

## Frequently asked questions

The below are some FAQ's along with guidelines to what documentation you will need to be able to complete Kirby's online account application process.

### Why is there an option for a 'Cash Sale' account

This application is useful where you are not applying for credit facilities but may want to be better able to track your spend with Kirby, or simply want to purchase particular types of refrigerant gas (Arctick licence required).

As are no credit checks conducted an account will be established for you as soon as possible.

### What do I need to apply for a Credit account

This application is for where you are applying for credit facilities. An Arctick licence number may also be supplied. The documentation requirements vary based on the entity type and credit limit sought.

Document /Info ↓	Entity Type →				
	Sole Trader	Partnership	Trust	Pty Ltd	Ltd
ABN/ACN <sup>#</sup>	✓	✓	✓	✓	✓
Photo ID	✓	✓	✓	✓	✓
Deed of Guarantee	○	○	✓	✓*	○
Trade References	✓	✓	✓	✓	✓
Arctick licence	○	○	○	○	○

✓ = Required

○ = Optional

\*required if credit limit requested exceeds \$20,000 or company has a trading history under 3 years. May also be required pending the credit assessment outcome - we will contact you if this is the case.

<sup>#</sup> ABN/ACN must have a status of 'active' with ASIC

Note: Photo ID (Drivers Licence or Passport) may be submitted as a jpg, pdf or other common image file, however document reference numbers, names, address and date of birth details must all be clearly legible. Deed of Guarantee is available to download within the application process. The deed will need to be signed by the guarantor, witnessed and a jpg, pdf or other clear image copy uploaded with this application - all pages of the deed must be attached/uploaded.

**How long with this process take?**

The application process itself should take no more than 10 minutes if you have all the information and documentation to hand.

The time between you clicking 'submit' on the application portal and an account being open can be as little as 15 minutes. Some may take a day or so depending on how detailed an assessment is required.

**Does the guarantor need to be a director or owner of the business?**

Not necessarily. The guarantor can be involved in the business and often is, however a guarantor can be anyone who is willing to back the credit limit sought and financially capable doing so.

**Can my partner be my witness?**

Generally yes. A witness should:

- a. Be over 18 years of age;
- b. Be of sound mind;
- c. Have known you for at least one year OR have taken reasonable steps to verify your identity.

**Why was my account opened with a \$3,000 limit when I applied for a larger credit limit?**

In certain circumstances we will open a credit account with a default credit limit amount of \$3,000. The objective is to get you underway as quickly as possible whilst a more detailed assessment is conducted. Your account will be updated to reflect the limit applied for following approval.

This process should only take a few days.