



Corporate credit application

PART A | Applicant completes pages 1-2. For UK limited companies, PLCs and LLPs buying for business use. No consumer credit or personal guarantee is created by this form.

NET 30 - 30 calendar days from the invoice date

Example: invoice dated **7 October 2026** is due **6 November 2026**. Weekends count. This is not a month-end calculation. Credit is subject to approval and the signed schedule on page 3.

Registered legal company / LLP name

Trading name, if different

Entity type: Ltd / PLC / LLP

Company / LLP registration number

VAT number, if registered

Registered office address including postcode

Trading / invoice address, if different

Company website

Years trading

Requested credit limit GBP, including VAT

Estimated monthly spend GBP, including VAT

Supplier: Sandycroft Workwear Ltd, company 07917944, VAT GB 125 5273 27.

Business / collection / returns: 26 Babbage Road, Engineer Park, Sandycroft, Flintshire, CH5 2QD.

Registered office: Prior House, 129 High Street, Prestatyn, Wales, LL19 9AS.

Contact: sales@chesterworkwear.uk | chesterworkwear.uk



Contacts & order arrangements

PART A CONTINUED | Use business contact details. Complete legibly or type into the fields. Do not attach card details, personal identity documents or bank statements to an ordinary email.

Purchasing contact and job title

Purchasing email

Accounts-payable contact / team

Invoice and statement email

Purchase order required? Yes / No

PO / supplier-onboarding process

Delivery site(s), postcodes, receiving contacts and access requirements

Typical garments, wearer quantity, logo methods and any required dates

Optional trade reference: company name

Reference business contact / email

Only provide a reference contact you are authorised to share and who has been informed that we may contact them about the application. A reference is not a guarantee. We may ask for further company financial information using an agreed secure route.

Applicant declaration

I confirm that the information is accurate to the best of my knowledge and that I am authorised to submit this application for the company named on page 1. I have read the privacy information on page 8 and will bring it to the attention of the business contacts whose details I provide. Submission is a request for assessment, not acceptance of credit or an order.

Applicant full name and role

Application date

Next step: return pages 1-2 to sales@chesterworkwear.uk. Read pages 3-8. Do not sign an incomplete approval schedule. Terms must be legally reviewed before operational use. Standard orders require cleared payment before work starts unless credit is formally approved.



Approved account schedule

PART B | Supplier completes the approval details. Both companies sign only once the schedule is complete and the final agreement has been reviewed. No account is activated by an unsigned application.

Customer legal name and company / LLP number

Supplier account reference

Approved credit limit GBP including VAT

Account effective date

Credit review date

Approved accounts-payable email

Approved purchasing / notice email

PAYMENT TERM: NET 30

Cleared funds due **30 calendar days from the valid invoice date**. Invoices are issued on or after delivery or collection and sent promptly to the agreed invoice email. Arrange payment early enough to clear by the due date, including weekends.

Any agreed deposit, special conditions or signed variation (or write None)

The credit limit includes unpaid invoices and accepted, unbilled commitments. All other orders require cleared payment before garments are ordered or printing / embroidery begins. Acceptance of a credit order also requires stock, price and artwork approval. Page 9 is a review annex and is not part of the operative agreement.

By signing below, each signatory confirms authority to bind their company to this completed schedule and the agreement on pages 4-8. No personal guarantee is given. Typed names alone do not verify signing authority; use an agreed execution method and keep the complete signed copy.

Customer authorised signatory: name / role

Supplier authorised signatory: name / role

Customer signature / approved execution

Supplier signature / approved execution

Customer signature date

Supplier signature date



Corporate account agreement

PART C | Clauses 1-5. These terms operate only with a complete, signed account schedule and accepted orders. Supplier means Sandycroft Workwear Ltd; Customer means the legal entity named in the schedule.

1. Scope, acceptance and priority

This agreement governs business purchases of workwear and agreed personalisation supplied on the approved account. It is not for consumers, sole traders, unincorporated partnerships, overseas entities or public authorities. A request, basket, quotation or draft is not an accepted order or stock reservation. An order is accepted only by the Supplier's written confirmation. The signed schedule and expressly agreed written variations take priority over these clauses; the accepted quotation / order confirmation sets the commercial specification. Customer purchasing terms or frameworks apply only where expressly agreed in writing by an authorised Supplier representative.

2. Approved limit and purchasing authority

Credit is discretionary and requires manual approval. The limit includes VAT, unpaid invoices and accepted but unbilled commitments. The Supplier may decline a new order, require cleared payment or agree a deposit if the limit would be exceeded. The Customer must identify authorised buyers and notify changes promptly; an authorised purchase order is required where agreed. Credit limits may be reviewed or reduced for future commitments by written notice, but that alone does not accelerate existing invoices or retrospectively alter an accepted order. No director, employee or signatory gives a personal guarantee under this agreement.

3. Payment before commencement and the credit exception

Unless an approved account applies to the accepted order within its limit, the Supplier must receive cleared payment before ordering garments or starting printing / embroidery. Artwork, stock and final prices must also be approved. Approved account orders may proceed under the signed credit terms after those checks. Card payment through Stripe, PayPal, bank transfer, in-store payment and cash may be arranged only through the Supplier's confirmed payment request or agreed in-person process. A payment preference, payment screenshot or saved draft is not evidence of cleared funds.

4. Invoices and Net 30 due dates

For approved credit orders, the Supplier issues a valid invoice on or after delivery or collection and sends it promptly to the agreed accounts-payable email. The invoice identifies the accepted order, agreed PO reference where supplied, goods / services, VAT and the due date. Payment in GBP must reach the Supplier as cleared funds 30 calendar days after the valid invoice date. Example: 7 October 2026 plus 30 days is 6 November 2026. Weekends and holidays count; arrange payment early enough to meet the date. This is not 30 days from month end. If the invoice was not sent promptly, was invalid or was not received, the parties will correct it and agree the appropriate due date, preserving any statutory protections. A pro-forma request or statement is not treated as a VAT invoice.

5. Queries, purchase orders and payment allocation

Please identify a genuine invoice query in writing as soon as possible, preferably within seven calendar days of receipt, with the disputed line and reason. This administrative request does not waive legal rights or automatically validate an incorrect invoice. The parties will investigate promptly; undisputed amounts remain due. Where agreed PO details were provided and the invoice is valid, internal approval delays alone do not extend the agreed term. Quote the account and invoice references when paying. The Supplier follows a stated allocation instruction or otherwise allocates against the oldest undisputed overdue invoice and confirms the allocation.



Ordering, branding & delivery

PART C CONTINUED | Clauses 6-10. Prices, artwork and logistics are agreed for each accepted order. No claim of live supplier availability or a guaranteed completion date is made by the catalogue.

6. Prices, deposits and VAT

The accepted quote confirms garment prices, decoration, setup, delivery, VAT and any deposit. Catalogue totals are estimates until confirmed. Quantity pricing and eligible clothing discounts follow the quote; they are not automatically stacked. A changed garment, quantity, logo or shipping requirement needs written repricing and approval before extra work is undertaken. Any agreed deposit is credited to the relevant invoice; the balance follows the signed payment arrangement. There is no unilateral right to add unapproved extras.

7. Artwork, sizing and production approval

The Customer provides authorised artwork and checks garment codes, colours, sizes, quantities, spelling, logo colours, positions and finished dimensions. The Supplier reviews suitability and submits the agreed proof / specification for approval by the nominated contact. On-screen placement is approximate. Different names or changed embroidery design, position or size may require separate work and setup. The Supplier performs personalisation with reasonable care and skill. A protective garment's intended specification and permitted decoration must be checked separately; a logo does not create safety certification.

8. Delivery, collection and risk

The accepted order specifies the delivery address or agreed collection arrangement, costs and proposed timing. Split deliveries, appointment services, special packing, storage and wearer-labelled bundles require express agreement. Dates are estimates unless expressly accepted as binding; the Supplier must notify material delays and discuss a revised plan. Ordinary production allowance is five working days after artwork approval and the applicable payment requirement, subject to stock; approved credit orders have their schedule agreed separately. Risk of loss or damage passes on physical delivery to the Customer or authorised recipient, or collection by the Customer's authorised collector. Inspect deliveries reasonably promptly and report issues with details; a delayed report does not automatically extinguish valid rights.

9. Ownership of supplied goods

Title to identifiable goods remains with the Supplier until the price of those goods is paid in full, so far as legally effective. Normal intended staff use is permitted. This clause does not claim proceeds of resale, create an all-monies security arrangement or authorise forced entry. Any recovery requires consent or a lawful process and is subject to applicable insolvency restrictions. Branded or used goods may have limited recovery value; credit approval must not rely on this clause alone.

10. Plain returns, branded goods and faults

For plain unpersonalised goods, notify a change-of-mind return request within 30 days of delivery. Returned items must be unworn, unwashed, unaltered and resalable with original tags; reasonable trying-on to check fit is allowed. The Customer pays change-of-mind return postage unless otherwise agreed. Branded / personalised goods have no change-of-mind return. These conditions do not remove applicable rights for faulty, misdescribed or incorrectly supplied goods, or mandatory rights imposed by law. Contact the Supplier for return instructions; do not return to the garment supplier or the registered office. Approved credits / refunds follow inspection and the agreed remedy.



Credit management & legal terms

PART C CONTINUED | Clauses 11-13. Mandatory legal protections apply throughout. No personal guarantee, deed or automated credit decision is created by this document.

11. Order changes and cancellation

Request changes immediately. The Supplier must assess committed garments, approved artwork and work already done before accepting a cancellation or variation. For a business cancellation after acceptance, any agreed charge is limited to reasonable, evidenced, non-recoverable costs and loss lawfully recoverable, less avoided costs, mitigation and sums recovered elsewhere. There is no automatic full-price penalty or blanket forfeiture of a deposit. Refund any remaining prepaid balance after the agreed lawful deduction. Valid remedies for Supplier breach remain available.

12. Late commercial payment

Where the Late Payment of Commercial Debts (Interest) Act 1998 applies, the Supplier reserves statutory interest at 8% per annum above the applicable statutory Bank of England reference rate, calculated under that legislation; no current base rate is fixed in this agreement. Statutory fixed compensation is GBP 40 for a qualifying debt below GBP 1,000, GBP 70 for GBP 1,000-9,999.99 and GBP 100 for GBP 10,000 or more, once per qualifying late payment. Reasonable additional recovery costs may be claimed only to the extent legally recoverable beyond the fixed sum, without double recovery. No separate contractual penalty interest is added. The Supplier will identify any claimed amount and calculation.

13. Suspension, account review and termination

For overdue undisputed sums, the Supplier may give written notice requiring payment within seven working days and, if unpaid, suspend further discretionary credit or unperformed orders where lawful. Either party may close the account for future orders on 30 days' written notice; accepted orders and accrued obligations continue unless lawfully cancelled. Fraud or material breach may justify action subject to applicable law and a reasonable opportunity to remedy where appropriate. No right is exercisable contrary to statutory restrictions on insolvency-related termination or suspension, including section 233B of the Insolvency Act 1986 or applicable Northern Ireland provisions. Do not condition continued supply in a protected insolvency on payment of prohibited pre-insolvency arrears.



Legal terms & responsibilities

PART C CONTINUED | Clauses 14-18. The company agreement includes intellectual property, legal standards, notices and governing law.

14. Intellectual property and permitted artwork use

The Customer confirms authority to use the supplied marks, text and images and gives the Supplier a limited licence to use them to quote, proof, produce and retain the agreed order specification. The Supplier must not use the Customer's logo in public marketing without separate permission. Each party retains its pre-existing intellectual property. Ownership or delivery of digitised embroidery files is agreed separately; an uploaded image does not itself transfer ownership of the Supplier's production tools. Notify any rights concern promptly and cooperate on a lawful resolution.

15. Standards and liability

Goods and services must meet applicable contractual and statutory obligations. Nothing excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, title obligations where exclusion is prohibited, or any other liability that cannot lawfully be excluded. This draft imposes no blanket exclusion of implied quality terms and no financial liability cap. Any proposed limitation requires an express, legally reviewed variation taking account of reasonableness, insurance and the accepted order. Each party must take reasonable steps to mitigate recoverable loss.

16. Events beyond reasonable control

A party affected by an event beyond its reasonable control must notify the other promptly, explain the impact and take reasonable steps to reduce it. Only affected performance is suspended; already due payments are not excused. There is no unapproved garment or colour substitution. If the event prevents an unperformed part of an order for more than 30 calendar days, either party may terminate that part by notice, with a fair accounting for accepted goods / work and refund of unearned prepayments, subject to applicable law.

17. Notices, disputes and governing law

Send account / order notices to the agreed business emails in the schedule; the Customer must keep them current. If an email fails, use another established channel and confirm receipt; a failed email is not deemed received. Raise disputes with the named purchasing and Supplier contacts and seek resolution within ten working days, without preventing urgent relief, lawful debt recovery or statutory remedies. This agreement is governed by England and Wales law and its courts have exclusive jurisdiction, subject to any mandatory rule or expressly agreed framework.

18. Variations, severability and third parties

Changes to payment terms, limits or this agreement require authorised written agreement except a lawful prospective credit reduction under clause 2. Delay in enforcing a right is not a waiver. If a provision is invalid, the remainder continues so far as legally effective. No third party has a right to enforce this agreement under the Contracts (Rights of Third Parties) Act 1999 unless expressly agreed. Page 8 forms the account privacy information; page 9 is a non-operative review annex.



Business credit privacy notice

PART D | Proposed account privacy information for adoption alongside the final privacy policy. Supplier must complete the operational review on page 9 before using this notice for applications.

Controller and contact

Sandycroft Workwear Ltd, company 07917944, is the controller for business credit applications and account administration. Contact sales@chesterworkwear.uk or write to 26 Babbage Road, Engineer Park, Sandycroft, Flintshire, CH5 2QD. The registered office is Prior House, 129 High Street, Prestatyn, Wales, LL19 9AS.

Information and why it is used

We use the company information, named business contacts, purchasing authority, account requests, trade references, correspondence and payment / order history to assess the application, administer supply and invoices, manage credit risk and resolve disputes. Corporate records are not necessarily personal data, but contact details and information about identifiable people are. We do not request a personal guarantee, passport or payment-card details in this application.

Proposed lawful bases and human assessment

For personal data about company contacts, the proposed basis is legitimate interests in evaluating business credit and administering a commercial relationship, supported by a purpose, necessity and balancing assessment before use. Legal obligations cover relevant accounting / tax records. A contract basis is not assumed merely because an employee's company signs the contract. Credit decisions are made by a person; this form does not implement a solely automated decision or personal credit scoring.

Checks, sources and recipients

Checks may use the application, public company records and properly notified trade references. Staff with a need to know, professional advisers and contracted providers may access relevant information under appropriate controls. If a credit-reference agency is proposed, identify the agency and explain its checks, disclosures and retention before conducting the check. Do not conduct an undisclosed personal hard search. Confirm the actual hosting / email / accounting providers and any international transfer safeguards in the adopted privacy notice before use.

Retention and rights

Proposed retention is up to six years after account closure for the signed agreement, relevant account transactions and potential legal claims, reviewed for necessity and any hold. VAT records must normally be retained for at least six years. For unsuccessful applications, the proposed business policy is twelve months after the decision unless a dispute or other justified reason requires longer. These are proposed policies to approve, not universal retention requirements for every item. People may request access, correction, restriction or deletion and object to legitimate-interest processing where applicable; rights depend on the legal basis and circumstances. There is no charge for ordinary rights requests. Contact the controller first, and you may complain to the Information Commissioner's Office at ico.org.uk.

APPLICATION SECURITY

Use business contact details only. Return the form to the confirmed Supplier email. Do not add unnecessary sensitive information. If further financial evidence is needed, agree a secure channel and the purpose first. Keep completed applications and signed copies access-restricted.



Review checklist & sources

ANNEX | Not part of the operative agreement. Research checked 7 October 2026. This is a drafted template for solicitor review, not advice from a qualified solicitor or a certification of enforceability.

Before the Supplier adopts this agreement

Confirm the authorised signatories, credit-assessment process, inclusive-VAT limit calculation, invoice issuance / sending, Net 30 reminders and secure payment instructions. Approve the returns and cancellation process. Review liability and insurance: this draft has no financial liability cap. Confirm the simple retention-of-title wording and insolvency restrictions with a solicitor. Do not extend this template to consumers, sole traders, unincorporated partnerships, public bodies or overseas companies without separate advice. Approve the privacy lawful-basis assessment, retention, providers, international transfer safeguards and any named credit-reference agency. Remove the draft status only after review and adoption; retain a dated final copy.

Primary sources informing this draft

1. Agreed commercial dates and default payment rules

<https://www.gov.uk/late-commercial-payments-interest-debt-recovery>

2. Statutory late-payment interest

<https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt>

3. Fixed compensation and recovery costs

<https://www.gov.uk/late-commercial-payments-interest-debt-recovery/claim-debt-recovery-costs>

4. Late Payment of Commercial Debts (Interest) Act 1998

<https://www.legislation.gov.uk/ukpga/1998/20>

5. Unfair Contract Terms Act 1977, including sections 2, 3 and 11

<https://www.legislation.gov.uk/ukpga/1977/50>

6. Insolvency-related supply restrictions: 2020 Act notes, paragraphs 32-36

<https://www.legislation.gov.uk/ukpga/2020/12/notes/division/3/index.htm>

7. ICO: applying legitimate interests

<https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/lawful-basis/legitimate-interests/how-do-we-apply-legitimate-interests-in-practice/>

8. ICO: required privacy information

<https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/individual-rights/the-right-to-be-informed/what-privacy-information-should-we-provide/>

9. VAT record retention

<https://www.gov.uk/charge-reclaim-record-vat/keeping-vat-records>

10. Public procurement uses separately reviewed statutory terms

<https://www.gov.uk/government/publications/procurement-act-2023-guidance-documents-manage-phase/guidance-electronic-invoicing-and-payment-html>

Net 30 is a selected commercial term, not a statement that all businesses must offer credit or that every transaction has the same legal payment deadline. Verify the current law and actual operating process when the final agreement is adopted.