

Only use this page if you wish to invest with the full purchase price.

If choosing the Easy Payment Plan (E.P.P.) DO NOT USE THE PAGE. Turn to EPP pages 1/3, 2/3 and 3/3 now.

Training dates and personal details.		
Preferred training dates	...../...../20..... to ...../...../20.....	
	<b>Operator 1</b>	<b>Operator 2</b>
Name/s		
Address		
Phone/Mobile		
Email		
Date of Birth		

Business extras table:- Choose the optional extras for your new business.			
Business item		Price of item	Your totals
Business License package.	YES	\$33,750	\$33,750
Plus <u>all</u> equipment ? <small>(If purchasing separate items, circle (NO))</small>	Please circle:- YES or NO	\$11,500	\$
Plus marketing campaign? <small>Customer leads sent to your SMS &amp; Email</small>	Please circle:- YES or NO	\$2,500	\$
Plus 12 months trade policy insurance ? <small>Loss of income; Public Liability, Stolen equipment.</small>	Please circle:- YES or NO	\$1,250	\$
Other?			
<b>Final total for new Business License with all extras =</b>		<b>\$49,000</b>	
<b>Final total for new Business License with all your chosen extras =</b>			<b>A=\$</b>

Deposit and Balance	B	A – B = Balance
<b>Deposit paid.</b> <small>(Credit Cards accepted)</small> Date...../...../ 20..... Please forward at least 7 days before training to confirm dates and start your advertising (if agreed ? ) Plus arrange airfares, motel, trainers etc.	\$ 1,000 Or other? \$	\$ \$
<b>Full balance due 1<sup>st</sup> morning at training.</b> Date ...../...../ 20.....	\$	\$

<p>Signing below is an investment with a binding contract to purchase a Spray Pave business. Your signature also confirms you have a full understanding, with a free and willing acceptance of <a href="#">Confirming The Details (C.T.D.)</a> available at all times from <a href="http://spraypave.com.au">spraypave.com.au</a>. You are free to request any changes to C.T.D. at training.</p>		
<p><b>Representative of Spray Pave Australia Pty Ltd</b></p> <p>Name.....</p> <p>Signature.....</p>		<p><b>Operator 1</b> Name.....</p> <p>Signature.....</p> <p><b>Operator 2</b> Name.....</p> <p>Signature.....</p>
<p>Date ...../...../20.....</p>		

Forward funds to:- Bank:- NAB Account :- Spray Pave Australia Pty Ltd BSB:- 085-364 Account Number:- 47442-2379

If purchasing with the Easy Payment Plan (E.P.P.) Use the following 3 pages, plus CTD 4 & 5

A) Easy Payment Plan (E.P.P.) application. Training dates and personal details.		
Preferred training dates	...../...../20..... to ...../...../20.....	
	Operator 1	Operator 2
Full name/s		
Address/Postcode		
Phone / Mobile		
Email		
Driver's License		
Date of Birth		
Employer / Business		
Nearest relative living elsewhere		
Address		
Phone / Mobile		

B) Financial statement. Your financial position is required because the E.P.P. is a form of commercial lending and Head Office need to determine if you will be approved?			
Assets	Asset Value (A)	Amount owing (B)	Net Position (A-B)
Real Estate			
Vehicles			
Furniture			
Savings			
Other			
<b>Total (each column)</b>			
Approximate monthly savings from current income/s.			

C) Business extras table:- Choose the optional extras for your new business			
Business item		Price of item	Your totals
Business License package.	YES	\$33,750	\$ 33,750
Plus marketing campaign? Customer leads sent to your SMS & Email	Please circle:- YES or NO (If yes, ad to your totals)	\$ 2,500	\$
Plus 12 months trade policy insurance ? Loss of income; Public Liability, Stolen equipment.	Please circle:- YES or NO (If yes, ad to your totals)	\$ 1,250	\$
Other?			
<b>Final total for new Business License with all extras =</b>		<b>\$37,500</b>	<b>\$</b>
<b>Final total for new Business License with or without any extras =</b>			<b>A=\$</b>
Equipment pricing is not shown here. SPA does sell equipment, but does not offer a payment plan. You can purchase all equipment via a Rent -To-Own system with <a href="#">an independent Company.</a>			

D) Choose your payment schedule? 10% discount for payout, at any time.			Circle all amounts in same row. (\$.....?) Regular payments helps your credit record.		
Years (?)	Balance	5% interest pa. No other fees. (?)	Total E.P.P. amount (?)	Months (?)	Monthly payments. (?)
? 4	\$30,000	\$6,000	\$36,000	48	\$750.00
? 6	\$30,000	\$9,000	\$39,000	72	\$541.66
? 8	\$30,000	\$12,000	\$42,000	96	\$437.50
? 10	\$30,000	\$15,000	\$45,000	120	\$375.00
? 12	\$30,000	\$18,000	\$48,000	144	\$333.33
<b>Other</b>					
1 <sup>st</sup> payment due, 1 <sup>st</sup> day of the next month after training. Remaining payments due 1 <sup>st</sup> day of each following month.				1 <sup>st</sup> ...../20.....	

E) Easy Payment Plan Deposits and balance due.	
<p><b>1<sup>st</sup> Deposit for EPP.</b> (Credit Cards accepted) Date...../...../ 20.....</p> <p>Deposit refundable if application is not approved.</p> <p>Please forward at least 7 days before training to confirm your dates and start your advertising (If agreed?). Plus arrange airfares, motel, trainers, materials etc.</p>	<p><b>\$1,000</b> <b>Or other?</b> <b>\$</b></p>
<p><b>2<sup>nd</sup> Deposit is calculated by taking the</b></p> <p>a) EPP Page 1. Final total from extras table. A=\$    b) Subtracting the 1<sup>st</sup> deposit: c) Subtracting \$30,000    d) 2<sup>nd</sup> Deposit = balance remaining.</p> <p>(Example only:- \$37,500 - \$1,000 - \$30,000 = 2<sup>nd</sup> Deposit of \$6,500)</p> <p>A=\$ _____ - \$ _____ - \$30,000 = \$ _____</p> <p><b>EPP Page 1 Final total      1<sup>st</sup> Deposit      2<sup>nd</sup> Deposit</b></p>	<p><b>\$</b></p>
<p><b>2<sup>nd</sup> Deposit due 1<sup>st</sup> morning at training.</b> (Credit Cards accepted) Date...../...../ 20.....</p>	
<p><b>Balance due is transferred to your chosen E.P.P. payment schedule.</b></p>	<p><b>\$30,000</b></p>
<p>If this application is approved? After signing 3/3 it becomes a binding contract to purchase a Spray Pave business. Your signature/s below, confirm you have a full understanding, with a free and willing acceptance of all pages 1 to 5 which includes <a href="#">Confirming The Details (C.T.D.)</a> You can request changes to C.T.D. at training.</p>	
<p><b>Signatures</b></p>	<p><b>Operator 1</b></p>   <p><b>Operator 2</b></p>



F) Office use only. Approved by Spray Pave Australia P/L. Finance Department.		
Name	Signature	Date

Forward funds to:- Bank:- NAB      Account name:- Spray Pave Australia Pty Ltd  
 BSB:- 085-364      Account Number:- 47442-2379      Reference:- Your surname

**1) Vendor Finance.**

The Licensee agrees that they are indebted to Spray Pave the sum as circled on the payment schedule, of page 2/3. **Total EPP amount.** This sum includes all interest and shall be paid as per agreement. EPP payments are not conditional upon business income.

**2) Dates for payment.**

The EPP deposits and 1<sup>st</sup> EPP payment are due on the page 2/3 dates. All payments are due the first day of each month thereafter, until total debt is paid in full.

**3) Payment received late, administration fee.**

If a payment is late.

- a) A \$100 administration fee represents the reasonable cost of following up and accommodating the late payment. Which is added to the total debt.
- b) An interest rate of 12% (1% per month) to follow such due date. Which is added to the total debt.

**4) Acceleration of payments.**

If there are 2 payment defaults. (Which may not be consecutive) a) The total balance of all sums are to be paid without notice and become immediately due and owing and be immediately recoverable as a debt. b) In the event that SPA exercises its payment recovery rights, the Licensee shall not be entitled to any discounts as otherwise offered.

**5) Costs of Default.**

The Licensee shall pay Spray Pave’s legal and all other costs caused by the Licensee’s default under this agreement on a full indemnity basis.

**6) Variation of E.P.P. schedule or fees.**

Should the Licensee request a variation to either a reduction to the monthly amount or an addition to the 12 payments per year. (Ie weekly or fortnightly) The Licensee also accepts an extra administration fee of \$22.00 per reduced or extra transaction, to accommodate the extra administration, which shall be added to the total debt owed. If such a request is approved, it would not affect any other clause or the entirety of this agreement.

**7) Accepting all Business License conditions.**

The [Confirming The Details \(C.T.D.\) pages 4 and 5](#) is a continuation of this agreement and outlines the Business agreement and both parties obligations. Licensee’s signature/s below confirm they have fully read with full understanding and offer their free and willing acceptance towards [pages 4 and 5 of C.T.D.](#)

**8) Charge to SPA (and / or Assignee)**

If the Licensee defaults in 2 payments. (Which may not be consecutive), they charge in favour of SPA all their present and or future property. The property whether real or personal, including property described in the E.P.P. application, or any other property, shall be included into any other rights of SPA under this agreement. SPA is entitled to lodge a caveat against any property registered in the name of the Licensee/s to protect SPA’s interest.

**9) Representation.**

Licensee confirms that the only and total representation they have relied upon, was a combination of all written material by SPA. Ie:- Web site, Advertising, E.P.P. and [C.T.D.](#) Plus their own independent research. Any verbal representation is only a repeat of SPA written material.

**10) Legal and financial advice.**

Licensee confirms they have sought independent legal advice and/or financial advice regarding their own personal suitability towards all business license contract aspects or has self-elected not to seek any such advice.

**11) Severance**

If any provision in this agreement or any other documents be or become invalid, illegal or unenforceable, that provision shall be severed from said document, without effect to remaining provisions.

**12) Assignment by Licensee.**

The Licensee rights of this agreement may be assigned to another similarly secure party after a new EPP application to SPA, which shall not be unreasonably withheld.

**13) Assignment and account management by Spray Pave**

SPA shall assign its rights under this agreement for account management and complete debt collection to AAA Mercantile of 283 Sir Donald Bradman Dr, Brooklyn Park SA 5032 Ph (08) 7480 0150 or any similar business.

**14) Dispute resolution.**

Procedures required from Licensee is outlined in. [“Confirming The Details”](#). Under Clause 24)

**15) Exclusive Jurisdiction to South Australia. (SA)**

Both parties freely submit themselves to the exclusive jurisdiction of the courts of (SA) and the exclusion of any other state or territory courts. In respect of disputes whether under the contract or in respect of the contract. Any actions arising shall be instituted, heard and determined only in a court of Adelaide, South Australia.

**16) Joint and several liability.**

Where the Licensee constitutes more than one person. Each such person will be jointly and severally liable for all amounts payable under this agreement.

**Representative of  
Spray Pave Australia Pty Ltd**

Name.....

Signature.....

Date...../...../20.....



**Licensee 1**

Name.....

Signature.....

**Licensee 2**

Name.....

Signature.....