

MINI TANKERS APPLICATION GUIDE





Hi there

Attached is our Credit Application and Direct Debit form. Please read the terms and conditions carefully, and complete all the fields on these forms. Also, please refer to the check list attached and ensure all the boxes are ticked.

Please email completed forms to minitankers.service@z.co.nz, so we can start performing credit and reference checks to speed up opening your account. Please post the original forms to:

Mini-Tankers (Division of Z Energy Ltd)
PO Box 2091
Wellington 6140

We aim to process your completed application as soon as possible; however incomplete applications may cause a delay in this process.

Once your account has been approved and loaded in our system, we'll be in touch by email with your account details.

If you have any questions about completing the application please give us a call on 0800 111 666 or drop us a line at minitankers.service@z.co.nz.

Yours sincerely

Credit Controller

CHECK LIST FOR CREDIT APPLICATION FORM

Please ensure all the boxes are ticked to avoid delays in processing your application

- ☐ Customer Information: Pages 3 - 4
- ☐ Agreement to open an account: Page 5
- ☐ Direct Debit form: Page 6
- ☐ Personal Guarantee: Page 8
- ☐ Proof of identification: ie. Copy of passport, Drivers Licence, Birth Certificate: Page 7
- ☐ Terms and conditions to be initialled: Page 9 – 11

Please post completed application to:

Mini-Tankers (Division of Z Energy Ltd)
PO Box 2091
Wellington 6140

To speed up process, you can also scan and email to:

E: minitankers.service@z.co.nz

1 DATE OF APPLICATION

When filling out your Mini Tankers application it is important that you include the date. This is the date you completed the form.

2 LEGAL NAME

In order to identify the proper contracting party we require all new customers to provide us with their legal name. For example if you are applying as a limited liability company please state the name that this company is registered under at the NZ companies office. For sole trader applications we require your full name. Finally if you are applying as a partnership please include all partners full names.

3 TRADING NAME

Only complete this section if your trading name is different to your legal name. This name will appear on all future invoices and is useful when referencing your account.

4 COMPANY REGISTRATION NUMBER

This field is only applicable to applicants who are limited liability companies. If you are a limited liability company, we require you to provide your company’s registration number. This allows us to verify your registration at the NZ companies office.

5 ESTIMATED MONTHLY VOLUMES

When opening an account with Mini Tankers we require you to provide us with an estimate of your monthly fuel volume requirements. This information is to set your account’s credit limit.

Account Application Form

To help us open your account as quickly as possible, please write clearly, and complete **all required fields** as marked with an asterisk (*).

If you need help to complete this form, phone 0800 111 666, or refer to your application guide.

To apply for an account you need to be:

- An authorised business representative who can enter into a contract
- Aged 18 years or over
- GST registered

A. Customer information

1

Date of application *

2

Legal name *
(your name if sole trader)

3

Trading name*
(if different)

4

Company registration number*

Street address *

Postal address *
(If different from above)

Site delivery address
Contact Name and
Phone Number

5

Estimated monthly fuel volume (litres) *

Requested monthly account credit limit*

\$

If requested credit limit is more than \$10,000 per month, please attach a full set of latest Financial Statements

Delivery instructions

Please tick any special delivery requests or reports required and where these should be sent

☐

Order number required

☐

Fill from fleet list only

☐

Automated dockets – email address:

☐

Fuel analysis report – email address:

6 ACCOUNT KEY CONTACT DETAILS

To complete this section please provide Mini Tankers with the contact details of the individual who will hold the authority to make any account changes.

7 ACCOUNTS PAYABLE CONTACT DETAILS

When filling out this field please state the contact details of the individual who will deal with all invoice related queries.

6 Account key contact details

This is the person with the authorisation to make changes to the account.

Please note: invoices and statements will be sent by email to this address.

Contact name *	<input type="text"/>	Landline *	<input type="text" value="()"/>
Position *	<input type="text"/>	Mobile number *	<input type="text" value="()"/>
Email address *	<input type="text"/>		

7 Accounts payable contact details

If different from the key contact above.

Contact name	<input type="text"/>	Landline	<input type="text" value="()"/>
Position	<input type="text"/>	Mobile number	<input type="text" value="()"/>

Fly Buys or Air New Zealand Airpoints™

If your Mini-Tankers account is eligible to collect Fly Buys Points or Airpoints Dollars™, you can link your preferred loyalty scheme to your account to collect Fly Buys or Airpoints™ when you purchase with us.
If you don't have your loyalty number on hand, you can add this after you've completed your form by calling us on 0800 111 666.

Fly Buys number	6014	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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OR

Airpoints number	First name or initial as on your Airpoints account	Last name as on your Airpoints account
<input type="text"/>	<input type="text"/>	<input type="text"/>

8

AGREEMENT TO OPEN AN ACCOUNT AND DO A CREDIT CHECK

This section will need to be signed by an individual who has the authority to sign a contract on behalf of the legal entity. By signing this section you are bound by our terms and conditions and declaration.

8

B. Agreement to open an account and to a credit check

An authorised business representative of the applicant must complete and sign this section.

If you need more than one person to sign this Agreement, please photocopy this page, complete the additional details (including signatures) and attach the additional page to the application.

Examples where more than one person may need to sign include: if the applicant is a company and the constitution requires 2 directors to sign, if the applicant is a trust and the trust deed requires more than one trustee to sign.

Agreement

I agree that:

1.

I am making this application on behalf of the applicant named in section A of this application form
2.

I am over 18 years of age and I am duly authorised by the applicant to make this application on its behalf.
3.

I warrant that the information provided in each of the application form, the card issue details, the personal guarantee and the direct debit authority (as applicable) is true and correct.
4.

I understand that Z reserves the right, in its sole discretion, to decline any application. I will not dispute any decision by Z to decline an application.
5.

Where applying to open a Mini-Tankers account, I acknowledge that I have read the Mini-Tankers (a division of Z Energy Limited) Products Account Conditions of Sale and that the applicant will be bound by those Conditions of Sale.
6.

If the applicant does not make payments by the due date, the applicant will be liable for all costs incurred by Z in recovering and/or attempting to recover the amount owed.
7.

I authorise any person or company to provide you with such information as you may require in response to your credit enquiries.
8.

I authorise you to provide details of this application and any additional information acquired in the course of the applicant's business relationship with Z to other business units within the Z group of companies, and to providers of credit and/or to credit reference and reporting agencies, in accordance with the Privacy section set out in the Mini-Tankers Terms and Conditions and with Z's Privacy Policy as published on **z.co.nz**, and that the Privacy Policy shall apply to any personal information provided to Z.

Full name - including all and any middle names *	Date of birth*
<input type="text"/>	<input type="text"/>
Residential address *	Phone *
<input type="text"/>	<input type="text"/>
Position/Job Title *	Signature *
<input type="text"/>	<input checked="" type="text"/>

9 DIRECT DEBIT AUTHORISATION

Please complete all sections with details of your nominated bank account.

10 DATE AND SIGNATURE

Signature required by authorised signatory of the bank account.

9 C. Direct Debit Authorisation

Name of account to be debited:		
Account details:		
<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div> Bank	<div style="border: 1px solid black; width: 80px; height: 30px; margin: 0 auto;"></div> Branch number	<div style="border: 1px solid black; width: 100px; height: 30px; margin: 0 auto;"></div> Account number
		<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div> Suffix
Please attach a deposit slip to ensure your account number is loaded correctly.		

To the Manager,

Bank
Bank address
Town / city

I / We authorise you until further notice to debit my / our account with you all amounts which **Mini-Tankers** a division of Z Energy Limited (the Initiator) as the registered initiator of the above Authorisation Code may initiate my Direct Debit.
 I / We acknowledge and accept that the bank accepts this authority only upon the conditions listed below.

Information to appear on my / our bank statement:		
<div style="border: 1px solid black; padding: 2px;">M I N I T A N K E R</div> <i>Payer particulars</i>	<div style="border: 1px solid black; width: 100px; height: 30px; margin: 0 auto;"></div> <i>Payer code</i>	<div style="border: 1px solid black; padding: 2px;">I N V O I C E N O</div> <i>Payer reference</i>

Your signature(s) Date:/...../.....
Bank Account holder(s) to sign

For Bank use only:					
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">Approved 0841 <div style="display: flex; justify-content: space-between; width: 100%;">012012</div></div>	Original retained at branch	Bank Stamp	Date received:	Recorded by:	Checked by:

Conditions of this Authority to Accept Direct Debits

1. THE INITIATOR:

(a) Has agreed to give written advance notice of the net amount of each Direct Debit and the due date of debiting at least 2 business days before the date when the Direct Debit will be initiated. The advance notice will give the following message:

"The amount \$... will be direct debited to your bank account on [initiating date]."

(b) May, upon the relationship which gave rise to this authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me / us.

(c) May, upon receiving an "authority transfer form" (dated after the day of this authority) signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.

2. THE CUSTOMER MAY:

(a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.

(b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

3. THE CUSTOMER ACKNOWLEDGES THAT:

(a) This authority 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 Authority until actual notice of such event is received by the Bank.

(b) In any event this authority is subject to any arrangement now or hereafter existing between me / us and the Bank in relation to my / our account.

(c) 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 authority. Any other dispute lies between me / us and the Initiator.

(d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:

- the accuracy of information about Direct Debits on Bank statements
- any variations between notices given by the Initiator and the amounts of the Direct Debit

(e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly 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.

4. THE BANK MAY:

(a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me / us and given to or drawn on the bank.

(b) At any time terminate this authority as to future payments by notice in writing to me / us.

(c) Charge its current fee for this service in force from time-to-time.

(d) 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 Debit.

11 PERSONAL GUARANTEE

This part of the application is only applicable to limited liability companies. We require this part of the application form to be completed by a director of the applicant limited company.

12 APPLICANT NAME/PRINCIPAL DEBTOR

This will be the name of the legal entity making the application to open the new account. For example if you have applied as a company you will write down your compnaies full legal name.

13 GUARANTORS FULL NAME, DOB, SIGNATURE AND DATE

This section is to be completed by the director of the limited liability company.

11 D. Personal Guarantee

A Personal Guarantee will be required to open an account.

TO: MINI-TANKERS a division of Z Energy Limited, ("Z"), a duly incorporated company having its registered office at Wellington.

IN CONSIDERATION of Z agreeing to supply products and/or other goods and services and/or to make advances to:

12 Applicant name *

("the principal debtor")

I guarantee to Z the due and punctual payment of all obligations that are now and/or that may in the future be due and payable or required to be performed by the principal debtor to Z and I will be liable to Z for any such amounts.

I agree that the following provisions shall be applicable to this guarantee:

1.

This guarantee is a continuing guarantee and will operate regardless of any intervening payment, settlement of account or any other matter whatsoever (including that the principal debtor's account with Z may from time to time be in credit), until a final release has been signed by Z and delivered to me.
2.

A granting of credit, extension of former credit or granting of time to the principal debtor for the payment of any amounts due, or a delay, waiver, indulgence or neglect or decision not to sue on Z's part, or the release of any security held by Z, or the liquidation, incapacity or bankruptcy of the principal debtor will not affect my liability to Z under this guarantee.
3.

I will be deemed to be a principal debtor and I will be liable to Z accordingly.
4.

Within seven (7) days of notice in writing being given to me of any failure on the part of the principal debtor to pay amounts due to Z, I will make payment to Z of all sums in respect of which such failure has been made (including all costs or losses incurred or suffered by Z in recovering and/or attempting to recover any amounts owed or as a result of me failing to meet the conditions of this Personal Guarantee) whether or not demand for payment has been made on any other person.

I agree to the above Personal Guarantee in favour of Z Energy.

13

Guarantor's full name (first, middle, last) *

Date of birth:

Signed by the said Guarantor: *

X

Dated on *

Day

Month

Year

Proof of I.D. provided (a copy of a NZ driver's licence, Passport or Birth Certificate)

5.

If more than one person is providing a Personal Guarantee, please photocopy this page, complete the additional details (including signatures) and attach the additional page to the application.

14

TERMS AND CONDITIONS

Pages 9,10 and 11 of the application form sets out a full written supply agreement. To consent to our terms and conditions we require each page to be signed by an individual with the authority to open new accounts. Please note the terms and conditions must be included when submitting your application form.

14

Mini-Tankers (A Division of Z Energy Limited) Products Account Conditions of Sale

Initial:

(Please retain a copy for your records)

These Conditions of Sale apply to all Products supplied to you by Z unless you enter into a formal written supply agreement with us.
If you enter into a formal written supply agreement for Products with Z, the contractual relations between Z and you will be governed by the terms of that agreement.

1. Interpretation

In these Conditions of Sale:

The words “**we**”, “**our**” and “**us**” means Mini-Tankers (a division of Z Energy Limited) and the words “**you**” and “**your**” means the Account Owner
Account means your account with Z for the purchase of Products;
Account Owner means the company or person(s) at whose request we agree to open an Account
Conditions of Sale means these Z Energy Products Account Conditions of Sale.
Z means Mini-Tankers (a division of Z Energy Limited).
GST means goods and services tax chargeable pursuant to the GST Act.
GST Act means the Goods and Services Tax Act 1985 as amended or replaced.
HSNO Act means the Hazardous Substances and New Organisms Act 1996 as amended or replaced from time to time.
Payment Date means, as determined by Z in its sole discretion, the date of delivery of Products to you, or a specified date following delivery as set out in any credit terms we agree with you in writing; or if we specifically agree that Products are to be delivered on consignment, the payment date will be determined by reference to the date you uplift the consigned Products.
PPSA means the Personal Property Securities Act 1999 as amended from time to time.
Premises means the land, properties or buildings to which the Products are to be delivered (as specified by you in an order).
Products means the products, including but not limited to fuel products, supplied or to be supplied by Z to you.

2. Deliveries

- (a) We may make, or arrange to be made, deliveries of Products to you by such means of delivery and in such tanks or other containers as we may, in our sole discretion, decide.
- (b) We will use reasonable endeavours to deliver Products to you as you order them and in accordance with our delivery schedule, provided that you give us adequate notice of your specific Product requirements (including the quantity or volume of each Product required, the location to which the Products are to be delivered and the date by which you require delivery), take delivery in accordance with our delivery schedule and comply with our ordering and delivery policies and requirements (as amended from time to time).
- (c) We will not be responsible or liable to you in any way for delays or defaults in delivery or any part thereof or for any direct or consequential loss or damage arising from such delays or defaults.
- (d) You are liable for, and responsible for payment of, any forged or fraudulent orders issued by, or that purport to be issued by, you.

3. Risk and Title

- (a) Risk in Products supplied to you by us will pass to you when we have delivered the Products to you at your Premises.
- (b) Title in Products supplied to you by us will pass to you when you have paid for the Products in full.
- (c) In the case of consigned Products, risk in the Products will pass to you when you uplift the Products, and title will pass to you when you have paid for the Products in full.

- (d) If you have not paid us in full on a Payment Date, you must allow us or any agents appointed by us access to any Premises or premises you may occupy without notice to search for, view, inspect and remove any of the Products we have supplied and which you have not paid for in full. You grant us an irrevocable right to enter onto the Premises to enforce our rights under this condition.

4. Prices

- (a) The prices for the Products are those as advised by us from time to time, unless otherwise agreed between us and you in writing.
- (b) We may, in our absolute discretion, increase or decrease the prices from time to time. Without limiting the foregoing, we may do so to provide for an increase or decrease in taxes, charges, imports or duties of whatsoever nature levied by or in compliance by us with any legislation, requirement, request or recommendation of, any government or body, authority or tribunal constituted by or under the laws of New Zealand in respect of or in relation to the importation, refining, manufacture, transportation, storage, distribution, purchase or sale of the Products.
- (c) You must pay the price of the Products plus any applicable GST. We will issue invoices which comply with the GST Act for all Products which are delivered by us under these Conditions of Sale.

5. Payment

- (a) You will pay us in full the amount specified in each invoice on or before the Payment Date by direct debit, or such other payment method approved by us in writing.
If you pay other than by direct debit, we will not be deemed to have received payment in full until the funds have been honoured or cleared to the credit of our bank account.
- (c) We may alter or revoke any credit or payment terms agreed with you at any time without prior notice.
If you are purchasing Products from us on credit terms and you do not pay us in full for all amounts due on a Payment Date:

(i) every amount then owed by you to us, whether due for payment or not, will become immediately payable; and

(ii) we may require you to pay cash on delivery for all future deliveries until further notice; and

(iii) you agree that you will be liable to us for any internal or external expenses, costs or disbursements (including legal fees and collection commissions) we incur in recovering amounts you owe us
- (e) If the direct debit we initiate on your bank account is dishonoured:

(i) you must on invoice pay our current Dishonour Fee in addition to the balance outstanding on the Account. You must also on invoice pay our current Dishonour Fee for any and each subsequent dishonour; and

(ii) we may on notice to you re-present the direct debit initiated on your bank account.
- (f) Any disputed invoices must be paid by you in full, pending the resolution of such dispute.

6. Health, Safety, Security and the Environment

You must at all times at your own cost, and promptly at our request, comply with all our reasonable requirements with regard to the safety and security of, and environmental standards at, the Premises and of your business, and the health and safety of persons working on or present at the Premises. Without limiting the generality of the foregoing, you must carry out any alterations to your Premises that we may require to ensure that health, safety, security and environmental

		Initial:			Initial:
standards at your Premises and of your business are of a standard satisfactory to us.					
7.	Measurement		10.	Extent of Liability	
(a)	You must accept our measurements of the quantity of Products delivered but you may appoint a representative at the time and place of delivery to check weights and measurements.		(a)	Our liability to you arising out of or in connection with these Conditions of Sale shall not in any case exceed the purchase price of the Products in respect of which such liability arises and this limitation shall apply to any liability however such liability may arise whether in contract or in tort, and including without limitation any liability arising out of our negligence or the negligence of our employees or agents.	
(b)	You must accept, as complete evidence of delivery and liability to pay, our invoices and delivery receipts (or photocopies of them). Pending settlement of any dispute arising as to the quantity stated on any invoice or delivery receipt, you must pay on the basis of the invoiced quantity.		(b)	Notwithstanding clause 10(a), we shall be under no liability to you for loss of profits, anticipated profits or revenue or business interruption or any indirect or consequential loss arising out of or in connection with these Conditions of Sale, howsoever caused.	
8.	Defects and Shortages		(c)	If you resell the Products to any third party you shall assume entire responsibility for, and shall indemnify us and hold us harmless against any and all losses, liabilities, claims, costs and expenses arising out of any such resale.	
(a)	We need not consider any claim by you in relation to:		(d)	For the avoidance of doubt (and without limiting the foregoing), we shall not be responsible for any damages whatsoever caused either to the Products supplied or as a result of the malfunction of such Products in the event that such Products are in any way adapted to use for which they are not specifically intended or if such Products:	
	(i) the quality of any Products unless:		(i)	have added to or have been added to components; or	
	1. you give us written notice of any claim you propose to make, specifying fully the facts on which the claim is based, within three working days of the alleged defect coming to your attention;		(ii)	placed in containers, by you or by any other person, which in either case are not recommended or approved by the manufacturer or supplier of such Products.	
	2. you use your best endeavours to minimise loss and damage arising from the alleged defect; and				
	3. you give us reasonable opportunity to take samples of, and inspect and test, the Products in respect of which the claim is made; or		11.	PPSA	
	(ii) discrepancies in quantities of Products in the amount stated on any cash sale/invoice compared with the amount you received unless you notify us of the discrepancy within three working days of delivery. If you do not notify us, the amount stated to have been delivered shall be deemed correct.		(a)	You grant us, and acknowledge that we may register, a Security Interest (as defined in section 17 of the PPSA) in all Products supplied by us under this Agreement and/or in any Storage Equipment provided by us (together referred to as the "Collateral") as continuing security for the purpose of securing all money payable, and all of your obligations, to us at any time under these Conditions of Sale.	
9.	Environmental Obligations		(b)	You shall not attempt to sell, rent, dispose of, assign, grant or register a security interest in the Collateral otherwise than in the ordinary course of carrying out your business without our prior written consent.	
(a)	You must take all reasonable and appropriate steps to minimise the risk of any loss of Products from equipment you use to store Products ("Storage Equipment") including regular inspections of the Storage Equipment.		(c)	Pursuant to section 148 of the PPSA, you waive the right to be given a copy of any verification statement in respect of registration of any financing statement or financing change statement relating to any Security Interest (including, where applicable, a PMSI) which relates to or arises from this Agreement (including, where this Agreement gives rise to any prior security interest as defined in section 193 of the PPSA, any registration pursuant to Part 12 of the PPSA).	
(b)	If you:		(d)	If you request us to discharge or amend any financing statement which we have registered under the PPSA in respect of the Collateral, pursuant to section 162 of the PPSA, you must on request pay such fee as we may from time to time determine in respect of processing such request.	
	a. become aware of any spillage or loss of any Product, or any suspected contamination on the Premises which may be related to any Product; or		(e)	You agree that, if and when requested by us, you will at your own cost do all such things as are reasonably necessary to enable us to obtain and maintain, in respect of all the Collateral, a Security Interest (including, where applicable, a PMSI) in respect of this Agreement that is at all times perfected under the PPSA with the priority required by us, including but not limited to:	
	b. detect or suspect the integrity of the Storage Equipment may be compromised; or		(i)	the provision of such information as we may require in order to register (including under Part 12 of the PPSA, if appropriate) or renew registration under the PPSA of any Security Interest (including, where applicable, a PMSI) relating to or arising from these Conditions of Sale; and	
	c. become aware of any significant and unexplained variation between your records of Products stored in Storage Equipment and the actual amount of those Products delivered into the Storage Equipment,		(ii)	the execution of such further documentation as we may reasonably require for that purpose.	
(c)	you must notify us promptly in writing giving full details of the relevant issue. You must not direct us to deliver any product into the Storage Equipment until the integrity of the Storage Equipment has been confirmed and notified to us in writing.				
	You acknowledge that you are obliged under the HSNO Act to keep records and inventories monitoring the Products and agree that you will comply with those obligations. On request you must also give us correct copies of all your records and inventories monitoring the Products held by you. Your obligation relating to records and inventories can be found at: www.ermanz.govt.nz				
(f)	In the event of any inconsistency between these Conditions of Sale and the PPSA, then to the extent permitted by the PPSA, the relevant provisions of these Conditions of Sale shall prevail.				
(g)	You agree that nothing in sections 114(1)(a), 133 and 134 of the PPSA will apply to these Conditions of Sale.				
(h)	You waive your rights as borrower to:				
	(i) receive a statement of account under section 116 of the PPSA;				
	(ii) receive notice of any proposal by us to retain collateral under section 120(2) of the PPSA;				
	(iii) object to any proposal by us to retain any Collateral under section 121 of the PPSA;				
12.	Termination				
We may close your account at any time on giving you notice, or at any time without giving notice if you have not operated your account for a period of twelve (12) months, and upon closure of your account any and all amounts owing by you to us will become immediately due and payable.					
13.	Change in Terms and Conditions				
We reserve the right to vary, delete or supplement these Terms and Conditions by giving you written notice (which shall include publishing the changes on our website z.co.nz).					
14.	Change in Account Details				
You must notify us of any change to your name, registered office or your principal place of business, or of any change in your directors (if you are a company) as soon as possible upon a change being effected.					
15.	Change of Bank Account				
If there is any change to any bank account upon which a direct debit authority is held by us, you must notify us immediately by phoning 0800 111 666 or emailing minitankers.service@z.co.nz and arrange for a new direct debit authority with us before your next payment due date if so required.					
16.	Notice to you				
When we give notice to you under these Terms and Conditions, we will give notice by post or email to the most recent address/email address notified to us. Where we give notice by post, you will be deemed to have been notified on the date of postage. Where we give notice by email, you will be deemed to have been notified on the date the email is sent.					
17.	Notice to us				
Where you give notice to us under these Terms and Conditions, you must give notice either by phoning 0800 111 666 or emailing minitankers.service@z.co.nz . The notice shall not be effective until we receive it.					
18.	Consumer Guarantees Act				
If the acquisition of Products pursuant to these Terms and Conditions is for the purposes of a business, you acknowledge and agree that the provisions of the Consumer Guarantees Act 1993 do not apply.					
19.	Taxes & Duties				
Unless precluded by legislation, we reserve the right to debit your Account with any government rates, taxes or charges which now are, or which in the future may be, imposed or charged upon your transactions, whether or not you are primarily liable for the impost or charge.					
20.	Privacy Policy				
(a)	You acknowledge that, when we process your application for a Z Card and in the course of our subsequent business relationship, we may collect "personal information" about you. "Personal information" is defined in the Privacy Act 1993 as "information about an identifiable individual", i.e.				
information about a natural person as opposed to a company or other legal entity.					
(b)	We collect, store and use such information for purposes connected with our business, such as:				
	(i) providing you with products and/or services you have requested;				
	(ii) administering your account; and				
	(iii) carrying out any activity in connection with a legal, governmental or regulatory requirement on us, or in connection with legal proceedings, crime, or fraud prevention, detection or prosecution.				
(c)	We will not sell, trade or rent any personal information you provide to us to any third party.				
(d)	We may from time to time offer related products and services to you in conjunction with a third party. However, in developing and marketing such offers, your personal information will not be disclosed to the third party concerned. You may notify us at any time if you do not wish to receive information about related products and services.				
(e)	You acknowledge and agree that we may disclose personal information in accordance with our privacy policy, including to:				
	(iv) other business units within our group of companies;				
	(v) other providers of credit and credit reference and reporting agencies and debt collection agencies.				
	(vi) persons to whom we may be required to pass your information by reason of legal, governmental or regulatory authority including law enforcement agencies and emergency services;				
	(vii) in the case of a Cardholder's personal information, the Account Owner of the Account to which the Z Card relates; and				
	(viii) any person or organisation as authorised by the Privacy Act 1993.				
(f)	You have the right to request access to any personal information we hold about you and to request that it be corrected in accordance with the Privacy Act 1993. Our full Privacy Policy is available on our website, z.co.nz				
21.	Complaints resolution				
If you have a complaint regarding our financial services and you are not satisfied with the outcome of our investigation into your complaint, you may refer your complaint to Financial Dispute Resolution (fdr.org.nz). Financial Dispute Resolution is an independent organisation and their services are available to Z's customers free of charge.					
22.	Contacting us				
Mini-Tankers Level 5 33 Enfield Street Mt Eden Auckland, Email: minitankers.service@z.co.nz Phone: 0800 111 666					

