



Checklist

To ensure the smooth and quick processing of your application please check the following areas have been completed.

If you are an individual/non-commercial customer please complete the following sections

Section One

Section Two

Section Five

Section Six

If you are a limited company, limited partnership, incorporated society or a trust please complete the following sections

Section One

Section Three

Section Four

Section Five

Section Six



FNF FUELS APPLICATION FORM

SECTION ONE

Please print clearly

Account Name (FULL legal name of organisation or individual(s)): _____

Trading Name (if relevant): _____

Physical Address: _____ Postal Address: _____

_____ Postcode: _____ Postcode: _____

Phone: _____ Mobile: _____

Email: _____ Email for Accounts: _____

Monthly Credit Limit Requested: _____ Payment Frequency: Fortnightly / Monthly (please circle)

Group Membership Name and/or Number. Please tick one. **GAL - BRFC - 6.5c discount**

GAL - BRFC1 - 0.5c discount

Contact Details. For security purposes a contact name(s) and password is required for all account enquiries, new PIN's, new cards, any changes to the account and the release of any information.

Contact Name(s): _____

Password: _____

Password Reminder: _____

(A word or phrase that reminds you of your password)

DECLARATION

The Customer hereby applies to open a credit account, accepts the Terms of Credit as detailed in this Agreement, verifies that the Application details are correct and authorises any person to provide FnF Fuels with any information FnF Fuels requires to consider this Application.

Please note: For Partnership/Joint Applications (as in Account Name above), ALL parties must sign. If more than two, please photocopy this page and attach it to the Application.

FULL Name: _____

Position (if applicable): _____

Signature: _____ Date: _____

FULL Name: _____

Position (if applicable): _____

Signature: _____ Date: _____

SECTION TWO

For individual, non-commercial customers.

Please note: For Partnership/Joint Applications (as in Account Name on page one), ALL parties must complete this section. If more than two, please photocopy this page and attach it to the Application.

FULL Name: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

FULL Name: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

SECTION THREE

For limited companies, limited partnerships, incorporated societies and trusts.

Company Number: _____ Type of Business: _____

Authorised Contact Person: _____

Position Held: _____ Phone: _____

Directors/Partners/Trustee Details

Please note: If there are more than three directors, trustees, elected officials, please photocopy this page and attach it to the Application.

FULL Name: _____

Residential Address: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

Home Phone: _____ Email: _____

FULL Name: _____

Residential Address: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

Home Phone: _____ Email: _____

FULL Name: _____

Residential Address: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

Home Phone: _____ Email: _____

SECTION FOUR

For limited companies, limited partnerships, incorporated societies and trusts – PERSONAL GUARANTEE

Please note: If there is more than one Guarantor please photocopy this page and attach it to the Application

PERSONAL GUARANTEE

The Guarantor(s) named below ("Guarantor") acknowledge that they:

- a) are advised to seek independent legal advice before signing this Agreement;
- b) have either first obtained independent legal advice or have decided to waive the rights to do so;
- c) have read the provisions of the personal guarantee set out below and understand the nature and effect of the guarantee; and
- d) agree that they are bound by the guarantee.

Guarantee

In consideration of FnF Fuels entering into this Agreement with the Customer at the request of the Guarantor, the Guarantor guarantees to FnF Fuels the due and punctual payment by the Customer of all moneys payable and the due and punctual performance of all obligations, duties, liabilities and undertakings of the customer under this Agreement.

- a) Although as between the guarantor and the customer the liability of the guarantor may be that of a surety only, as between the Guarantor and FnF Fuels the Guarantor will be deemed to be a principal debtor;
- b) The Guarantor will not be released from liability under this Agreement despite:
 - (i) the bankruptcy or liquidation of the Customer or the guarantor;
 - (ii) the giving of time or any indulgence by FnF Fuels to the Customer of the Guarantor;
 - (iii) the exercise or non-exercise by FnF Fuels or any of its powers under this Agreement;
 - (iv) the release or partial release or variation of this Agreement or of any collateral Agreement of other security at any time held by FnF Fuels;
 - (v) any other dealing whatsoever by FnF Fuels with the Customer or the Guarantor;
 - (vi) any other act, omission, matter or thing whatever whereby the Guarantor would have been released if they were merely a surety.
- c) This guarantee is a continuous guarantee until all of the obligations of the Customer under this Agreement have been fully discharged.
- d) The Guarantor agrees to indemnify FnF Fuels from and against any liability, loss or damage which FnF Fuels might incur by reason of any breach by the Customer of the Customer's obligations under this Agreement or by reason of this Agreement being or becoming void or unenforceable.
- e) If there are two or more Guarantors the obligations and agreements on their part contained or implied in this Agreement shall bind them jointly and each of them severally.

FULL Name of Guarantor: _____

Residential Address: _____

Date of Birth: _____ Drivers Licence Number: _____ Version Number: _____

Home Phone: _____ Email: _____

Signature of Guarantor: _____ Date: _____

**Please complete one
line per card**

MOBIL FUEL CARDS

SECTION FIVE

Card Details - Drivers Name and/or Vehicle Registration	Purchase Codes (see below)	4 Digit PIN required	Monthly Credit Limit (Total of all cards equals Account credit limit)	Pricing option (PP) off pump

PURCHASE CODES
Petroil/Oil only **001**
Diesel/Oil only **002**
Petroil/Diesel & Oil only **003**

Name of account to be debited:

AUTHORITY TO ACCEPT DIRECT DEBITS
(Not to operate as an assignment or agreement)

Account details:

Bank	Branch	Account Number	Suffix
------	--------	----------------	--------

To: The Manager, (Please Print Full Postal Address Clearly for Window Envelope)

Bank Branch.....
Address (P.O. Box).....
Town/City.....

AUTHORISATION CODE

1	2	1	2	1	9	1
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DATE: _____

I/We authorise you until further notice in writing to debit my/our account with you all amounts which

FnF Fuels

(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 on the reverse of this form.

Information to appear in my/our bank statement:

PAYER PARTICULARS	PAYER CODE	PAYER REFERENCE

NAME OF ACCOUNT

AUTHORISED SIGNATURE(S)

For Bank Use Only	Date Received:	Recorded By:	Checked By:	BANK STAMP
Approved 1219 03/12				

Conditions of Authority to Accept Direct Debits

- The Initiator:**
 - Will provide notice either:
 - 1.1.1. in writing; or
 - 1.1.2. by electronic mail where the Customer has provided prior written consent to the Initiator.
 - Has agreed to give advance Notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated.
 - 1.2.1. The advance notice will include the following message:
Unless advice to the contrary is received from you by (date*), the amount of \$..... will be directly debited to your Bank account on (initiating date*).*
*This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.
 - Alternatively, the Initiator undertakes to give notice to the Acceptor of the commencement date, frequency and amount at least 10 calendar days before the first Direct Debit is drawn (but no more than 2 calendar months).
 - 1.3.1. Where the Direct Debit System is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide the Acceptor with a schedule detailing each payment amount and each payment date.
 - 1.3.2. In the event of any subsequent change to the frequency or amount of the Direct Debits, the Initiator has agreed to give advance notice of at least 30 days before the changes comes into effect. This notice must be provided either:
 - (a) in writing; or
 - (b) by electronic mail where the Customer has provided prior written consent to the Initiator.
 - May initiate a Direct Debit on my/our account when 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.
 - 1.4.1. Notice will be sent of the net amount of each Direct Debit and the due date of debiting after receiving authorisation from me/us under clause 1.4 but no later than the date the Direct Debit will be initiated. This notice must be provided either:
 - (a) in writing; or
 - (b) by any other means which provides a verifiable record of the initiated transaction and where the Customer has provided prior written consent to the Initiator.
 - 1.4.2. Where the notice is in writing it must include the following message:
"The amount \$..... was directly debited to your Bank account on (initiating date)."
 - 1.4.3. Where the notice is provided by other means:
 - (a) the Initiator should hold prior written consent of those means of providing notice; and
 - (b) the notice should provide a verifiable record of the initiated transaction and include the amount and initiating date of that transaction.
 - May, upon the relationship which gave rise to this Instruction being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Instruction. Upon receipt of such notice the Bank may terminate this Instruction as to future payments by notice in writing to me/us.
 - May rely on this authority to debit a different bank account upon receipt of instructions from the customer via a bank to which their account has been transferred.
- The Customer may:**
 - At any time, terminate this Instruction as to future payments by giving written (or by the means previously agreed in writing) notice of termination to the Bank and to the Initiator.
 - Stop payment of any Direct Debit to be initiated under this Instruction by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
 - Where no advance notice is provided under clause 1.4 a variation to the amount agreed between the Initiator and the Customer from time to time to be Direct Debited had been made without notice being given in terms of clause 1.4 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 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 Instruction 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 Instruction until actual notice of such event is received by the Bank.
 - In any event this Instruction 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 Instruction. Any other disputes lie between me/us and the Initiator.
 - Where the Bank has used reasonable care and skill in acting in accordance with this Instruction, the Bank accepts no responsibility or liability in respect of:
 - 3.4.1. the accuracy of information about Direct Debits on Bank statements; and
 - 3.4.2. any variations between notices given by the Initiator and the amounts of Direct Debits.
 - The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with clauses 1.1 to 1.4, 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.
 - Where notice given by the Initiator in terms of clause 1.4 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 its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Instruction, cheque or draft properly signed by me/us and given to or drawn on the Bank.
 - At any time terminate this Instruction as to future payments by notice in writing to me/us.
 - Charge its current fees for this service in force from time to time.
 - Upon receipt of an "authority to transfer form" signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debits.

Note: Under no circumstances may these Terms & Conditions be altered in any way.

Terms of Credit

This Agreement sets out the terms of:

- (a) credit granted by FnF Fuels to the Customer; and
- (b) the creation and operation of the Customer's Account with FnF Fuels for the purchase of Products from the Outlets by the Customer. Use of the Account is to constitute acceptance of these terms and conditions even if this Agreement has not been signed by the Customer.

1. DEFINITIONS AND INTERPRETATION

- 1.1 In this Agreement Far North Fuels Limited and Far North Fuels (2007) Limited are trading as FnF Fuels.
- (a) "Account" means the Customer's account with FnF Fuels for the purchase of Products, and for which Cards are to be issued in accordance with this Agreement.
 - (b) "Card" means the credit card(s) issued by FnF Fuels to the Cardholder(s) for use at, and the purchase from, the Outlets.
 - (c) "Cardholder" means the person whose name is imprinted by FnF Fuels on the Card or, in the case of a Card issued in respect of a vehicle, the driver of the vehicle, the registration number of which is imprinted by FnF Fuels on the Card;
 - (d) "Credit Voucher" means a voucher, or the procedure in the case of an Electronic Transaction, prescribed by FnF Fuels to enable credit to be granted to the Cardholder.
 - (e) "ECM Network" means the electronic transfer at point of sales network used by applicable fuel companies at the Outlets.
 - (f) "Electronic Transfer" means a Card transaction effected through the ECM Network.
 - (g) "FnF Fuels" means Far North Fuels Limited, Far North Fuels (2007) Limited and includes its successors and assigns and, where not repugnant to the context, the contractors, consultants, employees and agents of FnF Fuels.
 - (h) "Floor Limit" means \$100.00 or any other amount notified by FnF Fuels from time to time.
 - (i) "Outlets" means the service stations, dealerships, depots and fuel dispensing facilities owned or operated by applicable fuel companies and/or their agents or franchisees where the Card can be used.
 - (j) Applicable Fuel Companies means Mobil Oil New Zealand Limited, BP Oil New Zealand Limited, Chevron New Zealand Limited or any other fuel supplier and includes their successors and assigns.
 - (k) "PIN" stands for the personal identification number selected by, the Cardholder in relation to a Card.
 - (l) "Products" means applicable fuel companies petrol and diesel.
 - (m) "Sales Voucher" means a voucher in the form prescribed by FnF Fuels or applicable fuel companies for use in connection with purchases by the Cardholder.
- 1.2 In this Agreement, unless the context otherwise requires or specifically otherwise states:
- (a) if any party comprises more than one person, each of those persons' liability is joint and several;
 - (b) reference to a party or person includes any form of entity and their respective successors, assignees and representatives;
 - (c) amounts are in New Zealand dollars and New Zealand law applies;
 - (d) the singular includes the plural and vice versa;
 - (e) time is of the essence.
- 1.3 These terms prevail over any other terms and conditions, or other form of contract, despite any indication to the contrary by any person acting or apparently acting on behalf of FnF Fuels, unless agreed in writing by a duly authorised officer of FnF Fuels.

2. OWNERSHIP OF CARD

- 2.1 FnF Fuels retains ownership of any Card issued to a Cardholder.

3. THE CARD

- 3.1 The Cardholder must sign the Card with the Cardholder's usual signature immediately upon receipt of it for identification and prevention of unauthorised or fraudulent use by any other person.
- 3.2 The Cardholder must keep the Card in a safe place at all times and ensure no-one else uses it.
- 3.3 The Cardholder is to keep their PIN confidential and must not allow, intentionally or unintentionally, it to be disclosed to any other person.
- 3.4 Upon the cancellation, termination or expiry of an individual card by the customer or FnF Fuels, the customer or cardholder will immediately destroy the card. All amounts outstanding and owing to FnF Fuels by the customer shall become due and payable to FnF Fuels immediately whether or not demand is made. The card shall not be used for any purchases after its cancellation, termination or expiry. The customer shall remain liable for any use of the card after its cancellation, termination or expiry.

4. USING THE CARD

- 4.1 Any Cardholder who is authorised by FnF Fuels may use the Card for the purchase of Products from the Outlets.

- 4.2 No purchase with a Card is complete until the Cardholder has properly completed either a Sales Voucher or an Electronic Transaction.
- 4.3 The Card may not be used to obtain cash from an Outlet or to purchase fuel company Vouchers or any other gift or petrol vouchers which may be available at the Outlet.
- 4.4 No single transaction on a Card may exceed the Floor Limit as set from time to time by FnF Fuels.
- 4.5 The Cardholder may not complete a purchase of Products (by Sales Voucher or Electronic Transaction) if they fail, after three attempts, to properly enter their PIN and have it accepted by the ECM Network.
- 4.6 The Customer and/or Cardholder shall immediately notify FnF Fuels upon their change of address (if any) during the term of this Agreement.

5. PRICE

- 5.1 The price of the Products shall be the price set by FnF Fuels as at the date of supply.
- 5.2 FnF Fuels reserves the right to adjust its prices at any time and from time to time.
- 5.3 No discounts or concessionary rates shall apply to accounts in respect of which there is any overdue money.

6. COSTS

- 6.1 The Customer will pay to FnF Fuels:
- (a) an account establishment fee of \$10.00
 - (b) an initial card fee of \$6.00 per card
 - (c) an additional/replacement/renewal card fee of \$6.00 per card
 - (d) a transaction fee of \$0.0050 cents per litre of diesel/petrol purchased;
 - (e) a \$0.50 cents per transaction fee on the purchase of non fuel items;
 - (f) any government charges, taxes, duties or levies, including GST which may be applicable from time to time;
 - (g) any penalty interest payable under clause 9.1;
 - (h) any other fees charged by FnF Fuels;
 - (i) any debt collection costs and legal costs (including solicitor and client costs) incurred by FnF Fuels in seeking to recover any amount owing by the Customer under this Agreement.

7. LOSS AND UNAUTHORISED USE OF CARD

- 7.1 If a Card is lost, stolen, mislaid or the PIN number disclosed or the Customer and/or Cardholder knows the Card is in the possession of another person ("Unauthorised Use"), the Customer or Cardholder shall:
- (a) immediately notify the applicable fuel company of the Unauthorised Use by ringing Mobil customer service on 0800-732-277, BP customer service on 0800-800-027, Caltex Customer service on 0800-733-835 (or such number as notified from time to time); and
 - (b) as soon as possible thereafter (and, in any event, no later than one working day after the Unauthorised Use) notify FnF Fuels of the Unauthorised Use and give FnF Fuels all relevant information.
- 7.2 If the Customer and/or Cardholder has not complied with clause 3 and/or clause 7.1 and there has been Unauthorised Use of the Card, the Customer shall be liable for the lesser of:
- (a) the actual loss at the time the Customer and/or the Card holder notified the applicable fuel company;
 - (b) a sum equivalent to the maximum amount of Products the Cardholder would have been able to purchase with the Card from the time the Unauthorised Use commenced to the time the applicable fuel company was notified under clause 7.1;
 - (c) the total credit available from the Account.

8. REPLACEMENT CARD

- 8.1 FnF Fuels will replace any lost, stolen or damaged Card, at the Customer's request and on payment of any applicable fees. Any replacement Card will be subject to the terms and conditions of this Agreement as if it were the original Card. FnF Fuels may, at any time, charge a fee for a replacement Card.

9. DEFAULT BY CUSTOMER

- 9.1 If the customer is late in payment or any payment by the Customer is dishonoured, then the Customer will pay to FnF Fuels interest at a rate of 2% per month (calculated and compounded daily) from the date the amount is due until full payment is received by FnF Fuels.
- 9.2 All credit and any other amounts payable under this Agreement shall become immediately due and payable to FnF Fuels (even if the due date has not yet arrived):
- (a) if the Customer fails to make payment of any money on the due date for payment or is otherwise in breach of this Agreement; or
 - (b) if the Customer (in the case of an individual) commits an act of bankruptcy or on the appointment of a liquidator or receiver of the Customer (in the case of a company) ("Event of Default"); or
 - (c) upon the termination of this Agreement by either party.
- 9.3 If an Event of Default occurs, FnF Fuels may terminate this agreement.

10. PAYMENT OF ACCOUNT

- 10.1 FnF Fuels will render invoices to the Customer for the amount outstanding on the Card and any other costs payable under clause 6. Invoices will be rendered in accordance with the terms specified on the Cardholder Application Form. The balance shown in the invoice is to be paid to FnF Fuels by direct debit from the Customer's bank account. In the case of a fortnightly customer, the direct debit is to occur on the nearest 14th & 28th calendar day following the date of the invoice. In the case of a monthly customer, the direct debit is to occur on the 20th calendar day of the month following the date of the invoice.
- 10.2 Payments by the Customer will be applied first in reduction of any interest and costs due, and the balance in reduction of other amounts due.
- 10.3 FnF Fuels reserves the right to unilaterally change the credit terms from time to time.

11. TERM OF AGREEMENT

- 11.1 This Agreement shall commence when the Cardholder is notified by FnF Fuels that they have authority to use the Card and end upon termination by either party in accordance with this Agreement.
- 11.2 The Customer may terminate this Agreement by giving FnF Fuels 14 days' prior written notice of such termination PROVIDED it is not in breach of this Agreement.
- 11.3 FnF Fuels may terminate this Agreement at any time without notice to the Cardholder.
- 11.4 On termination of this Agreement, the Cardholder will cut the Card in two and return both pieces of the Card to FnF Fuels.
- 11.5 The customer will remain liable for any transaction made using the Account and any other liability or obligation under this agreement.

12. AMENDMENTS AND ERRORS

- 12.1 FnF Fuels may vary any or all of the terms of this Agreement at any time. If the variation affects the Customer's maximum liability for losses or adjusts any transaction limits, FnF Fuels is to give the Customer 5 days' prior written notice of such variation.
- 12.2 FnF Fuels may at any time correct any error relating to a transaction on a Card, whether or not the correction is in the Customer's favour.

13. LIABILITY

- 13.1 Any difficulties the Customer may experience with Products purchased with the Card remain the sole responsibility of the Outlet from which they were purchased, without recourse to FnF Fuels.
- 13.2 The Customer acknowledges that the Products are applicable fuel company brand petroleum products and that the fuel companies claim these meet standards set out on "Product Data Sheets". The Customer further acknowledges, however, that FnF Fuels is not to be liable for any loss, damage or injury of any kind whatsoever suffered by the Customer (arising directly or indirectly):
 - (a) if the Products do not meet such standards;
 - (b) from any negligence on the part of FnF Fuels; or
 - (c) for any loss, damage or injury caused to the Customer's servants, agents, contractors, customers, tenants, trespassers or other persons due to the reasons set out in paragraphs (a) and (b). Without limiting this, FnF Fuels will not be liable for any claim for loss or compensation or other remedy (of any nature, including under contract or in negligence) by the Customer or any other person including without limitation any claim relating to or arising from:
 - (i) any condition, warranty, description, representation, condition as to fitness or suitability for any purpose, merchantability or otherwise, whether express or implied by law, trade custom or otherwise; or
 - (ii) any representation, warranty, or agreement made by any agent or representative which is not expressly confirmed by FnF Fuels in writing.
- 13.3 If, despite this clause 13, FnF Fuels is held to be liable to the Customer under these terms for loss of any nature (including under any contract and in negligence) FnF Fuels's total liability will not exceed the price of the Products in relation to which that liability was incurred.
- 13.4 The Customer is to procure all its Cardholders to comply with this Agreement. Any action or inaction by any Cardholder is deemed to be the action or inaction of the Customer. Accordingly, the Customer is responsible for any failure by any Cardholder to comply with this Agreement. The Customer indemnifies, and agrees to keep indemnified, FnF Fuels for any loss, action, damage, costs suffered or incurred whatsoever as a result (directly or indirectly) of such breach by any Cardholder.

14. NOTICES

- 14.1 Any notice given:
 - (a) by the Cardholder must be received by FnF Fuels either by facsimile, post or email as per the details indicated on the Credit Application Form;
 - (b) by FnF Fuels is deemed to be served if delivered either to the Customer's registered office (if the Customer is a company) or

to the Customer's address as stated on the front page of this Agreement (or as otherwise notified to FnF Fuels in writing).

15. VALIDITY OF TERMS

- 15.1 The illegality, invalidity or unenforceability of any term of this Agreement shall not affect the legality, validity or enforceability of any other term.

16. NO ASSIGNMENT

- 16.1 The Customer must not transfer its interest in this Agreement to any other person without FnF Fuels prior written consent.

17. NO AGENCY

- 17.1 The Customer acknowledges that FnF Fuels is not an agent of any fuel company and no acts or omissions by the fuel companies are to be treated as acts or omissions by FnF Fuels, or vice versa.

18. PRIVACY ACT 1993

- 18.1 FnF Fuels will ensure that any information received by it is held securely and will not use it or disclose it to the public except for the purposes below, as authorised by the Customer or when required or authorised by law.
- 18.2 Any information received and held by FnF Fuels is available to the Customer to see and correct if necessary under the provisions of the Privacy Act 1993, upon written request to FnF Fuels.
- 18.3 By entering into this Agreement, the Cardholder also authorises FnF Fuels to:
 - (a) use the information for the general purpose of establishing and maintaining a relationship between the Customer, Cardholder, FnF Fuels and the applicable fuel companies, including the provision of any products or services which FnF Fuels considers may be of interest to the Customer;
 - (b) disclose the information to other persons only in the following circumstances:
 - (i) where disclosure is required or permitted by law;
 - (ii) where disclosure is to a reputable market research organisation subject to a strict confidentiality agreement, to assist FnF Fuels in seeking its customers' views on its existing and proposed services;
 - (iii) where disclosure is to a reputable credit or other agency in response to a request regarding the Customer's creditworthiness; or
 - (iv) where disclosure in any other circumstances is authorised by the Customer.
- 18.4 Any party requested by FnF Fuels to provide such information is authorised to disclose that information.

19. WAIVER

- 19.1 If FnF Fuels exercises or fails to exercise any right or remedy available to it, this will not prejudice its rights in exercising that or any other right or remedy.
- 19.2 Any waiver of any term of this Agreement into which these terms are incorporated must be specified in writing and signed by an authorised officer of FnF Fuels.