

T. G. HOWELL & SONS LTD
T/A TERRY HOWELL BUILDERS & TIMBER
MERCHANTS

STANDARD TERMS AND CONDITIONS OF TRADING

1. The following conditions of sale do not imply a credit account, and ongoing credit will not be granted.
2. **All invoices** for goods supplied or work done will fall due for payment within 30 days of statement date.
3. **All invoices or balances** that remain unpaid after 30 days will accrue interest at the rate of **2%** per month.
4. **All overdue accounts** will be passed to our Debt Collection Department with **15%** surcharge added to the bill.
5. If goods are delivered they will be delivered to the nearest kerb side of the delivery address
6. Ownership of the goods shall remain with **TERRY HOWELL** until such time that the customer has paid in full all that he owes to **TERRY HOWELL**
7. If any cheque accepted on account, or is settlement, is either represented and/or referred to drawer by the bank, for any reason, a charge of **£20.00 + vat** will be levied on the customer for each incident.
8. Claims for non-delivery or damage will only be accepted if received **in writing** within 3 days of delivery date or of the damage.
9. Any relaxation or indulgence granted to the customer by **TERRY HOWELL** shall not be deemed in any way waiver of, or to prejudice the rights of **TERRY HOWELL**
10. **TERRY HOWELL** reserves the right to payment of all costs charged and expenses incurred by it or its agents in the collection of monies due from the customer in addition to the price or the interest thereon.

11. DIRECTORS GUARANTEE

Any amount owed to **TERRY HOWELL** that remains unpaid by a limited company will be the joint and several responsibility of the directors of that company.

Any alteration to our above standard terms must be in writing and signed by the customer and an authorised representative of **TERRY HOWELL**