

SLR Rentals Pty Ltd

ABN 86 632 479 380

Rental Terms and Conditions

1 Introduction

1.1 Rental Contract

Your contract to hire a Vehicle from SLR Rentals Pty Ltd (**Rental Contract**) consists of:

- (a) the agreement (**Rental Agreement**) You have signed to hire the Vehicle from Us;
- (b) Our Privacy Policy; and
- (c) these rental Terms and Conditions (**Terms and Conditions**).

1.2 Jurisdiction

The Rental Contract is governed by the laws of the state or territory in which the Rental Station is located and You agree that courts in that state or territory have non-exclusive jurisdiction to determine any dispute that arises between You and Us.

1.3 Australian Consumer Law

The Australian Consumer Law applies to the Rental Contract and it provides You with rights that are not excluded, restricted or modified by the Rental Contract and any provision in this contract is subject to the specific protections and guarantees in that and any corresponding Federal, State or Territory legislation.

1.4 Electronic signatures

We may use electronic signatures as a means of entry into the Rental Contract. When You insert an electronic signature You consent to the use of this means of acknowledgment and acceptance of these Terms and Conditions and Your obligations under the Rental Contract.

2 Who may drive the Vehicle?

IMPORTANT NOTICE

A breach of any part of this clause 2 is a Major Breach of the Rental Contract. See clause 13 for further details.

2.1 Authorised Drivers

Only You or an Authorised Driver can drive the Vehicle. Allowing anyone who is not an Authorised Driver to drive constitutes a Major Breach of the Rental Contract that excludes You and any Authorised Driver from all entitlement to Damage Cover indemnity under clause 8 of these Terms and Conditions.

2.2 Age limits

We set a minimum and maximum age limit for those renting Our Vehicles. You and any Authorised Driver **must** be at least 21 and not over 75 years of age and have no less than 12 months driving experience, unless We have agreed to a variation of that restriction before the Start of the Rental and it is shown in the Rental Agreement.

2.3 Licence requirements

- (a) You and any Authorised Driver **must** also have a valid licence to drive the Vehicle which is:
 - (i) issued in an Australian state or territory or an international licence (with a valid International Driving Permit or an approved translation into English if the licence is not issued in English);
 - (ii) appropriate for the class of the Vehicle; and
 - (iii) not subject to any restriction or condition.
- (b) Learner drivers and provisional and probationary licence holders are not acceptable and must not drive the Vehicle.

2.4 Cancelled licences

The Vehicle **must not** be driven if Your licence or the licence of any Authorised Driver has been cancelled within 2 years of the date of the Rental Agreement.

2.5 False information

The Vehicle **must never** be driven by You or an Authorised Driver who has provided a false or misleading name, age, address or driver's licence.

3 Prohibited Use

IMPORTANT NOTICE

A breach of any part of this clause 3 (except 3.5) is a Major Breach of the Rental Contract. See clause 13 for further details.

3.1 The Vehicle **must not** be driven by You or any Authorised Driver:

- (a) whilst intoxicated or under the influence of drugs or alcohol or with a blood alcohol content or level of drugs present in blood, urine or oral fluid that exceeds the limit set by law;
- (b) recklessly or dangerously; or

- (c) whilst the Vehicle is damaged or unsafe.
- 3.2 You and any Authorised Driver **must not**:
- (a) fail or refuse to undergo any breath, blood, urine or oral fluid test or drug impairment assessment;
 - (b) use the Vehicle:
 - (i) for any illegal purpose;
 - (ii) to move dangerous, hazardous, inflammable goods or substances that pollute or contaminate, in quantities above that used for domestic purposes;
 - (iii) to propel or tow another vehicle or a trailer;
 - (iv) to carry illegal drugs or substances;
 - (v) in connection with the motor trade for experiments, tests, trials or demonstration purposes; or
 - (vi) in an unsafe or un-roadworthy condition.
- 3.3 You and any Authorised Driver **must not**:
- (a) damage the Vehicle deliberately or recklessly or allow anyone else to do so;
 - (b) modify the Vehicle in any way;
 - (c) sell, rent, lease or dispose of the Vehicle; or
 - (d) register or claim to be entitled to register any interest in the Vehicle under the Personal Property Securities Act 2009.
- 3.4 You and any Authorised Driver **must not** use the Vehicle to carry:
- (a) passengers for hire, fare or reward or for rideshare purposes;
 - (b) more than the number of passengers for which the Vehicle is licenced; or
 - (c) any load that exceeds the limits for which the Vehicle was designed, constructed, registered or licenced.
- 3.5 You and any Authorised Driver **must not**:
- (a) use the Vehicle to transport any pets or animals except assistance animals; or
 - (b) smoke in the Vehicle and You **must** prevent any passenger from doing so.
- Additional cleaning and deodorising costs will be charged if You do not strictly comply with this requirement.
- 3.6 You and any Authorised Driver **must not** use a mobile phone or a GPS unit whilst the Vehicle is in motion or stationary; but not parked unless the body of the phone or GPS unit is affixed to the Vehicle and the phone or GPS unit is not being held or touched at any time whilst being used.

4 Prohibited areas of use

IMPORTANT NOTICE

A breach of any part of this clause 4 is a Major Breach of the Rental Contract. See clause 13 for further details.

- 4.1 The Vehicle **must never** be driven:
- (a) on an Unsealed Road;
 - (b) Off Road; or
 - (c) above the snow line between 1 May and 31 October or in any area where snow has fallen or is likely to fall.
- 4.2 The Vehicle **must not** be used in any area that is prohibited by Us. Prohibited areas include:
- (a) roads that are prone to flooding or are flooded;
 - (b) beaches, streams, rivers, creeks, dams and floodwaters;
 - (c) any road where the police or an authority has issued a warning;
 - (d) any road that is closed; and
 - (e) any road where it would be unsafe to drive the Vehicle.
- 4.3 The Vehicle **must never** be driven or used:
- (a) outside a radius of 3,000 kilometres from the Rental Station;
 - (b) interstate; or
 - (c) onto any island that is off mainland Australia,
- unless We have given Our prior written permission prior to the Start of the Rental and it is noted on the Rental Agreement.

5 Your obligations

IMPORTANT NOTICE

A breach of clauses 5.4, 5.5, 5.6, 5.7 or 5.9 is a Major Breach of the Rental Contract. See clause 13 for further details.

5.1 Start of the Rental

At the Start of the Rental and before collecting the Vehicle You **must**:

- (a) present Your driver's licence and that of any Authorised Driver and permit copies of the drivers' licences to be made and kept by Us;
- (b) inspect the Vehicle to make sure that any pre-existing damage is noted and shown in the Rental Agreement; and
- (c) pay the anticipated Rental .

5.2 Seat belts and restraints

You **must** comply with all mandatory:

- (a) seat belt laws and fines may be imposed by the police on any driver or passenger who does not have a seat belt properly adjusted and fastened; and
- (b) child restraint laws and ensure that for all children under the age of seven years the restraint has been fitted correctly according to the weight and age of the child and that the restraint is properly adjusted and fastened.

5.3 Vehicle to be locked and keys kept in your possession

You and any Authorised Driver **must** make sure that the Vehicle is locked when not in use or unattended and the keys or remote control device **must** be kept in Your possession, or that of any Authorised Driver, at all times and never left in the ignition when the Vehicle is unattended.

5.4 Reasonable care

You and any Authorised Driver **must** take reasonable care of the Vehicle by:

- (a) preventing it from being damaged;
- (b) making sure that it is protected from the weather;
- (c) maintaining the engine and brake oils and coolant level and tyre pressures;
- (d) using the correct fuel type; and
- (e) making sure it is not overloaded.

5.5 Notification of Vehicle fault

You **must** inform Us immediately if:

- (a) a warning light or fault message appears;
- (b) You see or become aware of low engine or brake oils, or engine coolant levels; or
- (c) the Vehicle develops any fault during the Rental Period.

If You fail to notify Us and continue to use the Vehicle You will be responsible for any Damage or Third Party Loss.

5.6 Repair without authority prohibited

You **must not** let anyone else repair or work on the Vehicle or tow or salvage it without Our prior written authority to do so.

5.7 Repair with authority

Where We have given You Our prior authority to repair the Vehicle You **must** keep and produce to Us the original tax invoices and receipts for any repairs, towing or salvage and You will be reimbursed only if these expenses have been authorised by Us. Any entitlement to reimbursement is subject to there being no Major Breach of the Rental Contract.

5.8 Leaving the Vehicle unattended after an Accident

You **must not** leave the Vehicle unattended following an Accident and before the arrival of a tow or salvage operator.

6 Rental Period, costs and charges

6.1 Rental Agreement

The Rental Agreement shows:

- (a) the Rental Period for which You have hired the Vehicle; and
- (b) the Rental Charges.

6.2 Tolls, fines and infringements

You and any Authorised Driver **must** pay all tolls, speeding and traffic fines and infringements as well as any fines or charges imposed for parking or using the Vehicle or release of the Vehicle if it has been seized by a regulatory authority.

6.3 Daily kilometre limit

A daily limit of 200 kilometres applies unless You have Our prior written approval to have this limit waived and it is noted on the Rental Agreement. For each day You exceed that limit (calculated over the Rental Period) You will incur an additional fee of Thirty cents (30c) per kilometre.

6.4 Return of the Vehicle

- (a) You **must** return the Vehicle:
 - (i) to the Rental Station;
 - (ii) on the date and by the time shown in the Rental Agreement;
 - (iii) in a reasonable state of cleanliness;
 - (iv) in the same mechanical condition it was in at the Start of the Rental, fair wear and tear excepted; and
 - (v) with a full tank of fuel.
- (b) If You fail to return the Vehicle, We may terminate the Rental Contract and if the location of the Vehicle is known, recover it by lawful means or if it is unknown, after making reasonable attempts to contact You, report the Vehicle as stolen to the Police.
- (c) If You return the Vehicle earlier than the date shown in the Rental Agreement the daily rate payable may be adjusted as higher daily rates apply to shorter rentals and if the Vehicle is returned to Us early there is no entitlement to a refund.
- (d) If You return the Vehicle:
 - (i) with less than a full tank of fuel a refuelling charge of \$55 (including GST) plus the cost of the fuel, will apply;
 - (ii) more than one hour after the date and time set for its return in the Rental Agreement, We will charge You \$25 per hour up to one full day's rental and a further full day's rental at the standard rate for each 24 hour period or part thereof until the Vehicle is returned to Us; or
 - (iii) at any time outside Our normal business hours You **must** pay for the daily Rental Charges and all Damage until the Rental Station next opens for business unless We have agreed to an after business hours drop off and it is shown on the Rental Agreement.

6.5 End of the Rental

At the End of the Rental You **must** pay:

- (a) the balance of the Rental Charges (if any);
- (b) the Damage Excess if there is Damage or Third Party Loss as a result of an Accident or the Vehicle is stolen;
- (c) any costs We incur, including:
 - (i) refuelling costs;
 - (ii) extra cleaning costs; and
 - (iii) costs incurred in reinstating the Vehicle to the same condition it was in at the Start of the Rental, fair wear and tear excluded;
- (d) for all Damage arising from a Major Breach of the Rental Contract;
- (e) for all Overhead Damage;
- (f) for all Underbody Damage; and
- (g) for any Damage caused by the immersion of the Vehicle in water.

6.6 Credit card authority

If any amount is due to Us or remains unpaid, including:

- (a) for tolls;
- (b) speeding and traffic fines and infringements;
- (c) fines or charges imposed for parking;
- (d) extra cleaning costs
- (e) refuelling costs; or
- (f) the Damage Excess payable under clauses 8.1(b) and 8.2,

You authorise Us to debit Your credit card with that amount within a reasonable time after the End of the Rental.

6.7 Interest on outstanding amounts

Amounts owing to Us pursuant to clause 6.5 accrue interest at the rate of 10% per annum commencing 14 days after the End of the Rental.

6.8 Default in payment

If You default in the payment of any moneys owed to Us under the Rental Contract, You authorise Us to provide information of that default to a credit reporting body and to obtain an up to date consumer credit report on You. Personal information may be used and disclosed by the credit reporting body in accordance with the Privacy Act to create or maintain a credit information file containing information about You, including defaults in excess of 60 days and the debt owed to Us.

7 Toll charges

- 7.1 Electronic tagging by (**e-tag**) or number plate recognition is used for use of the Vehicle on toll roads. If an e-tag is fitted it **must not** be removed from the Vehicle.
- 7.2 All toll charges will be debited from Your nominated credit card within a reasonable time after We receive an invoice from the toll road operator.

8 Damage Cover

8.1 Damage Excess payable

- (a) The standard Damage Excess is \$7,500 including GST.
- (b) Standard Damage Cover is included in the Rental Charges. Subject to these Terms and Conditions, We will indemnify You and any Authorised Driver for the theft, any Damage or Third Party Loss but You **must** pay up to the Damage Excess shown on the Rental Agreement for each Accident or theft claim or the Single Vehicle Accident Excess for a Single Vehicle Accident, unless:
 - (i) We agree You were not at fault; and
 - (ii) the other party was insured and their insurance company accepts liability.
- (c) The Damage Excess payable under clauses 8.1(b) and 8.3, or the Single Vehicle Accident Excess payable under clause 8.2, will be charged to Your credit card:
 - (i) for a Single Vehicle Accident, after a repairer's estimate or tax invoice verifying the amount charged for Damage has been sent to You;
 - (ii) if the Vehicle has been stolen, after We have made reasonable enquiries and in Our opinion it is unlikely the Vehicle will be recovered; and
 - (iii) for Accidents in which there is also Third Party Loss, after:
 - (A) a reasonable estimate of the Third Party Loss has been made;
 - (B) a repairer's estimate or tax invoice verifying the amount charged for Damage has been obtained; and
 - (C) all documents verifying the Third Party Loss and Damage have been sent to You.

8.2 Single Vehicle Accidents

If the Vehicle is involved in a Single Vehicle Accident, a Single Vehicle Accident Excess of \$5,000 applies in substitution for the standard Damage Excess.

8.3 Younger age additional Damage Excess

An additional Damage Excess applies to You or any Authorised Driver who is 21 to 24 years of age.

8.4 Damage Excess reduction

You may reduce the Damage Excess payable to \$5,000 including GST by payment of an additional daily amount of \$25 per day.

8.5 Claims Administration fee

All Accident, attempted theft and theft claims will incur a claims administration fee in addition to the Damage Excess liability. This fee is to compensate Us for the labour and associated costs with processing Your claim.

9 Damage Cover Exclusions

9.1 There is no Damage Cover, and You and any Authorised Driver are liable for:

- (a) Damage or Third Party Loss arising from:
 - (i) a Major Breach of the Rental Contract; or
 - (ii) the use of the Vehicle by any driver who is not an Authorised Driver or who is less than 21 or more than 75 years of age;
- (b) Overhead Damage;
- (c) Underbody Damage; and
- (d) Damage caused by immersion of the Vehicle in water.

9.2 There is also no Damage Cover for:

- (a) the full cost of replacing or repairing any accessories supplied by Us including, but not limited to GPS units, lost keys, keyless start and remote control devices;
- (b) loss or damage to goods or property carried in the Vehicle whether owned by You or a Third Party and You agree to fully indemnify Us for any claims for Third Party Loss that occurs during the Rental Period;
- (c) Third Party Loss resulting from goods or property falling from the Vehicle; or
- (d) personal items that are left in or stolen from the Vehicle or for loss or damage to property belonging to or in the custody of:
 - (i) You;
 - (ii) any relative, friend or associate of Yours ordinarily residing with You or with whom You ordinarily reside;
 - (iii) any relative, friend or associate of an Authorised Driver; or
 - (iv) Your employees.

10 Cancellation

10.1 If:

- (a) Your booking is cancelled within 48 hours prior to the Start of the Rental; or
- (b) You fail to notify Us of Your intended cancellation prior to the Start of the Rental and fail to pick up the Vehicle,

You will be charged the Rental Charges for the Rental Period as booked unless We are able to rent the Vehicle to another renter for an equivalent term and rate.

10.2 A cancellation is not effective until acknowledged and confirmed by Us.

11 Accidents or breakdowns

11.1 We will provide You with a Vehicle that is of acceptable quality and in good working condition taking into account the age of the Vehicle but breakdowns do occur. Twenty four hour roadside assistance is provided free of charge for breakdowns (but not for Accidents) and if the Vehicle breaks down during the Rental Period You **must** contact Us on **0452 617 232** to arrange assistance. We will recover and repair the Vehicle as soon as possible but if it cannot be repaired We will use Our best endeavours to provide a replacement Vehicle where one is available.

11.2 We are not responsible for:

- (a) Damage as a result of use of the incorrect fuel type;
- (b) a flat battery;
- (c) tyre changing;
- (d) lost keys or remote control device; or
- (e) keys or remote control device locked in the Vehicle.

A call out fee of \$110 will apply if any of these services are provided at Your request and You **must** also pay the cost of repair or replacement of any damaged item.

11.3 Subject to the Australian Consumer Law, We are not responsible for:

- (a) flights You have missed;
- (b) holiday plans that are disrupted;
- (c) loss or inconvenience caused by natural disasters such as floods, cyclones, hailstorms, earthquakes or bushfires;
- (d) loss of enjoyment; or
- (e) consequential or economic loss.

12 Accident and theft reporting

IMPORTANT NOTICE

A breach of any part of this clause 12 is a Major Breach of the Rental Contract. See clause 13 for further details.

12.1 If You or an Authorised Driver has an Accident or if the Vehicle is stolen You **must** report the Accident or theft to Us within 24 hours of it occurring and fully complete an Accident/Theft report form.

12.2 If the Vehicle is stolen or if You or an Authorised Driver of the Vehicle has an Accident where:

- (a) any person is injured;
- (b) the other party has failed to stop or leaves the scene of the Accident without exchanging names and addresses; or
- (c) the other party appears to be under the influence of drugs or alcohol,

You or the Authorised Driver **must** also report the theft or Accident to the Police.

12.3 If You or an Authorised Driver have an Accident You and the Authorised Driver **must**:

- (a) exchange names and addresses, telephone numbers and email addresses with the other driver;
- (b) take the registration numbers of all vehicles involved;
- (c) take as many photos as is reasonable showing:
 - (i) the position of the Vehicles before they are moved for towing or salvage;
 - (ii) the Damage to the Vehicle;
 - (iii) the damage to any third party vehicle or property; and
 - (iv) the general area where the Accident occurred, including any road or traffic signs;
- (d) obtain the names, addresses and phone numbers of all witnesses;
- (e) forward all third party correspondence or court documents to Us within 7 days of receipt; and
- (f) co-operate with Us in the prosecution of any legal proceedings that We may institute or defence of any legal proceedings which may be instituted against You or Us as a result of an Accident, including attending:
 - (i) Our lawyer's office; or
 - (ii) any Court hearing.

12.4 You and an Authorised Driver **must not**:

- (a) make any admission of fault;
- (b) promise to pay any claim for Third Party Loss; or
- (c) release the other party from any liability to pay for Damage as a result of an Accident, theft or attempted theft.

13 Consequences of a Major Breach of the Rental Contract

13.1

- (a) commit a Major Breach of the Rental Contract in a way that causes Damage, theft of the Vehicle or Third Party Loss; or
 - (b) drive the Vehicle in a reckless manner so that a substantial breach of road safety legislation has occurred,
- You and any Authorised Driver:
- (i) have no Damage Cover;
 - (ii) are liable for all Damage, theft of the Vehicle and Third Party Loss; and
 - (iii) are liable for and **must** pay any additional costs or expenses We incur as a direct consequence.

13.2 Acting reasonably, We may terminate the Rental Contract and take immediate possession of the Vehicle if a breach of any part of clause 13.1 has occurred.

14 Privacy

IMPORTANT NOTICE

A breach of clause 14.5 is a Major Breach of the Rental Contract. See clause 13 for further details.

14.1 We are committed to complying with the Australian Privacy Principles.

14.2 When We collect Your personal information We will do so only for the purpose of providing rental services to You. If You choose not to provide this information to Us We may not be able to provide those rental services to You.

14.3 We take reasonable steps to make sure Your personal information is accurate, up to date and complete and that it is protected from misuse, loss or unauthorised access, modification or disclosure.

14.4 We may fit a GPS Tracking Device to the Vehicle to enable Us to track the Vehicle when it is out of Our possession. When You sign the Rental Agreement You are authorising Us to use the GPS Tracking Device to track the Vehicle until it is returned to Us.

14.5 You **must not** tamper with the GPS Tracking Device or remove it from the Vehicle.

15 Definitions and interpretation

15.1 In these Terms and Conditions:

Accident means an unintentional and unforeseen event, mishap or incident that results in Damage to the Vehicle or Third Party Loss.

Authorised Driver means any driver of the Vehicle who is approved by Us and who is recorded on the Rental Agreement prior to the Start of the Rental.

Damage means:

- (a) any loss or damage to the Vehicle including its parts, components and accessories, including the GPS unit, that is not fair wear and tear;
- (b) towing and salvage costs;
- (c) assessing fees; and
- (d) Loss of Use,

and for the removal of doubt, any Damage to the windscreen, headlights, lights or tyres that makes the Vehicle unroadworthy is **not** fair wear and tear.

Damage Cover means the cover You and an Authorised Driver have for Damage, theft, attempted theft and Third Party Loss under clause 8, subject to the Damage Cover Exclusions in clause 9.

Damage Excess means the amount, including GST, up to which You **must** pay Us in the event of an Accident or attempted theft that causes Damage or Third Party Loss or the Vehicle has been stolen and not recovered.

End of the Rental means the date and time shown in the Rental Agreement or the date and time the Vehicle is returned to Us, whichever is the later.

GPS Tracking Device means a GPS or other device that is fitted to the Vehicle that has electronic tracking capabilities to determine its location and other data including speed and fuel levels.

Loss of Use means Our loss calculated on a daily basis at the daily rate shown in the Rental Agreement because the Vehicle is being repaired or replaced if it is written off as a result of an Accident or it has been stolen.

Major Breach means a breach of any of the following clauses:

- 2 (all parts); 3.1, 3.2, 3.3, 3.4, 3.6; 4 (all parts); 5.4, 5.5, 5.6, 5.7, or 5.9, that causes Damage, theft of the Vehicle or Third Party Loss;
- 12 (all parts) that prevents Us from properly investigating a claim arising from an Accident or theft or from prosecuting or defending any Accident or theft claim; or
- 14.5.

Off Road means any area that is neither a sealed or an Unsealed Road and includes but is not limited to unformed roads, fire trails, tracks, river and tidal crossings, creek beds, beaches, streams, dams, rivers, flood waters, sand, deserts, rocks, fields and paddocks.

Overhead Damage means:

- (a) Damage at or above the level of the top of the front windscreen of the Vehicle;

- (b) Damage to any part of the Pantech or box section of a commercial Vehicle that is used for the carriage of goods or passengers; or
- (c) Third Party Loss, caused by:
 - (i) contact between the part of the Vehicle that is at or above the level of the top of the front windscreen with objects overhanging or obstructing its path;
 - (ii) objects being placed on the roof of the Vehicle; or
 - (iii) You or any person standing or sitting on the roof of the Vehicle.

Rental Charges means the charges payable for renting the Vehicle from Us together with GST and any other taxes or levies which are all fully set out in the Rental Agreement.

Rental Station means the location from which the Vehicle is rented, as shown on the Rental Agreement.

Rental Period means the period commencing at the time shown in the Rental Agreement and concluding at the End of the Rental.

Security Bond means the amount We collect from You at the Start of the Rental as security for the Rental Charges and other fees and charges incurred during Your rental and the amount is fully refundable subject to clause 5.2.

Single Vehicle Accident means a collision between the vehicle and another object when no moving vehicle is involved and includes impacts with animals, roadside infrastructure, vegetation and buildings, rollovers and impacts with any stationary object including other parked vehicles.

Single Vehicle Accident means the excess payable if the Vehicle is involved in a Single Vehicle Accident.

Start of the Rental means the date and time that the rental commences as shown in the Rental Agreement.

Third Party Loss means loss or damage to third party property, including other motor vehicles and any claim for third party loss of income.

Underbody Damage means any damage to the Vehicle caused by or resulting from contact between the underside of the Vehicle and any part of the roadway or any object or obstruction, including kerbs, gutters, speed or road humps, barriers or wheel stops and does not arise as a result of an impact with another vehicle.

Unsealed Road means a road, other than a road that is undergoing temporary roadworks, that has been formed and constructed but is not sealed with a hard material such as tar, bitumen or concrete.

Vehicle means the Vehicle described in the Rental Agreement and includes its parts, components and accessories, including the GPS unit.

We, Us, Our, means SLR Rentals Pty Ltd ABN 86 632 479 380.

You, Your means the person, whether it is an individual, a firm or company or government agency that rents the Vehicle from Us and whose name is shown in the Rental Agreement.

15.2 Interpretation

In these Terms and Conditions, unless the context otherwise requires:

- (a) headings are for convenience only and do not form part of the Terms and Conditions or affect their interpretation; and where You comprises two or more persons each is bound jointly and severally.