



#### IN THIS SERIES

1. How the law can work for you

2. Mitigate risk for you



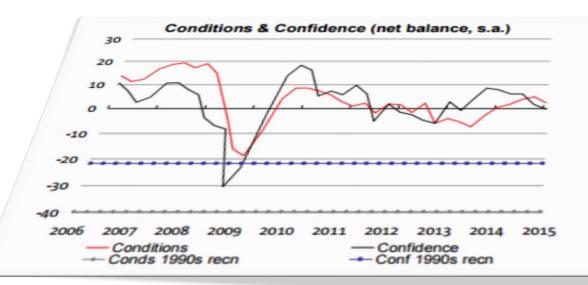
#### Series will examine

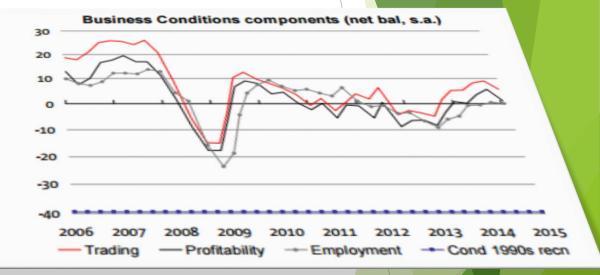
How businesses run and how the law can work for you.

- getting invoice paid
- employment issues
- leases
- entering contracts



#### **Business Sentiment Chart**





## Problems getting Paid?

#### Terms of trade:

Definition - The rules by which a business sells its goods and services





#### Important Terms to include

- 1. Payment
- 2. Passing of risk
- 3. Warranty / liability issues
- 4. Default charges



#### Important Terms to include

- 5. Delivery
- 6. Security
- 7. Signing



#### 1. Payment

- C.O.D
- % before, during and after delivery
- Number of days after invoice
- GST

## 2. Passing of Risk



At what stage

Faulty work by another provider

## 3. Warranty / Liability

Consumer Protection Law

Nanna's Berries



## 4. Default Charges

- Fixed fee
- Percentage of interest
- Debt collection costs
- ANZ High Court case



## 5. Delivery

Transport

#### 6. Security

- Protection To ensure you are paid
- Bond
- Deposit
- Guarantee
- Caveat
- PPSA



Create a secured party group



View Accessible Website Contact us@ Help@ Skip to content PPSR Home | PPSR Search | Registrations | Secured party groups | Account customers | Subscriptions You are here: PPSR Home > Registrations > Create a registration Account log in Print Log in 4 5 6 Don't have an account? Collateral Grantor Payment Confirmation Start application Application review Create an account (if applicable) (if applicable) About accounts ₽ Start application - step 1 of 6 Quick links **Application details** PPSR Website Tutorial ₽ Registration kind: About PPSR ₽ Security interest Glossary ₽ What is the collateral type? Commercial Consumer Is the registration transitional? Not transitional Transitional Secured party group details By entering your Secured Party Group number, the PPS Register will retrieve the Secured Party details and save you from re-entering them. You can create a Secured Party Group, if you do not have one. Enter secured party group number: Retrieve group Don't have a secured party group?

## 7. Signature

- Shows acceptance
- Witness
- Caveat
- Date
- Click a button



# Create the right terms of trade for your business

#### What do you need for:

- 1. Payment
- 2. Passing of risk
- 3. Warranty/liability issues
- 4. Default charges
- 5. Delivery
- 6. Security
- 7. Signing



#### How to build

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## THANK YOU

Business Insight Series — Session 2

EMPLOYMENT LAW

On Tuesday, 16 June 2015

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