

# VPAPay Application

**Important** – the information in this VPAPay Application is current as at the Disclosure Date specified in the Financial Information Table below. Note, this is not necessarily your expected Pay Later Date but is an example date only for the purposes of giving the information below.

This VPAPay Application does not contain all the terms of your Agreement. Further terms and information (including the meaning of capitalised terms) are in the VPAPay Terms and Conditions dated 26 February 2024 (**General Terms**). In the General Terms, a reference to the VPAPay Application is a reference to this VPAPay Application.

Vendor Details:

Vendor	Julie Anne Benbow
--------	-------------------

Financial Information Table

Advertising Total	\$4,636.00 to be paid to the Real Estate Agent
Loan Payment Instructions	You instruct and authorise payment of the Advertising Total to: Real Estate Agent: ARG Real Estate
Disclosure Date	08 May 2025

Repayment Date	Repayment of your Pay Later Total is due on the <b>earlier</b> of: (a) Settlement; (b) Withdrawal; (c) Deposit Release; or (d) the Pay Later Date  You authorise your real estate agent, conveyancer and/or solicitor to deduct the Pay Later Total from the settlement funds held by your real estate agent, conveyancer and/or solicitor and to transfer the Pay Later Total to us.
----------------	---

Total amount of fees and charges that are definitely payable	Name of fee or charge	Amount of fee or charge	When payable
	Establishment Fee	\$319.88 (6.90% of the Advertising Total)	On the Repayment Date
These fees and charges may become payable to us	Name of fee or charge	Amount of fee or charge	When payable
	Settlement Default Fee	\$149.00	After Settlement, the Settlement Default Fee is due and payable on demand:  (a) 14 days after the date where we did not receive any amount due and payable under this Agreement ( <b>Initial Default Payment Date</b> ) and (b) then on each and every 30 days after the Initial Default Payment Date where any amount under the Agreement remains due and payable to us

Other Information

Property	1 Elata Place, Endeavour Hills
Pay Later Date	08 Nov 2025
Acceptance Period	The offer you make under this VPAPay Application is valid for fourteen (14) days after the Disclosure Date. For your Agreement to be established, CampaignAgent must accept this VPAPay Application and return a signed copy of this Agreement to you by this date, unless CampaignAgent allows otherwise
Loan Purpose	To fund the Marketing Campaign.
Security for your Loan	We require a caveatable interest (which falls within the definition of 'mortgage' for the purposes of the National Credit Code) over the Property and by executing this Agreement you grant us a security interest by way of a caveatable interest in the Property and any proceeds to secure repayment of the Pay Later Total and performance of your obligations under this Agreement.  This is the Property to which the caveat in clause 8 of the General Terms will apply.
Enforcement expenses	If you are in Default under this Agreement, we may recover from you any reasonable expenses we reasonably incur in protecting or enforcing our rights under this Agreement.

## OFFER BY BORROWER

It is intended that this Agreement will be executed by both parties electronically pursuant to the *Electronic Transactions Act 1999* (Cth). You should print a copy of this Agreement for your records. We will send you a copy of this Agreement by e-mail.

By signing this document, I/we:

- acknowledge you have received and carefully read:
  - a copy of this VPAPay Application to keep;
  - a copy of the General Terms;
  - a copy of CampaignAgent's Information Statement;
  - a copy of CampaignAgent's Credit Guide; and
  - a copy of CampaignAgent's Privacy Collections Notice;
- agree to and accept the terms set out in these documents;
- declare that all the information you have given to us is accurate and not misleading and that you are aware we are relying on it;
- agree to notify us promptly in writing if you change your address, contact details (including your email) or financial situation; and
- declare that you are over the age of 18 years and that you are entering into this Agreement freely and that you understand your obligations and your responsibilities under this Agreement

The notes in the following box only apply to you if you are an individual and, at the time you sign this VPAPay Application, you intend to use your Advertising Total wholly or predominantly for personal, domestic or household purposes.

### IMPORTANT

#### Before You Sign

- READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: 'THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT'.
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- **Do not sign** this contract document if there is anything you do not understand.

#### Things You Must Know

- You can withdraw this offer at any time before the credit provider accepts it. When the credit provider does accept it, you are bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You **do not** have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- If you take out insurance, the credit provider can not insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

J a R a b

Signed by

Julie Anne Benbow

1 Elata Place, Endeavour Hills

Date

08 May 2025

# VPAPAY - TERMS AND CONDITIONS

## Introduction

In these General Terms (dated 26 February 2024), references to “we”, “us”, “our” or “CampaignAgent” refer to Campaign Agent Pty Ltd ACN 608 962 812 (Australian Credit Licence number 516432) of 511 Church Street, Richmond VIC 3121.

You should read all of the terms and conditions that are provided to you and ask us about any issues or concerns. This document does not contain all of the pre-contractual information required to be given to you. The rest of the information is contained in your VPAPay Application.

If we accept the VPAPay Application, your Agreement will consist of:

- the terms in the VPAPay Application;
- this “introduction” section and these General Terms; and
- any other document identified in the VPAPay Application as forming part of this Agreement.

You, and/or an entity you are authorised to represent, have agreed, separately with your Real Estate Agent, to incur expenses in relation to the Marketing Campaign.

By signing and submitting a VPAPay Application then, subject to us accepting the VPAPay Application:

- you agree to be bound by this Agreement and, if there is more than one Vendor, then each Vendor is jointly and severally liable for the full amount owing in connection with this Agreement;
- if there is more than one applicant Vendor in the VPAPay Application, we may elect to enter into this Agreement with only one, some or all of those applicant Vendors; and
- it will form a binding agreement between you and us in relation to how we will pay the Advertising Total to your Real Estate Agent and/or suppliers on your behalf.

## Agreed terms

### 1 Defined terms

These meanings apply unless the contrary intention appears:

**Advertising Total** means the amount listed in the VPAPay Application that we loan to your Real Estate Agent on your behalf under this Agreement.

**Agreement** means these General Terms, the VPAPay Application and any other document identified in the VPAPay Application as forming part of this Agreement.

**Balance Owing on your Loan Account** means, for a Loan Account, at any time, the difference between all amounts credited and all amounts debited to the Loan Account at that time. When this amount is to be calculated for the end of a day, it includes all debits and credits assigned to that day.

**Business Day** means a day other than a Saturday, a Sunday or a public holiday in Victoria, Australia.

**Consumer Laws** means the Australian Securities and Investments Commission Act 2001 (Cth) and the Competition and Consumer Act 2010 (Cth). Default has the meaning given to it in clause 9.1.

**Deposit Release** is the day on which properly served and approved documentation that enables the release of the purchaser of the Property's deposit moneys to you occurs.

**General Terms** means these VPAPay terms and conditions.

**Loan Account** means, for the Advertising Total, the account we establish in your name for recording all transactions in connection with this Agreement.

**Loan Purpose** means the purpose of the loan listed in the VPAPay Application.

**Marketing Campaign** means the preparation, staging, property presentation, advertising and marketing of the Property for sale by the Real Estate Agent.

**National Credit Code** means Schedule 1 to the National Consumer Credit Protection Act 2009 (Cth).

**Pay Later Date** has the meaning given to it in the VPAPay Application.

**Pay Later Total** means, at any time, the Balance Owing on your Loan Account at that time, plus all accrued fees and interest charges (if any) and other amounts which you must pay under this Agreement but which have not been debited to your Loan Account at that time.

**Property** means the property listed in the VPAPay Application and, where such property is a lot on an unregistered plan of subdivision, includes the parent title prior to registration of the plan.

**Real Estate Agent** means the person or entity that you have appointed to market and sell the Property listed in the VPAPay Application.

**Repayment Date** has the meaning given to it in the VPAPay Application.

**Sale** means the unconditional sale of the Property.

**Settlement** means settlement of the unconditional sale of the Property.

**Vendor** means the person(s) listed as the vendor in the VPAPay Application.

**VPAPay Application** means the application titled ‘VPAPay Application’ submitted by you to us requesting the Advertising Total.

**Withdrawal** means the date that the Property is withdrawn from sale or the date that we reasonably conclude, in consultation with your Real Estate Agent, that the Property is not being actively marketed for sale or the date of termination or expiry of your Real Estate Agent's initial authority to sell the Property.

A reference to:

- (a) any thing includes the whole and each part of it;
- (b) a document includes any variation or replacement of it;
- (c) law means common law, principles of equity, and laws made by parliament (and laws made by parliament include regulations and other instruments under them, and consolidations, amendments, re-enactments or replacement of them);
- (d) the words “including”, “for example” or “such as” when introducing an example, do not limit the meaning of the words to which the example relates to that example or examples of a similar kind;
- (e) the word person includes an individual, a firm, a body corporate, an unincorporated association or an authority;
- (f) the singular includes the plural and vice versa; and
- (g) headings are for convenience only and do not affect the interpretation of this Agreement.

### 2 Parties

2.1 This Agreement is between CampaignAgent and the Vendors(s) named in the VPAPay Application (**you/your**).

### 3 Loan purpose

3.1 You must not use the Advertising Total for any purpose other than the Loan Purpose without our prior written consent.

### 4 Our obligations and liabilities

- 4.1 To the extent permitted by law, you acknowledge that we do not have any control over, and are not responsible for, the Marketing Campaign (including the booking and delivery of, or failure to book or deliver, the advertising products and services) and you should raise any issues or claims in this regard with your Real Estate Agent.
- 4.2 To the extent permitted by law, we give no condition, warranty or undertaking, and we make no representation to you, about the condition or suitability of other suppliers' (including your Real Estate Agent) products and services.
- 4.3 We are not liable for any actions, omission, negligence or breach of any contract or law of any external company (including your Real Estate Agent) or any loss that you may suffer, or any claim that you may have or bring against an external company (including your Real Estate Agent), in respect of products or services provided by that company or otherwise.
- 4.4 To the extent permitted by law, you acknowledge that your Real Estate Agent is responsible for remitting to you any credits or discounts provided by external companies for the Marketing Campaign including refunds for advertising that is cancelled by you or your Real Estate Agent. You are liable to pay us the Pay Later Total irrespective of whether you receive, or are entitled to receive, any credits or discounts from your Real Estate Agent.
- 4.5 This Agreement does not cover the costs of your Real Estate Agent's commission or other costs associated with the sale of the Property. You acknowledge that your Real Estate Agent is responsible for booking and delivering the Marketing Campaign and all other services (including providing all information about them to you) relating to the sale of the Property.
- 5 **Our payment obligations – Advertising Total**
- 5.1 Subject to us accepting the VPAPay Application and meeting any other requirements set out in the VPAPay Application, we will pay the Advertising Total directly to your Real Estate Agent on your behalf.
- 6 **Your payment obligations – Pay Later Total**
- 6.1 In consideration of us paying the Advertising Total to your Real Estate Agent on your behalf, you must pay the Pay Later Total to us in full on or before the Repayment Date.
- 6.2 Where payment of the Pay Later Total is due on Settlement or Deposit Release, you hereby provide an irrevocable authority to your Real Estate Agent, conveyancer and/or solicitor to deduct the total amount owing to us under this Agreement from the settlement or deposit funds (as applicable) held by your Real Estate Agent, conveyancer and/or solicitor (as applicable) and to transfer the Pay Later Total to us and you acknowledge that we may produce this Agreement as evidence of your authority.
- 6.3 Where payment of the Pay Later Total is due on the Withdrawal of the Property, payment of the total amount owing to us under this Agreement will be due no earlier than 7 days and no later than 14 days from the date on which we issue your statement.
- 6.4 You may repay the Pay Later Total (in full or in part) at any time prior to the Repayment Date. You can obtain a payout figure by contacting us. The payout figure is only valid for the date requested.
- 6.5 We may demand that you repay the whole or part of the Pay Later Total at any time by giving you 30 days' notice in writing. You do not need to be in Default under this Agreement for us to do so. You must repay in full the amount we demand at the time we specify in the demand. You acknowledge that there is no agreement, arrangement or understanding between you and us that we may demand repayment only when a particular event occurs or does not occur.
- 6.6 You must pay any amount due under this Agreement without deduction or set-off (and irrespective of any counterclaim) whatsoever. If you believe that we owe you an amount, you may raise that claim with us separately. You agree that we may set-off any amount owed by us under this Agreement against any amount owed to us under this Agreement or any other agreement between you and us and that our liability to make payment will be reduced by the extent of any such set-off.
- 6.7 You must pay to us any amount equal to any government charges and duties on receipts or withdrawals under this Agreement, calculated in accordance with the relevant legislation.
- 6.8 If your Loan Account at any time has a credit balance, we will refund to you that credit balance.
- 6.9 We will provide a statement to you when payment is due. We will send the statement(s) to:
- (a) The email address and/or mobile phone number nominated by you; or
- (b) a person authorised in writing by you to act on your behalf at the address specified by you.
- 7 **Fees and charges**
- 7.1 We charge a service fee of 6.90% of the Advertising Total (**Establishment Fee**). This Establishment Fee is included in the Pay Later Total you are required to pay to us on the Repayment Date.
- 7.2 You must also pay us:
- (a) all fees and charges in the circumstances indicated in the VPAPay Application and any changed or new fee or charge notified to you; and
- (b) when we request, any reasonable expenses we reasonably incur in enforcing the Agreement or any security (including the costs of creating and registering a caveat) after you are in Default.
- 7.3 You authorise us to debit these amounts to your Loan Account. We may do so on or after the date they become payable by you.
- 7.4 To the extent they are known, the amounts of fees and charges current at the Disclosure Date are shown in the VPAPay Application.
- 8 **Security**
- 8.1 You agree to charge your interest in the Property to secure to us all monies payable by you to us under this Agreement.
- 8.2 If you are not the registered proprietor of the Property, you agree that we will require the registered proprietor to charge their interest in the Property and provide a guarantee to secure to us all monies payable by you to us under this Agreement.
- 8.3 You acknowledge and agree that we may, at our election, protect our interests under this Agreement with the registration of a caveat against the Property. If you are in Default under clause 9 and we exercise our right to register a caveat under this Agreement, you will be liable to pay all costs incurred by us for the lodgement and withdrawal of the caveat, on an indemnity basis. You agree that we have no obligation to withdraw any caveat lodged until such time as all amounts outstanding, and all costs incurred, under this Agreement have been paid in full.
- 9 **Default**
- 9.1 You are in Default if:
- (a) we do not receive on time any amount due under this Agreement;
- (b) you do something you agree not to do or you fail to do something you agree to do under this Agreement;
- (c) any guarantee or security provided in relation to this Agreement is withdrawn;
- (d) we reasonably believe you or another person has acted fraudulently in connection with this Agreement (including in the VPAPay Application); or
- (e) you become insolvent or steps are taken to have you declared bankrupt.
- What can happen then?**
- 9.2 If you are in Default, we may give you a notice stating that you are in Default. We will not charge you default interest on the Pay Later Total.
- 9.3 Enforcement expenses may become payable under this Agreement if you are in Default.
- 9.4 If you do not, or cannot, correct the Default within any grace period given in the notice or required by law (or if you are in Default again for a similar reason at the end of that period), then, at the end of that period and without further notice to you, the Pay Later Total becomes immediately due for payment (to the extent it is not already due for payment). We may then sue you for that amount.
- 9.5 In limited circumstances set down by law (such as if we are unable to locate you), we need not give the notice or wait until the end of any grace period given in a notice. Instead, if you are in Default, the Pay Later Total becomes immediately due for payment without notice. We may then immediately sue you for that amount.
- 10 **Loan account and transactions**
- 10.1 You authorise us to open a Loan Account in your name and to debit to it each part of the amount you borrow on the date we lend it and any amount which you must pay under this Agreement on or after the date it becomes due, without first notifying you.
- 10.2 We may assign any date we consider appropriate to a debit or credit to your Loan Account. However, for a debit that date will not be earlier than the date on which a debit occurs. We will credit payments to your Loan Account as soon as practicable after we receive them. This is not necessarily on the same day that you pay.
- 10.3 We may subsequently adjust debits and credits to the Loan Account and the Balance Owing on your Loan Account so as to accurately reflect the legal obligations of you and us. If we do this, we may make consequential changes.
- 11 **Warranties**

- 11.1 In respect of each VPAPay Application signed and submitted by you, you represent and warrant that:
- (a) you are a permanent resident of Australia;
  - (b) all information and supporting documentation provided to us is true and correct;
  - (c) you have the capacity to enter into and assume the obligations under this Agreement; and
  - (d) you will advise us of any change in circumstances which affects, or is likely to affect, the accuracy of any of the above warranties, or your ability to pay the Pay Later Total to us by the Repayment Date.
- 11.2 You acknowledge that you are personally liable for performing the obligations set out in this Agreement and for paying all monies due under this Agreement, whether or not you are the owner of the Property or the sole owner of the Property (and including where the Property is owned by a company, corporate trustee, trust, superannuation fund or any other entity).
- 11.3 You indemnify us against any loss or claim we may suffer due to a breach of this Agreement, a breach of the warranties as set out in this clause 11, your negligence in relation to this Agreement, or otherwise due to your acts or omissions, with our recourse to such indemnity limited to the amount which we would otherwise be able to recover at general law for your breach of contract or negligence in respect of this Agreement, plus legal costs on a full indemnity basis.
- 12 Changes to this Agreement**
- 12.1 Subject to this Agreement, we may change any provision of this Agreement without your consent for one or more of the following reasons:
- (a) to comply with any change or anticipated change in any relevant law, code of practice or guidance;
  - (b) to reflect any decision of a court, ombudsman or regulator;
  - (c) to reflect a change in our systems or procedures including for security reasons;
  - (d) as a result of changed circumstances (including by adding benefits or new features);
  - (e) to respond proportionately to changes in the cost of providing the Advertising Total; or
  - (f) to make the provisions of this Agreement clearer.
- 12.2 We will not change any fee or charge, or introduce a new fee or charge, unless the change is required to comply with any change or anticipated change in any relevant law (in which case, we may make the relevant change to this Agreement without your consent).
- 12.3 We will not change any provision of this Agreement if any applicable law (such as the National Credit Code) prohibits the change.
- 12.4 We will give you at least 20 days' notice in writing of any change.
- 13 Trusts**
- 13.1 If you enter this Agreement as a trustee, you agree that you are liable under this Agreement both personally and as trustee of the applicable trust (**trust**). You also represent and warrant to us that:
- (a) the Advertising Total is for a proper purpose of the trust;
  - (b) you have the power and authority under the trust to enter into this Agreement; and
  - (c) you have the right to be indemnified fully out of the trust property, before the beneficiaries of the trust, for all liabilities you incur under this Agreement.
- 14 Notices**
- 14.1 Any notice, demand, consent or communication under this Agreement must be in writing and:
- (a) hand delivered or sent by registered post (air mail if sent to an address in another country) to the relevant address set out in this Agreement (as varied from time to time); or
  - (b) sent to the relevant email address notified by you (as varied from time to time).
- 14.2 A party may change its address or email address for the purpose of notices by giving notice of that change to the other party in accordance with the provisions of clause 14.1.
- 14.3 A notice provided under clause 14.1 is taken to be received:
- (a) if sent by email, when sent by the sender unless the sender receives a delivery failure notification indicating that the email has not been delivered;
  - (b) if hand delivered, on delivery; and
  - (c) if sent by post, on the third (seventh, if sent to an address in another country) Business Day after the date of posting, but if delivery, receipt or transmission is not on a Business Day or is after 4:00pm on a Business Day, the notice is taken to have been received at 9:00am on the next Business Day.
- 14.4 By signing this Agreement, you agree that we can:
- (a) contact you via any phone number or address that you provide to us; and
  - (b) provide any notices by electronic communication.
- 14.5 The electronic communication methods we will use are email and SMS. You must provide us with a valid email address so that we can communicate with **you**, and you must inform us immediately if your email address changes by emailing [support@campaignagent.com.au](mailto:support@campaignagent.com.au).
- 14.6 We may serve any document in a court action (including a writ of summons, other originating process or third or other party notice) on you by delivering it to your residential address in the VPAPay Application (or any changed residential address notified to us) or by leaving it there. This does not prevent any other method of service.
- 15 Privacy Policy**
- 15.1 Privacy is very important to us, which is why we have created a separate Privacy Policy to explain in detail how we collect, manage, process, secure and store personal information. Our Privacy Policy can be accessed at <https://campaignagent.com.au>.
- 16 Financial difficulty**
- 16.1 You should inform us as soon as possible if you are in financial difficulty. We will try and help you overcome your difficulty, including for example, developing a repayment plan.
- 17 Remedies**
- 17.1 The rights and remedies contained in this Agreement are cumulative and are not exclusive of any rights and remedies provided at law.
- 17.2 Any right or remedy which may be exercised, or any determination which may be made, under this Agreement by a party may be exercised or made (or declined to be exercised or made) in the absolute discretion of that party who is not under any obligation to do so or to give reasons for its decision.
- 17.3 A party is entitled to enforce or take action in respect of, to the extent permitted by law, any breach of another party's obligations under this Agreement notwithstanding the termination of this Agreement.
- 18 CampaignAgent obligations**
- 18.1 Nothing in this Agreement is intended to exclude, restrict or modify any non-excludable provision of the Consumer Laws, including by limiting our liability or imposing liability on you in a manner which would be considered unfair under the Consumer Laws.
- 18.2 We will comply with all applicable laws (including the National Credit Code, if applicable) and administrative requirements for the performance of our obligations under this Agreement and to carry out the transactions contemplated by this Agreement.
- 18.3 If:
- (a) the National Credit Code would otherwise make a provision of this Agreement illegal, void or unenforceable; or
  - (b) a provision of this Agreement would otherwise contravene a requirement of the National Credit Code or impose an obligation or liability which is prohibited by the National Credit Code,
- this Agreement is to be read as if that provision were varied to the extent necessary to comply with the National Credit Code or, if necessary, omitted.
- 19 Verification of identity**
- 19.1 By signing the VPAPay Application, you agree to provide us with all information (including personal information, such as your name, address and date of birth) and/or documentation reasonably required by us to enable it to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2009 (Cth). You also consent to your Real Estate Agent providing us with your contact details, a copy of the authority relating to the sale of the Property and any other document we reasonably require to perform our obligations under this Agreement.
- 19.2 You consent to us using and disclosing such information to a credit reporting agency or checked with the official record holder via third party systems for this purpose and warrant that all such information provided to us is true and correct and acknowledge that if we are unable to verify your identity as required, we will not be able to provide the services under this Agreement.

20 **Problems, errors and complaints**

- 20.1 You agree that we may fill in any blanks in any document related to this Agreement (such as an acknowledgment).
- 20.2 If you have a problem or complaint about the Loan Account or believe an error has been made, you should speak to our support team. You can do this by sending an email to [support@campaignagent.com.au](mailto:support@campaignagent.com.au).
- 20.3 To assist us in resolving your problem or complaint, you should:
- (a) report it promptly;
  - (b) state clearly the nature of the problem or your particular grievance; and
  - (c) have available all relevant documents.

21 **Miscellaneous**

- 21.1 A party does not waive a right, power or remedy if it fails to exercise or delays in exercising the right, power or remedy. A single or partial exercise of a right, power or remedy does not prevent another or further exercise of that right, power or remedy. A waiver of a right, power or remedy must be in writing and signed by the party giving the waiver.
- 21.2 Unless otherwise stated, and to the maximum extent permitted by law, these terms constitute the entire agreement of the parties about their subject matter and supersede all other representations, arrangements or agreements. Other than as expressly set out in these terms, you agree that you have not relied on any representation made by or on our behalf.
- 21.3 A term or condition of, or act done in connection with, this Agreement does not operate as a merger of any of the rights or remedies of the parties under this Agreement and those rights and remedies continue unchanged.
- 21.4 To the extent it is not to your detriment, we may assign, novate, transfer or otherwise deal with our rights under this Agreement in any way we consider appropriate to protect our legitimate commercial interests. In any other circumstance we will obtain your consent, which you must not unreasonably withhold. If requested to do so, you must execute all documents which in our opinion are necessary for these purposes. You must not assign, novate, transfer, or deal with your rights or obligations under this Agreement without obtaining our prior written consent, which we may give or withhold at our discretion.
- 21.5 Unless otherwise stated, and to the maximum extent permitted by law, these terms constitute the entire Agreement of the parties about their subject matter and supersede all other representations, arrangements or agreements.
- 21.6 Each indemnity in this Agreement survives the expiry or termination of this Agreement. We may recover a payment under an indemnity in this Agreement before it makes the payment in respect of which the indemnity is given.
- 21.7 If we are liable to pay goods and services tax (**GST**) or any similar tax made in connection with this Agreement, you must pay us an additional amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
- 21.8 Either party may terminate this Agreement at any time upon providing reasonable written notice to the other party. You are required to pay the Pay Later Total within 2 Business Days of termination.
- 21.9 Each party must, at its own expense, do and perform all such other acts matter and things as may be necessary or convenient to implement the provisions of this Agreement as to give full effect to this Agreement and the transactions contemplated by it.
- 21.10 This Agreement may be executed in one or more counterparts, each of which is deemed an original but all of which constitute one and the same instrument.
- 21.11 This Agreement is governed by the laws of Victoria. The parties irrevocably submit to the non-exclusive jurisdiction of the courts of Victoria.

APPLICATION TIMELINE

✓

CREATED

08 May 2025

IP: 2001:8003:dd5a:3100:138:c08b:2945:b9a7

✓

JULIE ANNE BENBOW CONSENTED TO THE COLLECTION, USE AND DISCLOSURE OF THEIR PERSONAL INFORMATION AS SET OUT IN COLLECTION NOTICE

08 May 2025

IP: 2001:8003:dd5a:3100:138:c08b:2945:b9a7

Julie Anne Benbow

✓

JULIE ANNE BENBOW CONFIRMED REPAYMENT QUESTIONS

08 May 2025

IP: 2001:8003:dd5a:3100:138:c08b:2945:b9a7

Julie Anne Benbow

✓

JULIE ANNE BENBOW ACCEPTED AGREEMENT

08 May 2025

IP: 2001:8003:dd5a:3100:138:c08b:2945:b9a7

✓

VPAPAY APPLICATION SUBMITTED FOR APPROVAL

08 May 2025

IP: 2001:8003:dd5a:3100:138:c08b:2945:b9a7

✓

SALESAUTHORITY UPDATED

08 May 2025

IP: 121.200.4.246

Yashar Egder-Moradi

✓

VPAPAY APPLICATION APPROVED BY CAMPAIGNAGENT

08 May 2025



VpaPay application in relation to 1 Elata Place, Endeavour Hills and received and accepted by CampaignAgent

**Signed** for and on behalf of **Campaign Agent Pty Ltd** by its duly authorised representative:



---

**Shaun Moriarty**  
Chief Executive Officer

---

08 May 2025  
Date