



# Hire Station

Tools for Industry, Construction & DIY

## Application for Credit Facilities



**Please return signed application form and additional documents to:**

**Hire Station Limited**  
**Fields Farm Road, Long Eaton**  
**Nottinghamshire**  
**NG 10 3FZ**

**Tel: 0115 973 7400 Fax: 0115 946 0890**

**Or email signed application form and additional documents to:**

hirestationnewaccounts@vpplc.com

**Please tick legal entity type below:**

Limited / PLC

Sole Trader / Partnership

Other please state .....

**Please attach a letterhead to this application**

**Virtual Hire Partner: Best at hire**

### Customer Details

Company Name

Trading Address

Postcode

Tel

Fax

E-mail

Mobile

Web Address

Company Reg. SIC

Trading Style

Invoice/Statement Address

Postcode

Tel

Fax

VAT No

Nature of business

Insurance company

**Please attach valid plant insurance certificate**

**Invoicing - All Hire Station Invoices and Statements are delivered electronically - Please complete the details below**

**EMAIL**

**EMAIL**

### Parent Company Details

Name

Company Reg.

Primary SIC Secondary SIC

### Bank Details

Bank

Account name

Address

Account no

Telephone No

Sort code

### Full Names(s) of owner/partners and home address

Name Address

Number of Partners in the Business

Date of birth

Date of birth

NB: If less than two years at this address, please state previous address.

### Trade References

Name

Name

Address

Address

Postcode

Postcode

Contact Name

Contact Name

Tel

Tel

Fax

Fax

**Credit** - Our terms require that payment be made by the end of the month following invoice.

Will you be trading with us on a regional or national basis. *Please delete as appropriate*

**Credit Limit Required**

**Regional / National**

### Customer Declaration

I hereby acknowledge receipt and accept **Hire Station Limited Standard Conditions for Hire and Sale of Products to consumers and businesses** which will apply to all future transactions unless agreed in writing by a Company Director.

I confirm that payment will be made **End of Month following month of invoice** and any variation to these payment terms must be agreed in writing. I further confirm that I understand that I am responsible for replacement cost of the hired equipment should the equipment be damaged or lost whilst on hire to the above name company.

In accordance with the Data Protection Act 1998 I/we confirm that I am/we are the above named individuals or have their consent to provide you with the above information insofar as it comprises personal Data and consent to you processing that, and any other information which comes into your possession during the period in which this account is running. I understand that in the course of opening and running a credit account you will obtain further personal data from and may disclose personal data to third parties (including credit reference agencies) for the purpose of running your business and accounts management. I consent to that processing.

Signed Position

Print Date

### For Office Use Only

**CRM Prospect No**

Account No Date Opened

Originating Depot

Credit Limit Given

Account Manager

Authorised by:

Comments

Print Name:



## 1 INTERPRETATION

### 1.1 In these conditions the following words have the following meanings:

- "Contract" means a contract which incorporates these conditions and made between the Customer and the Supplier for the hire of Hire Goods and/or the sale of Products;
- "Customer" means the person, firm, company or other organisation hiring Hire Goods;
- "Deposit" means any advance payment required by the Supplier in relation to the Hire Goods which is to be held as security by the Supplier;
- "Force Majeure" means any event outside a party's reasonable control including but not limited to acts of God, war, flood, fire, labour disputes, strikes, sub-contractors, lock-outs, riots, civil commotion, malicious damage, explosion, terrorism, governmental actions and any other similar events;
- "Hire Goods" means any machine, article, tool, and/or device together with any accessories specified in a Contract which are hired to the Customer;
- "Hire Period" means the period commencing when the Customer holds the Hire Goods on hire (including Saturdays Sundays and Bank Holidays) and ending upon the happening of any of the following events:
- (i) the physical return of the Hire Goods by the Customer into the Supplier's possession; or
  - (ii) the physical repossession or collection of Hire Goods by the Supplier;
- "Liability" means liability for any and all damages, claims, proceedings, actions, awards, expenses, costs and any other losses and/or liabilities;
- "Products" means the products sold to the Customer by the Supplier;
- "Rental" means the Supplier's charging rate for the hire of the Hire Goods which is current from time to time during the Hire Period;
- "Supplier" means Hire Station Limited and will include its employees, servants, agents and/or duly authorised representatives;
- "Services" means the services and/or work (if any) to be performed by the Supplier for the Customer in conjunction with the hire of Hire Goods including any delivery and/or collection service for the Hire Goods.

## 2 BASIS OF CONTRACT

- 2.1 Hire Goods are hired subject to them being available for hire to the Customer at the time required by the Customer. The Supplier will not be liable for any loss suffered by the Customer as a result of the Hire Goods being unavailable for hire where the Hire Goods are unavailable due to circumstances beyond the Supplier's control.
- 2.2 Where the hire of the Hire Goods is to a Customer who is deemed to be a consumer under the Consumer Credit Act 1974 (or any amendment or re-enactment thereof) and hence the hire would be covered by the Consumer Credit Act 1974 if the duration of the Hire Period were to exceed 3 months. Then under these terms & Conditions the Contract shall be automatically terminated after 12 weeks. Accordingly the hire of any Hire Goods is not covered by the Consumer Credit Act 1974.
- 2.3 Nothing in this Contract shall exclude or limit any statutory rights of the Customer which may not be excluded or limited due to the Customer acting as a consumer. Where the Customer is acting as a consumer any provision which is marked with an asterisk (\*) may, subject to determination by the Courts, have no force or effect. For further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau or if based in the Republic of Ireland your local office of the Director of Consumer Affairs or Citizens Information Centre.

## 3 PAYMENT

- 3.1 The amount of any prices for Products, Deposit, Rental and/or charges for any Services shall be as quoted to the Customer or, in the absence of express quotations, as published in the Supplier's catalogue from time to time less any discount agreed in writing by the Supplier. Where a Deposit is required for the Hire Goods it must be paid in advance of the Customer hiring the Hire Goods. The Supplier may also require an initial payment on account of the Rental in advance of the Customer hiring the Hire Goods.
- 3.2 The Customer shall pay the Rental, charges for any Services, monies for any Products and/or any other sums payable under the Contract to the Supplier at the time and in the manner agreed by the parties. The Supplier's prices and charges are, unless otherwise stated, exclusive of any applicable VAT for which the Customer shall additionally be liable.
- 3.3 Payment by the Customer on time under the Contract is an essential condition of the Contract. Payment shall not be deemed to be made until the Supplier has received either cash or cleared funds in respect of the full amount outstanding. The Suppliers standard payment terms are Payment to be received by the Supplier End of Month Following month of invoice, any variation to these terms are to be agreed in writing by the suppliers Director and /or Credit Manager.
- 3.4\* If the Customer fails to make any payment in full on the due date the Supplier may charge the Customer interest (both before and after judgment/decreed) on the amount unpaid at the rate implied by law under the Late Payment of Commercial Debts (Interest) Act 1998 (where applicable) or at the rate of 4% above the base rate from time to time of the Supplier's bank whichever is higher.
- 3.5\* The Customer shall pay all sums due to the Supplier under this Contract without any set-off, deduction, counterclaim and/or any other withholding of monies.
- 3.6 The Supplier may set a reasonable credit limit for the Customer. The Supplier reserves the right to terminate or suspend the Contract for hire of the Hire Goods and/or the provision of Services if allowing it to continue would result in the Customer exceeding its credit limit or the credit limit is already exceeded.
- 3.7 Invoice Queries will not be accepted, unless registered with Credit Control within 14 days of the invoice date.

## 4 RISK OWNERSHIP AND INSURANCE

- 4.1 Risk in the Hire Goods and any Products will pass immediately to the Customer when they leave the physical possession or control of the Supplier.
- 4.2 Risk in the Hire Goods will not pass back to the Supplier from the Customer until the Hire Goods are back in the physical possession of the Supplier. This shall apply even if the Supplier has agreed to cease charging the Rental.
- 4.3 Ownership of the Hire Goods remains at all times with the Supplier. The Customer has no right, title or interest in the Hire Goods except that they are hired to the Customer. Ownership of any Products remains with the Supplier until all monies payable to the Supplier by the Customer for the Products have been paid in full.
- 4.4 The Customer must not deal with the ownership or any interest in the Hire Goods. This includes but is not limited to selling, assigning, mortgaging, pledging, charging, securing, hiring, withholding, exerting any right to withhold, disposing of and/or lending. However the Customer may re-hire the Hire Goods to a third party with the prior written consent of the Supplier.
- 4.5 The Customer shall insure the Hire Goods for full replacement cost, such insurance to cover the loss or damage beyond economic repair of the hire goods, or any other event which leads to the Customer being unable to return the Hire Goods in good working order. The Supplier reserves the right to request a copy of the Customers Insurance Policy at any time to confirm that appropriate insurance is in place.
- 4.6 Damage waiver is applied to the account on creation at an additional charge. The provision of damage waiver is subject to its terms of issue, details of which are available upon request. Damage waiver only applies to damage to (and not loss of) Hire Goods. Damage waiver shall not cover damage to Hire Goods caused by Customer miss use and or abuse.

## 5 DELIVERY, COLLECTION AND SERVICES

- 5.1 It is the responsibility of the Customer to collect the Hire Goods from the Supplier and return them to the Supplier at the end of the Hire Period or on deemed termination pursuant to clause 2.2. If the Supplier agrees to deliver or collect the Hire Goods to and/or from the Customer it will do so at its standard delivery cost and such delivery and/or collection will form part of the Services.
- 5.2 Where the Customer is late in returning the Hire Goods, the Customer will be charged, as a genuine pre-estimate of lost rental profit, a sum as liquidated damages being equal to the Rental the Supplier would have charged to hire the Hire Goods to another party, for every day that the Customer is late in returning the Hire Goods to the Supplier.
- 5.3 Where the Supplier provides Services the persons performing the Services are servants of the Customer and once the Customer instructs such person they are under the direction and control of the Customer. The Customer shall be solely responsible for any instruction, guidance and/or advice given by the Customer to any such person and for any damage which occurs as a result of such persons following the Customer's instructions, guidance and/or advice except to the extent that the persons performing the Services are negligent.
- 5.4 The Customer will allow and/or procure sufficient access to and from the relevant site and procure sufficient unloading space, facilities, equipment and access to utilities for the Supplier's employees, subcontractors and/or agents to allow them to carry out the Services. The Customer will ensure that the site where the Services are to be performed is, where necessary, cleared and prepared before the Services are due to commence.



- 5.5 If any Services are delayed, postponed and/or are cancelled due to the Customer failing to comply with its obligations the Customer will be liable to pay the Supplier's additional standard charges from time to time for such delay, postponement and/or cancellation except where the Customer is acting as a consumer and the delay is due to a Force Majeure event.

## 6 CARE OF HIRE GOODS

- 6.1 The Customer shall:-
- 6.1.1 not remove any labels from and/or interfere with the Hire Goods, their working mechanisms or any other parts of them and shall take reasonable care of the Hire Goods and only use them for their proper purpose in a safe and correct manner in accordance with any operating and/or safety instructions provided or supplied to the Customer;
- 6.1.2 notify the Supplier immediately after any breakdown, loss and/or damage to the Hire Goods;
- 6.1.3 take adequate and proper measures to protect the Hire Goods from theft, damage and/or other risks;
- 6.1.4 notify the Supplier of any change of its address and upon the Supplier's request provide details of the location of the Hire Goods;
- 6.1.5 permit the Supplier at all reasonable times and upon reasonable notice to inspect the Hire Goods including procuring access to any property where the Hire Goods are situated;
- 6.1.6 keep the Hire Goods at all times in its possession and control and not to remove the Hire Goods from the country where the Customer is located and/or the country where the Supplier is located without the prior written consent of the Supplier;
- 6.1.7 be responsible for the conduct and cost of any testing, examinations and/or checks in relation to the Hire Goods required by any legislation, best practice and/or operating instructions except to the extent that the Supplier has agreed to provide them as part of any Services;
- 6.1.8 not do or omit to do anything which the Customer has been notified will or may be deemed to invalidate any policy of insurance related to the Hire Goods;
- 6.1.9 not continue to use Hire Goods where they have been damaged and will notify the Supplier immediately if the Hire Goods are involved in an accident resulting in damage to the Hire Goods, other property and/or injury to any person; and
- 6.1.10 where the Hire Goods require fuel, oil and/or electricity ensure that the proper type and/or voltage is used and that, where appropriate, the Hire Goods are properly installed by a qualified and competent person.
- 6.2 The Hire Goods must be returned by the Customer in good working order and condition (fair wear and tear excepted) and in a clean condition together with all insurance policies, licences, registration and other documents relating to the Hire Goods.

## 7 BREAKDOWN

- 7.1 Allowance will be made in relation to the Rental to the Customer for any non-use of the Hire Goods due to breakdown caused by the development of an inherent fault and/or fair wear and tear on condition that the Customer informs the Supplier as soon as practicable of the breakdown.
- 7.2 The Customer shall be responsible for all expenses, loss (including loss of Rental) and/or damage suffered by the Supplier arising from any breakdown of the Hire Goods due to the Customer's negligence, misdirection and/or misuse of the Hire Goods.
- 7.3 The Supplier will at its own cost carry out all routine maintenance and repairs to the Hire Goods during the Hire Period and all repairs which are required due to fair wear and tear and/or an inherent fault in the Hire Goods. The Customer will be responsible for the cost of all repairs necessary to Hire Goods during the Hire Period which arise otherwise than as a result of fair wear and tear, an inherent fault and/or the negligence of the Supplier while carrying out routine maintenance and/or repairs.
- 7.4 The Customer must not repair or attempt to repair the Hire Goods unless authorised to do so in writing by the Supplier.

## 8 LOSS OR DAMAGE TO THE HIRE GOODS

- 8.1 If the Hire Goods are returned in damaged, unclean and/or defective state except where due to fair wear and tear and/or an inherent fault in the Hire Goods the Customer shall be liable to pay the Supplier for the cost of any repair and/or cleaning required to return the Hire Goods to a condition fit for re-hire and to pay the Rental, in accordance with the provisions of clause 8.3, until such repairs and/or cleaning have been completed.
- 8.2 The Customer will pay to the Supplier new replacement cost of any Hire Goods which are lost, stolen and/or damaged beyond economic repair during the Hire Period less the amount paid to the Supplier under the Customer's policy of insurance taken out in accordance with these conditions.
- Customer:** The Customer shall pay the Rental for the Hire Goods up to and including the date it notifies the Supplier that the Hire Goods have been lost, stolen and/or damaged beyond economic repair. From that date until the Supplier has replaced such Hire Goods the Customer shall pay, as a genuine pre-estimate of lost rental profit, a sum as liquidated damages being equal to two thirds of the Rental that would have applied for such Hire Goods for that period. The Supplier shall use its reasonable commercial endeavours to purchase replacements for such Hire Goods as quickly as possible using the monies paid under clause 8.2 above.

## 9 TERMINATION BY NOTICE

- 9.1 If the Hire Period has a fixed duration, subject to the provisions of Section 10 neither the Customer nor the Supplier shall be entitled to terminate the Contract before the expiry of that fixed period unless agreed with the other party.
- 9.2 If the Hire Period does not have a fixed duration either of the Customer or the Supplier is entitled to terminate the Contract upon giving to the other party any agreed period of notice.
- 9.3 If no period of notice has been agreed or specified the Customer may terminate the Hire Period by the physical return of the Hire Goods to the Supplier.
- 9.4 The Supplier shall be entitled to terminate the hire of the Hire Goods by giving not less than 14 days' notice to the Customer.

## 10 DEFAULT

- 10.1 If the Customer:-
- 10.1.1 fails to make any payment to the Supplier when due without just cause;
- 10.1.2 breaches the terms of the Contract and, where the breach is capable of remedy, has not remedied the breach within 14 days of receiving notice requiring the breach to be remedied;
- 10.1.3 persistently breaches the terms of the Contract;
- 10.1.4 provides incomplete, materially inaccurate or misleading facts and/or information in connection with the Contract;
- 10.1.5 pledges, charges or creates any form of security over any Hire Goods or proposes to compound with its creditors, creates a trust deed for its creditors, applies for an interim moratorium in respect of claims and/or proceedings, any distress/diligence, execution or other legal process is levied on any property of the Customer, has a Bankruptcy Petition/Petition for Sequestration presented against it or the Customer takes or suffers any similar action in any jurisdiction;
- 10.1.6 being a company, ceases or threatens to cease to carry on business, enters into voluntary or compulsory liquidation, has a receiver, administrator or administrative receiver or in the Republic of Ireland an examiner appointed over all or any of its assets, any attachment order/arrestment is made against the Customer, any distress/diligence, execution or other legal process is levied on any property of the Customer or the Customer takes or suffers any similar action in any jurisdiction;
- 10.1.7 appears reasonably to the Supplier due to the Customer's credit rating to be financially inadequate to meet its obligations under the Contract; and/or
- 10.1.8 appears reasonably to the Supplier to be about to suffer any of the above events; then the Supplier shall have the right, without prejudice to any other remedies, to exercise any or all of the rights set out in clause 10.2 below.
- 10.2 If any of the events set out in clause 10.1 above occurs in relation to the Customer then:
- 10.2.1 except where the Customer is acting as a consumer the Supplier may enter, without prior notice, any premises of the Customer (or premises of third parties with their consent) where Hire Goods and/or Products owned by the Supplier may be and repossess any Hire Goods and/or Products;
- 10.2.2 the Supplier may withhold the performance of any Services and cease any Services in progress under this and/or any other Contract with the Customer;
- 10.2.3 the Supplier may immediately cancel, terminate and/or suspend without Liability to the Customer the Contract and/or any other contract with the Customer; and/or
- 10.2.4\* all monies owed by the Customer to the Supplier shall immediately become due and payable.
- 10.3 Any repossession of the Hire Goods and/or Products shall not affect the Supplier's right to recover from the Customer any monies due under the Contract and/or any damages in respect of any breach which occurred prior to repossession of the Hire Goods and/or Products.
- 10.4 Upon termination of the Contract the Customer shall immediately:
- 10.4.1 return the Hire Goods to the Supplier or make the Hire Goods available for collection by the Supplier as requested by the Supplier; and
- 10.4.2 pay to the Supplier all arrears for Rentals, Charges for any services, monies for any Products and/or any other sums payable under the Contract



## 11 LIMITATIONS OF LIABILITY

- 11.1\*** All warranties, representations, terms, conditions and duties implied by law relating to fitness, quality and/or adequacy are excluded to the fullest extent permitted by law.
- 11.2\*** If the Supplier is found to be liable in respect of any loss or damage to the Customer's property the extent of the Supplier's Liability will be limited to the retail cost of replacement of the damaged property.
- 11.3** Any defective Hire Goods must be returned to the Supplier for inspection if requested by the Supplier before the Supplier will have any Liability for defective Hire Goods.
- 11.4\*** The Supplier shall have no Liability to the Customer if, without just cause, any monies due in respect of the Hire Goods and/or the Services have not been paid in full by the due date for payment.
- 11.5** The Supplier shall have no Liability for additional damage, loss, liability, claims, costs or expenses caused or contributed to by the Customer's continued use of defective Hire Goods and/or Services after a defect has become apparent or suspected or should reasonably have become apparent to the Customer.
- 11.6** The Customer shall give the Supplier a reasonable opportunity to remedy any matter for which the Supplier is liable before the Customer incurs any costs and/or expenses in remedying the matter itself. If the Customer does not do so the Supplier shall have no Liability to the Customer.
- 11.7\*** The Supplier shall have no Liability to the Customer to the extent that the Customer is covered by any policy of insurance arranged as a result of the Contract and the Customer shall ensure that the Customer's insurers waive any and all rights of subrogation they may have against the Supplier.
- 11.8** The Supplier shall have no Liability to the Customer for any:
- 11.8.1\*** consequential losses (including loss of profits and/or damage to goodwill);
- 11.8.2** economic and/or other similar losses;
- 11.8.3** special damages and indirect losses; and/or
- 11.8.4** business interruption, loss of business, contracts and/or opportunity.
- 11.9\*** The Supplier's total Liability to the Customer under and/or arising in relation to any Contract shall not exceed 5 times the amount of the Rental and charges for Services (if any) under that Contract or the sum of £1,000 whichever is the higher. To the extent that any Liability of the Supplier to the Customer would be met by any insurance of the Supplier then the Liability of the Supplier shall be extended to the extent that such Liability is met by such insurance.
- 11.10** Each of the limitations and/or exclusions in this Contract shall be deemed to be repeated and apply as a separate provision for each of:
- 11.10.1** Liability for breach of contract;
- 11.10.2\*** Liability in tort/delict (including negligence); and
- 11.10.3\*** Liability for breach of statutory and/or common law duty; except clause 11.9 above which shall apply once only in respect of all the said types of Liability.
- 11.11** Nothing in this Contract shall exclude or limit the Liability of the Supplier for death or personal injury due to the Supplier's negligence nor exclude or limit any other type of Liability which it is not permitted to exclude or limit as a matter of law.

## 12 DATA PROTECTION

- 12.1** Application: To help the Supplier decide whether to enter into this Contract or any future contract with the Customer, the Supplier may make use of the information provided to it by the Customer; information received from enquiries made about the Customer; and information gained from the Customer's performance of this and any other contract which the Customer has with the Supplier. The Supplier's enquiries may include searching the Customer's record at one or more credit reference agencies ("the Credit Reference Agencies") who will keep details of the search. These details will be seen by other organisations who make searches.
- 12.2** Use and Disclosure: If the Supplier enters into the Contract with the Customer, the Supplier may disclose information about the Customer, this Contract and the conduct of the Customer's account (including payment record) to any of the Credit Reference Agencies. Such information may also be disclosed to other lenders, the supplier, the insurer, and any other person or Supplier, which the Supplier may select from time to time for the purposes of considering any future applications for finance and financial related services that may be made by the Customer or any member of the Customer's household, fraud prevention, tracing debtors and recovering debt, carrying out statistical analysis and administering the Customer's account.
- 12.3** Marketing: The information which the Supplier holds about the Customer may be used for the purpose of carrying out market research. The Supplier may also provide the Customer with information about the Supplier's other products and services and those of third parties. For these purposes, the Supplier may contact the Customer by post, telephone, email, fax or other means. If the Customer does not wish to be contacted for this purpose he/she should write to the Supplier's Credit Control Department.
- 12.4** The Customer's Rights: Upon payment of a fee the Customer has a right to receive a copy of the information held by the Supplier relating to the Customer. The Customer should write to the Supplier's Credit Control Department for this information.

## 13 GENERAL

- 13.1** Upon termination of the Contract the provisions of clauses 3.2, 3.4, 3.5, 8.1, 8.2, 8.3 and Section 6 shall continue in full force and effect.
- 13.2** Each hire of an item of Hire Goods shall form a distinct Contract which shall be separate to any other Contract relating to other Hire Goods.
- 13.3** The Customer shall be liable for the acts and/or omissions of its employees, agents, servants and/or subcontractors as though they were its own acts and/or omissions under this Contract.
- 13.4\*** The Customer agrees to indemnify and keep indemnified the Supplier against any and all losses, lost profits, damages, claims, costs (including legal costs on a full indemnity basis), actions and any other losses and/or liabilities suffered by the Supplier and arising from or due to any breach of contract, any tortious / delictual act and/or omission and/or any breach of statutory duty by the Customer. For the avoidance of doubt, and without prejudice to the generality of this clause 13.4, the Customer shall pay to the Supplier on a full indemnity basis, on demand, all costs, expenses, losses and liabilities incurred by the Supplier in connection with any third party costs and legal expenses incurred by the Supplier in obtaining judgement or otherwise enforcing its rights under this Contract against the Customer
- 13.5\*** No waiver by the Supplier of any breach of this Contract shall be considered as a waiver of any subsequent breach of the same provision or any other provision. If any provision is held by any competent authority to be unenforceable in whole or in part the validity of the other provisions of this Contract and the remainder of the affected provision shall be unaffected and shall remain in full force and effect.
- 13.6** The Supplier shall have no Liability to the Customer for any delay and/or non performance of a Contract to the extent that such delay is due to any Force Majeure events. If the Supplier is affected by any such event then time for performance shall be extended for a period equal to the period that such event or events delayed such performance.
- 13.7** All third party rights are excluded and no third parties shall have any rights to enforce the Contract. This shall not apply to any finance company with whom the Supplier has an outstanding finance agreement relating to the Hire Goods. Such finance company shall, subject to the Supplier's consent, have the right to enforce this Contract as if they were the Supplier. This Contract is governed by and interpreted in accordance with the law of the country where the Supplier is located and that country will have exclusive jurisdiction in relation to this Contract.

## 14 ADDITIONAL CONDITIONS HIRE STATION LIMITED

- 14.1** The Supplier may insert and present any balance due and unpaid where the Customer has signed a blank or nil value debit or credit card voucher. The Supplier may also process interim payments in respect of any monies due from the Customer under the Contract by credit or debit card at any stage of the Contract.