter any premises where SJL believes the Materials are kept and recover possession of the Materials;
- (g) SJL may recover possession of any Materials in transit whether or not delivery has occurred;
- (h) the Customer shall not charge or grant an encumbrance over the Materials nor grant nor otherwise give away any interest in the Materials while they remain the property of SJL;
- (i) SJL may commence proceedings to recover the Price of the Materials sold notwithstanding that ownership of the Materials has not passed to the Customer.

11. Personal Property Securities Act 1999 ("PPSA")

- 11.1 Upon assenting to these terms and conditions in writing the Customer acknowledges and agrees that:
 - (a) these terms and conditions constitute a security agreement for the purposes of the PPSA; and
 - (b) a security interest is taken in all Materials and/or collateral (account) being a monetary obligation of the Customer to SJL for Works that have previously been supplied and that will be supplied in the future by SJL to the Customer.
- 11.2 The Customer undertakes to:
 - (a) sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which SJL may reasonably require to register a financing statement or financing change statement on the Personal Property Securities Register;
 - (b) indemnify, and upon demand reimburse, SJL for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register or releasing any Materials charged thereby;
 - (c) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Materials and/or collateral (account) in favour of a third party without the prior written consent of SJL; and
 - (d) immediately advise SJL of any material change in its business practices of selling Materials which would result in a change in the nature of proceeds derived from such sales.
- 11.3 SJL and the Customer agree that nothing in sections 114(1)(a), 133 and 134 of the PPSA shall apply to these terms and conditions.
- 11.4 The Customer waives its rights as a debtor under sections 116, 120(2), 121, 125, 126, 127, 129, 131 and 132 of the PPSA.
- 11.5 Unless otherwise agreed to in writing by SJL, the Customer waives its right to receive a verification statement in accordance with section 148 of the PPSA.
- 11.6 The Customer shall unconditionally ratify any actions taken by SJL under clauses 11.1 to 11.5.
- 11.7 Subject to any express provisions to the contrary (including those contained in this clause 11), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.

12. Security and Charge

- 12.1 In consideration of SJL agreeing to supply the Works, the Customer charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Customer either now or in the future, to secure the performance by the Customer of its obligations under these terms and conditions (including, but not limited to, the payment of any money).
- 12.2 The Customer indemnifies SJL from and against all SJL's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising SJL's rights under this clause.
- 12.3 The Customer irrevocably appoints SJL and each director of SJL as the Customer's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 12 including, but not limited to, signing any document on the Customer's behalf.

13. Defects In Materials and Returns

- 13.1 The Customer shall inspect the Materials on delivery and shall within seven (7) days of delivery (time being of the essence) notify SJL of any alleged defect, shortage in quantity, damage or failure to comply with the description or quote. The Customer shall afford SJL an opportunity to inspect the Materials within a reasonable time following delivery if the Customer believes the Materials are defective in any way. If the Customer shall fail to comply with these provisions the Materials shall be presumed to be free from any defect or damage. For defective Materials, which SJL has agreed in writing that the Customer is entitled to reject, SJL's liability is limited to either (at SJL's discretion) replacing the Materials or repairing the Materials.
- 13.2 Materials will not be accepted for return other than in accordance with 13.1 above.
- 13.3 Non-stocklist items or Materials made to the Customer's specifications are under no circumstances acceptable for credit or return.

14. Warranties

14.1 For Materials not manufactured by SJL, the warranty shall be the current warranty provided by the manufacturer of the Materials. SJL shall not be bound by nor be responsible for any term, condition, representation or warranty other than that which is given by the manufacturer of the Materials.

15. Consumer Guarantees Act 1993

15.1 If the Customer is acquiring Materials for the purposes of a trade or business, the Customer acknowledges that the provisions of the Consumer Guarantees Act 1993 do not apply to the supply of Materials by SJL to the Customer.

16. Intellectual Property

16.1 Where SJL has designed, drawn, written plans or a schedule of Works, or created any products for the Customer, then the copyright in all such designs, drawings, documents, plans, schedules and products shall remain vested in SJL, and shall only be used by the Customer at SJL's discretion. Under no circumstances may such designs, drawings and documents be used without the express written approval of SJL.

- The Customer warrants that all designs, specifications or instructions given to SJL will not cause SJL to infringe any patent, registered design or trademark in the execution of the Customer's order and the Customer agrees to indemnify SJL against any action taken by a third party against SJL in respect of any such infringement.
- The Customer agrees that SJL may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings, plans or products which SJL has created for the Customer.

17. Default and Consequences of Default

- 17.1 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month (and at SJL's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.
- 17.2 If the Customer owes SJL any money the Customer shall indemnify SJL from and against all costs and disbursements incurred by SJL in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, SJL's collection agency costs, and bank dishonour fees).
- Further to any other rights or remedies SJL may have under this Contract, if a Customer has made payment to SJL, and the transaction is subsequently reversed, the Customer shall be liable for the amount of the reversed transaction, in addition to any further costs incurred by SJL under this clause 17, where it can be proven that such reversal is found to be illegal, fraudulent or in contravention to the Customer's obligations under this Contract.
- 17.4 Without prejudice to SJL's other remedies at law SJL shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to SJL shall, whether or not due for payment, become immediately payable if:
 - (a) any money payable to SJL becomes overdue, or in SJL's opinion the Customer will be unable to make a payment when it falls due;
 - (b) the Customer has exceeded any applicable credit limit provided by SJL:
 - (c) the Customer becomes insolvent or bankrupt, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
 - (d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.

18. Cancellation

- 18.1 Without prejudice to any other rights or remedies SJL may have, if at any time the Customer is in breach of any obligation (including those relating to payment and/or failure to remedy any breach in respect of this Contract within ten (10) working days of receipt by the Customer of such notice/s) then SJL may suspend the Works immediately. SJL will not be liable to the Customer for any loss or damage the Customer suffers because SJL has exercised its rights under this clause.
- 18.2 SJL may cancel any contract to which these terms and conditions apply or cancel delivery of Works at any time before the Works are commenced by giving written notice to the Customer. On giving such notice SJL shall repay to the Customer any sums paid in respect of the Price, less any amounts owing by the Customer to SJL for Works already performed. SJL shall not be liable for any loss or damage whatsoever arising from such cancellation.
- 18.3 In the event that the Customer cancels the delivery of Works the Customer shall be liable for any and all loss incurred (whether direct or indirect) by SJL as a direct result of the cancellation (including, but not limited to, any loss of profits).
- 18.4 Cancellation of orders for products made to the Customer's specifications, or for non-stocklist items, will definitely not be accepted once production has commenced, or an order has been placed.

19. Privacy Policy

- 19.1 All emails, documents, images or other recorded information held or used by SJL is Personal Information as defined and referred to in clause 19.3 and therefore considered confidential. SJL acknowledges its obligation in relation to the handling, use, disclosure and processing of Personal Information pursuant to the Privacy Act 1993 ("the Act") including Part II of the OECD Guidelines and as set out in Schedule 5A of the Act and any statutory requirements where relevant in a European Economic Area "EEA" then the EU Data Privacy Laws (including the General Data Protection Regulation "GDPR") (collectively, "EU Data Privacy Laws"). SJL acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Customers Personal Information, held by SJL that may result in serious harm to the Customer, SJL will notify the Customer in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR (where relevant) and must be approved by the Customer by written consent, unless subject to an operation of law.
- 19.2 Notwithstanding clause 19.1, privacy limitations will extend to SJL in respect of Cookies where transactions for purchases/orders transpire directly from SJL's website. SJL agrees to display reference to such Cookies and/or similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information such as the Customer's:
 - (a) IP address, browser, email client type and other similar details;
 - (b) tracking website usage and traffic; and
 - (c) reports are available to SJL when SJL sends an email to the Customer, so SJL may collect and review that information ("collectively Personal Information")

In order to enable / disable the collection of Personal Information by way of Cookies, the Customer shall have the right to enable / disable the Cookies first by selecting the option to enable / disable, provided on the website prior to proceeding with a purchase/order via SJL's website.

- 19.3 The Customer authorises SJL or SJL's agent to:
 - (a) access, collect, retain and use any information about the Customer;
 - (i) (including, name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history or any overdue fines balance information held by the Ministry of Justice) for the purpose of assessing the Customer's creditworthiness; or
 - (ii) for the purpose of marketing products and services to the Customer.

- (b) disclose information about the Customer, whether collected by SJL from the Customer directly or obtained by SJL from any other source, to any other credit provider or any credit reporting agency for the purposes of providing or obtaining a credit reference, debt collection or notifying a default by the Customer.
- 19.4 Where the Customer is an individual the authorities under clause 19.3 are authorities or consents for the purposes of the Privacy Act 1993.
- 19.5 The Customer shall have the right to request SJL for a copy of the Personal Information about the Customer retained by SJL and the right to request SJL to correct any incorrect Personal Information about the Customer held by SJL.

20. Suspension of Works

- 20.1 Where the Contract is subject to the Construction Contracts Act 2002, the Customer hereby expressly acknowledges that:
 - (a) SJL has the right to suspend work within five (5) working days of written notice of its intent to do so if a payment claim is served on the Customer, and:
 - (i) the payment is not paid in full by the due date for payment in accordance with clause 4.5 and/or any subsequent amendments or new legislation and no payment schedule has been given by the Customer; or
 - (ii) a scheduled amount stated in a payment schedule issued by the Customer in relation to the payment claim is not paid in full by the due date for its payment; or
 - (iii) the Customer has not complied with an adjudicator's notice that the Customer must pay an amount to SJL by a particular date; and
 - (iv) SJL has given written notice to the Customer of its intention to suspend the carrying out of construction work under the construction Contract.
 - (b) if SJL suspends work, it:
 - (i) is not in breach of Contract; and
 - (ii) is not liable for any loss or damage whatsoever suffered, or alleged to be suffered, by the Customer or by any person claiming through the Customer; and
 - (iii) is entitled to an extension of time to complete the Contract; and
 - (iv) keeps its rights under the Contract including the right to terminate the Contract; and may at any time lift the suspension, even if the amount has not been paid or an adjudicator's determination has not been complied with.
 - (c) if SJL exercises the right to suspend work, the exercise of that right does not:
 - (i) affect any rights that would otherwise have been available to SJL under the Contract and Commercial Law Act 2017; or
 - (ii) enable the Customer to exercise any rights that may otherwise have been available to the Customer under that Act as a direct consequence of SJL suspending work under this provision;
 - (d) due to any act or omission by the Customer, the Customer effectively precludes SJL from continuing the Works or performing or complying with SJL's obligations under this Contract, then without prejudice to SJL's other rights and remedies, SJL may suspend the Works immediately after serving on the Customer a written notice specifying the payment default or the act, omission or default upon which the suspension of the Works is based. All costs and expenses incurred by SJL as a result of such suspension and recommencement shall be payable by the Customer as if they were a variation.
- 20.2 If pursuant to any right conferred by this Contract, SJL suspends the Works and the default that led to that suspension continues unremedied subject to clause 18.1 for at least ten (10) working days, SJL shall be entitled to terminate the Contract, in accordance with clause 18.

21. Trusts

- 21.1 If the Customer at any time upon or subsequent to entering in to the Contract is acting in the capacity of trustee of any trust ("Trust") then whether or not SJL may have notice of the Trust, the Customer covenants with SJL as follows:
 - (a) the Contract extends to all rights of indemnity which the Customer now or subsequently may have against the Trust and the trust fund;
 - (b) the Customer has full and complete power and authority under the Trust to enter into the Contract and the provisions of the Trust do not purport to exclude or take away the right of indemnity of the Customer against the Trust or the trust fund. The Customer will not release the right of indemnity or commit any breach of trust or be a party to any other action which might prejudice that right of indemnity;
 - (c) the Customer will not without consent in writing of SJL (SJL will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:
 - (i) the removal, replacement or retirement of the Customer as trustee of the Trust;
 - (ii) any alteration to or variation of the terms of the Trust;
 - (iii) any advancement or distribution of capital of the Trust; or
 - (iv) any resettlement of the trust property.

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- Any dispute or difference arising as to the interpretation of these terms and conditions or as to any matter arising hereunder, shall be submitted to, and settled by, either adjudication in accordance with the Construction Contracts Act 2002 and/or by arbitration in accordance with the Arbitration Act 1996 or its replacement(s).
- 22.2 The failure by either party to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect that party's right to subsequently enforce that provision. If any provision of these terms and conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.
- 22.3 These terms and conditions and any contract to which they apply shall be governed by the laws of New Zealand and are subject to the jurisdiction of the Napier Courts of New Zealand.
- 22.4 SJL shall be under no liability whatsoever to the Customer for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Customer arising out of a breach by SJL of these terms and conditions (alternatively SJL's liability shall be limited to damages which under no circumstances shall exceed the Price of the Works).
- 22.5 SJL may licence and/or assign all or any part of its rights and/or obligations under this Contract without the Customer's consent.
- 22.6 The Customer cannot licence or assign without the written approval of SJL.

- 22.7 SJL may elect to subcontract out any part of the Works but shall not be relieved from any liability or obligation under this Contract by so doing. Furthermore, the Customer agrees and understands that they have no authority to give any instruction to any of SJL's sub-contractors without the authority of SJL.
- 22.8 The Customer agrees that SJL may amend their general terms and conditions for subsequent future contracts with the Customer by disclosing such to the Customer in writing. These changes shall be deemed to take effect from the date on which the Customer accepts such changes, or otherwise at such time as the Customer makes a further request for SJL to provide Works to the Customer.
- 22.9 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.
- 22.10 Both parties warrant that they have the power to enter into this Contract and have obtained all necessary authorisations to allow them to do so, they are not insolvent and that this Contract creates binding and valid legal obligations on them.