

Credit Application – Terms and Conditions

1. Payment Terms

All invoices are due and payable within **30 days** from the invoice date, unless otherwise agreed in writing. Interest may be charged on overdue accounts at a rate of **8% per annum above the Bank of England base rate**, in accordance with the Late Payment of Commercial Debts (Interest) Act 1998.

2. Credit Limit

The credit limit granted is at the sole discretion of Early Bird Farming Publications Limited and may be reviewed or withdrawn at any time without notice.

3. Ownership of Goods

All artwork created by Early Bird Farming Publications is to be used only in Farmers Guide and remains the property of Early Bird Farming Publications. Use of artwork with our publications will incur design costs.

4. Right to Suspend or Withdraw Credit

Early Bird Farming Publications reserves the right to:

- Suspend or withdraw credit facilities at any time;
- Cease supply if accounts are overdue;
- Cancel any unfulfilled orders.

5. Disputes

Any disputes must be raised in writing within **7 days** of the invoice date. Disputes will not entitle the buyer to delay or withhold payment of undisputed amounts.

6. Data Protection

All data collected is handled in accordance with UK GDPR and the Data Protection Act 2018. Credit references may be sought from third parties.

7. Personal Guarantee (if applicable)

Where required, directors or business owners may be asked to personally guarantee payment of the account. This will be clearly indicated and agreed separately.

8. Changes to Terms

These terms may be amended by Early Bird Farming Publications at any time. Updated terms will be communicated in writing.

9. Jurisdiction

These terms are governed by the laws of England and Wales. All disputes are subject to the exclusive jurisdiction of the English courts.