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**6 Riverside Industrial Estate.**

**London Colney By-Pass**

**London Colney**

**Herts AL2 1DT**

**Tel: 0333 7000000 (opt 6)**

**Fax: 01727 824679**

**APPLICATION FOR COMMERCIAL CREDIT**

Business/Trading Name:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Registered Name (If different):

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Post Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Web address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Company Registration No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date of Formation: \_\_\_\_/\_\_\_\_/\_\_\_

IF VAT Registered VAT Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Mobile: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**In view of the large increase in identity theft we are obliged to ask for a passport or driving licence from the**

**Applicant. For a Limited company a director and for a Sole Trader his ID. Please include a scan or photo of**

**the ID with your application.**

For Non-Limited Applicants only, e.g. Sole Traders, Partnerships:

First Name(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Surname: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Personal Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Post Code: \_\_\_\_\_\_\_\_\_\_\_\_ Date of Birth: \_\_\_/\_\_\_/\_\_\_ Are you a homeowner:? \_\_\_\_\_\_\_\_\_\_\_\_

Credit Limit Requested: £\_\_\_\_\_\_\_\_\_\_\_\_ Approx. Monthly turnover with JJs: £\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Where did you obtain this application form? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

At which Branch would you like your account based? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Accounts Contact: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Tel Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Best time to ring Accounts: \_\_\_\_\_\_\_\_\_\_\_\_

Would you like one of our Sales Representatives to give you a call to discuss a competitive pricing

structure on your new account? YES NO

Purchases Contact: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Tel Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Will Purchase Orders be used on your account? YES NO

Instructions regarding purchase order numbers/references you use when ordering?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Bank Details**

Name of Bankers: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Branch: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account No: Sort Code:

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**Please Note: We do not accept payment by cheque.**

**Once your account is active you must include your Account Number (5 digit number) as the beneficiary/JJ Roofing Supplies Ltd Reference for any BACS payment so we know who made the payment.**

**Payment will be by Direct Debit - We request Trade Account Customer pay by Direct Debit. Please read and complete the attached Direct Debit form. If DD form is not attached please contact our Credit Control Department or local branch**

**Trade Reference 1** - Name:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Post Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Accounts contact Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Trade Reference 2** - Name:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Post Code:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Accounts contact Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

For GDPR purposes we need your permission to send you our latest news, product updates, promotion and event invitations. Do you wish to receive these emails and text messages?

Please indicate your preference by circling - YES or NO

AFCC 42 16-01-2023

**TERMS AND CONDITIONS FOR CREDIT ACCOUNT WITH JJ ROOFING SUPPLIES LIMITED – HEREIN REFERRED TO AS THE COMPANY.**

The company reserves the right to close an account at any time and make immediate

Demand for any sums owed. Notwithstanding this overriding condition the following rules apply:-

1. A weekly invoice will be emailed each week and a statement will be emailed at the end of the month. Payment must be received by the end of the following month.

2. Customers are expected to honour the agreed credit limit unless sanction

To exceed it has been given by the company.

3. RESERVATION OF TITLE TO GOODS

3.1 Risk shall pass on delivery of the Goods to the Buyer’s address.

3.2 Notwithstanding the earlier passing of risk, title in the Goods shall remain with the

Company and shall not pass to the Buyer until the amount due under the invoice for them

(including interest and costs) has been paid in full.

3.3 Until title passes the Buyer shall hold the Goods as bailee for the Company and shall

store or mark them so that they can at all times be identified as the property of the

Company.

3.4 The Company may at any time before title passes and without any liability to the

Buyer:

3.4.1 Repossess and dismantle and use or sell all or any of the Goods and by doing so

Terminate the Buyer’s right to use, sell or otherwise deal in them; and

3.4.2 For that purpose (or determining what if any Goods are held by the Buyer and

Inspecting them) enter any premises of or occupied by the Buyer.

3.5 The Company may maintain an action for the price of any Goods notwithstanding

that title in them has not passed to the Buyer.

3.6 We reserve the right to charge up to 30% for restocking in addition to any collection charge’

4. CONDITIONS OF SALE

All goods are offered subject to being unsold on receipt of order.

The Company will not hold itself responsible for non-fulfilment of contracts arising from fire,

flood, strikes or other labour disputes.

Goods are not tested or sold as fit for any particular purpose. Any term warranty or

condition express implied or statutory to the contrary is excluded. In no circumstances

whatsoever shall seller’s liability (in contract Tort or otherwise) to the buyer exceed the

invoice price of the particular piece(s) in regard to which complaint is made.

Claims for damage, shortage or finish cannot be accepted unless signed for a­­­ccordingly and

advised in writing to seller within three days of receipt of goods. Notification of non-delivery

should be made to seller within 10 days of date of despatch. Credit Notes will be valid for a maximum of six months from date of issue.

The buyer shall be liable for and shall indemnify the Company against any loss or damage to:

Delivery vehicles or their loads by reason of unsuitability of the means of access Roadways, footpaths, manholes, mains, pipes, bridges or any other property whatsoever by reason of the weight or nature of delivery vehicle or their loads If the vehicle leaves the made up highway.

5. PAYMENT AND LATE CHARGES

**Please Note**: JJ Roofing Supplies Ltd do not accept payment by cheque

The cost of returning goods purchased as per "The 2014 the Consumer Contracts Regulations", unless

faulty or not the goods ordered, must be borne by the customer.

Payment of the Price and VAT shall be due within the terms of the agreement. Statutory Interest on overdue invoices shall accrue from the date when the payment becomes due calculated on a daily basis until the date of payment at the rate of [8%] per annum above the Bank of England base rate from time to time in force. Such interest shall accrue after as well as before any judgment.

In line with the Late Payment of Commercial Debts Regulations 2002 a fixed sum will also be charged for cost of collecting outstanding debt. Current costs are as follows:

* Does not exceed £300.00 £25.00
* Exceeds £300 but does not exceed £500.00 £35.00
* Exceeds £500 but does not exceed £1,000.00 £60.00
* Exceeds £1,000 but does not exceed £1,500.00 £70.00
* Exceeds £1,500.00 but does not exceed £3,000.00 £105.00
* Exceeds £3,000.00 but does not exceed £5,000.00 £185.00
* Exceeds £5,000.00 but does not exceed £10,000.00 £410.00
* Exceeds £10,000.00 but does not exceed £100,000.00 4.5% of claim

The Buyer shall pay all accounts in full and not exercise any rights of set-off or counter-claim against invoices submitted by the Company.

IN THE EVENT OF ANY INCONSISTENCY BETWEEN CONDITIONS CONTAINED ON BUYER ‘S

ORDERS AND THE ABOVE CONDITIONS, THE ABOVE CONDITIONS SHALL PREVAIL.

**DECLARATION BY APPLICANT SEEKING CREDIT**

I am duly authorised by the applicant business to enter into this agreement on its behalf. We agree that payment of your invoices will be made strictly in accordance with the credit terms stated thereon. We recognise that if payment of your invoices is not made by the due date for payment, it will result in the matter being referred to a debt recovery agency for recovery of the invoice debt; if so, we agree to indemnify you against the costs you incur in referring the matter to pursue the debt including current applicable fees for writing to us, any commission payable by you, all reasonable incidental costs of recovering the debt and interest as applicable; We understand that as a part of your assessment of us for the granting of credit, you will send details of our application to a credit reference agency who will search databases to which it has access. It may also search other credit reference agencies for information relating to us (and in the case of a non-limited business, also relating to the proprietors). The credit reference agency will record the fact of that search. I authorise our bankers to provide an opinion as to our suitability for the requested account.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name (Capitals):

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date of Birth \_\_\_\_\_/\_\_\_\_/\_\_\_\_\_\_

Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Please return the signed completed application form with all fields filled out and the signed Direct Debit to the accounts address on the first page.  If you wish to speed up the application, scan and email the completed application form to** [**credit.control@jjroofing.co.uk**](about:blank) **Note: An account cannot be opened until all original relevant documents have been received by JJ Roofing Supplies Ltd.**

**Advantages of Direct Debits (DDs)**

* Direct Debits are standard for many years in many businesses, banking, brewing, electrical wholesale, car/truck lease, mobile phone accounts, electric, council tax, car tax, mobile phone accounts and becoming more common. I’m sure you have DDs for many bills.
* We send a statement in the first few days of the month, then the customer has 14 days to query anything.
* It saves our staff time & money in chasing overdue accounts so we can provide a better service and better prices to our customers.
* DDs are cheaper for you than say writing a cheque & posting it or BACS.
* Your account will not go on stop, due to missed payments, which can cause delays and even embarrassment at the trade counter.
* DDs reduce our bad debts dramatically, which helps reduce our prices to you.
* Cuts down on your accounts work because our customer’s Creditors Ledger and our Debtors Ledger balance better and to the penny.
* Cuts down further on customer’s accounts work and expense as no cheque to be written or posted, also less chance of error. No cheque to get lost in the post. Like many companies we have not accepted cheques for cash sales nor for any new credit account for many years. DDs are far more modern and efficient – cheques may even be discontinued soon.
* Our customer gets the full 30 days terms, i.e. payment for January Invoices is not taken until the end of February (the 28th is the payment date).
* NB If the customer has a shortfall any month, e.g. due to a delayed payment from their own customer, ring our accounts and we can take a different sum than the full amount due or none and come to an agreement re balance – we are VERY flexible and we realise at times, like all businesses, you may have cash flow problems.
* Allows us to open Credit Accounts with more confidence and increase Credit Limits afterwards. Generally any customer on DD with a good history can have quite large Credit Limits.
* All new customers have to sign a DD or their credit limit is normally a capped at a maximum of £1,000
* The Customer can ring their bank ANY TIME if we make a mistake and get their money back immediately without a quibble. This is the **Direct Debit Guarantee Scheme** which is operated by all the banks.
* It means our Credit Control Department are not chasing customers for overdue accounts which means we get on better https://mail.google.com/mail/u/0/e/330
* A customer said recently when asking for an increase in their Credit Limit, "***That they wanted to use our branch for everything they can as having an account set up with a Direct Debit is a lot easier than what the other merchants do*.**"





# Instruction to your bank or building society to pay by Direct Debit

**Please fill in the whole form using a ball point pen and send it to:**

## JJ Roofing Supplies Ltd

6 Riverside Industrial Estate. London Colney By-Pass London Colney

St Albans Herts AL2 1DT

**Service user number**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **4** | **3** | **5** | **9** | **8** | **5** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Name(s) of account holder(s) Reference (official use only)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**Bank/building society account number**

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**Instruction to your bank or building society**

Please pay JJ Roofing Supplies Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with JJ Roofing Supplies Ltd and, if so, details will be passed electronically to my bank/building society.

**Branch sort code**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |

**Name and full postal address of your bank or building society**

|  |
| --- |
| Signature(s) |
|  |
| Date |

|  |
| --- |
| To: The Manager Bank/building society |
| Address |
|  |
| Postcode |

Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer.

DDI2



**The Direct Debit Guarantee**

* This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
* If there are any changes to the amount, date or frequency of your Direct Debit JJ Roofing Supplies Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request JJ Roofing Supplies Ltd collect a payment, confirmation of the amount and date will be given to you at the time of the request.
* If an error is made in the payment of your Direct Debit, by JJ Roofing Supplies Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society  
  – If you receive a refund you are not entitled to, you must pay it back when JJ Roofing Supplies Ltd asks you to
* You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.