

CREDIT APPLICATION & TERMS OF TRADE

The Brand & Talent Corporation Pty Ltd trading as Talent Corp | ABN 61 640 227 274 | 5 Alexander Street, Crows Nest NSW 2065 | Revised draft • 27 October 2026

1. Application and credit approval

1.1 These Credit Application & Terms of Trade apply to credit requested by a Client from Talent Corp. Credit is not granted merely by signing a service agreement or submitting this application.

1.2 Talent Corp may assess creditworthiness and approve, decline, reduce, suspend or withdraw a facility on reasonable commercial grounds, subject to applicable law and existing binding commitments. Approved credit limit: [insert]. Client legal name / ABN: [insert]. Authorised signatory: [insert].

2. Standard payment terms and SOW variations

2.1 Unless expressly varied by an agreed campaign SOW, invoices issued under an approved credit facility are due 30 calendar days from invoice date.

2.2 An SOW may require prepayment, deposits, staged or milestone payments, supplier-direct payments, or different invoice due dates. Express payment arrangements in the relevant SOW prevail for that campaign.

2.3 Where credit is not approved, is withdrawn, or a proposed commitment exceeds the available limit, Talent Corp may require payment in advance before making further commitments. Media, talent and production costs may require advance funding even when general credit is approved, as expressly advised and agreed.

3. Invoices and defaults

3.1 Invoices are payable without unauthorised deduction or set-off, subject to rights that cannot lawfully be excluded. The Client must notify Talent Corp promptly of any genuine invoice dispute and pay undisputed amounts when due.

3.2 Overdue amounts may bear interest at 10% per annum calculated daily to the extent lawful. Talent Corp may suspend further services, withhold undelivered materials where lawful, withdraw unused credit, and recover reasonable, actually incurred collection costs.

3.3 Following a material payment default and written notice, Talent Corp may declare properly accrued amounts immediately payable to the extent permitted by law. Suspension does not cancel non-refundable third-party commitments.

4. Client warranties

4.1 The Client warrants that application details are accurate, its signatory is authorised, it is able to pay debts as they fall due, and it will promptly notify Talent Corp of material changes affecting its creditworthiness.

5. Credit information and privacy

5.1 The Client authorises proportionate commercial credit and trade-reference checks to the extent permitted by applicable privacy and credit reporting law. Any collection, use or disclosure of personal or consumer credit

information must comply with the Privacy Act 1988 (Cth), applicable credit reporting rules and required notices and consents.

5.2 Talent Corp will not report defaults to consumer credit reporting bodies unless it has a lawful basis and has satisfied applicable statutory requirements.

6. Security interests

6.1 Where the parties expressly agree to secured credit, the Client grants only the specifically identified security interest described in a separate executed security agreement. No general security over all assets is created merely by these terms.

6.2 Any Personal Property Securities Act 2009 (Cth) registration or notice waiver must be supported by a valid security agreement and must comply with mandatory law. Obtain legal advice before using or registering security over intangible deliverables or other collateral.

7. Guarantees

7.1 Talent Corp may make a properly executed separate director or related-party guarantee a condition of granting or continuing a credit facility. No person becomes a guarantor solely by signing for the Client.

8. Relationship to other agreements

8.1 A signed master agreement governs the parties' service relationship and agreed remuneration. These Credit Terms prevail for credit approval, limits, defaults and recovery, while an expressly agreed SOW may vary payment timing for that campaign. Standard Trading Terms govern bookings and supplier obligations.

8.2 The Client remains liable for approved third-party commitments, whether or not the underlying campaign has been cancelled, subject to agreed supplier terms and applicable law.

9. Liability and law

9.1 Nothing in these terms excludes rights or guarantees that cannot lawfully be excluded. Liability limitations are governed by the applicable master services agreement or Standard Trading Terms, avoiding inconsistent duplicate caps.

9.2 New South Wales law applies. Changes to these Credit Terms affecting existing signed agreements require written acceptance as required by law.

10. Application and acceptance

Client legal name: _____

ABN/ACN: _____ Registered address: _____

Accounts contact / email: _____

Requested credit limit: _____ Authorised credit limit (Talent Corp): _____

For Client: Name / Position: _____ Signature: _____ Date: _____

For Talent Corp: Name / Position: _____ Signature: _____ Date: _____