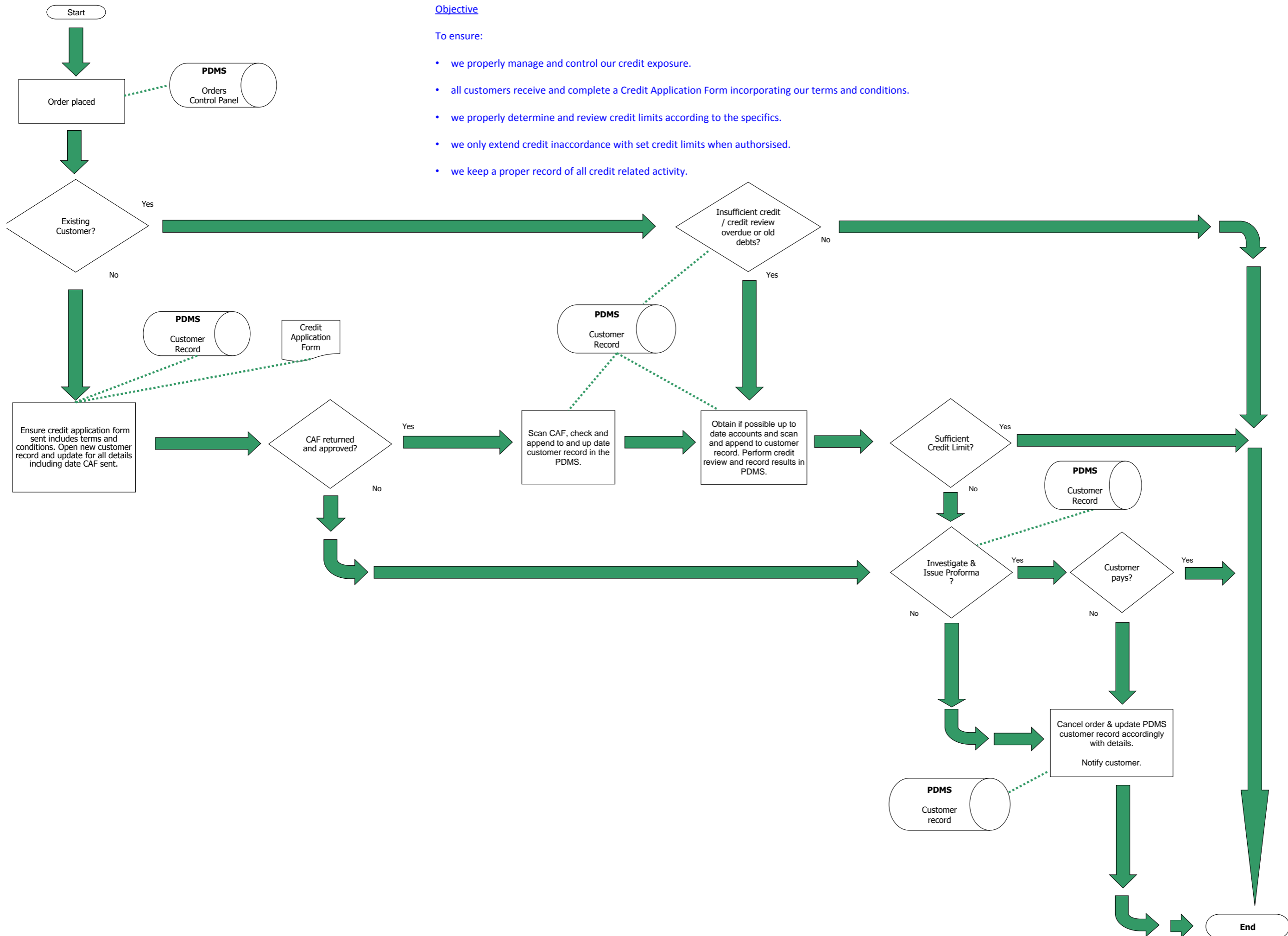


Objective

To ensure:

- we properly manage and control our credit exposure.
- all customers receive and complete a Credit Application Form incorporating our terms and conditions.
- we properly determine and review credit limits according to the specifics.
- we only extend credit in accordance with set credit limits when authorised.
- we keep a proper record of all credit related activity.



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