



GiveWay Direct Debit Request Service Agreement

<p>Definitions</p>	<p>account means the account from which Baptist Financial Services Australia Ltd (BFS) is authorised to arrange for funds to be debited.</p> <p>agreement means this GiveWay Direct Debit Request Service Agreement between you and BFS.</p> <p>business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by you to the Campaign named in the GiveWay Direct Debit Request Authority (GDDR) is to be paid.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>us or we means BFS.</p> <p>you means the person who signed the direct debit request.</p> <p>your financial institution is the financial institution nominated by you on the GDDR form and at which the account is maintained.</p>
<p>1. Debiting your account</p>	<p>1.1 By signing a GDDR, you have authorised BFS to arrange for funds to be debited from your account. You should refer to the GDDR and this agreement for the terms of the arrangement between BFS and you.</p> <p>1.2 BFS will only arrange for funds to be debited from your account as authorised in the GDDR.</p> <p>1.3 If the debit day falls on a day that is not a business day, BFS may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.</p>
<p>2. Changes by us</p>	<p>2.1 BFS may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days written notice.</p>
<p>3. Changes by you</p>	<p>3.1 The GDDR may be cancelled, but is not able to be changed or varied in any way. To cancel an GDDR you must notify us by:</p> <ul style="list-style-type: none">• Mail: PO Box 122, Epping NSW 1710• Telephone: 1300 650 542• Email: GiveWay@bfs.org.au <p>at least four (4) days before the next debit day.</p> <p>3.2 A new GDDR may be established to give effect to any changes or variations you require after you have given notice of cancellation of your previous GDDR in 3.1 above.</p>
<p>4. Your obligations</p>	<p>4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the GDDR.</p> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <p>(a) you may be charged a fee and/or interest by your financial institution; and</p> <p>(b) you must arrange for the debit payment to be made by another method.</p> <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>
<p>5. Dispute</p>	<p>5.1 If you believe that there has been an error in debiting your account, you should notify us directly by phone on 1300 650 542 and confirm by notice in writing to BFS as soon as possible so that we can resolve your query more quickly.</p> <p>5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account accordingly. We will also notify you in writing of the amount by which your account has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.</p>

6. Accounts	<p>6.1 You should check:</p> <p>(a) with your financial institution whether direct debiting is available from your account, as direct debiting is not available on all accounts offered by financial institutions.</p> <p>(b) your account details which you have provided to BFS are correct by checking them against a recent account statement; and</p> <p>(c) with your financial institution before completing the GDDR if you have any queries about how to complete the GDDR.</p>
7. Confidentiality	<p>7.1 We will keep any information (including your account details) in your GDDR confidential. As required by the Payment Card Industry Data Security Standard we will keep any such information that we have about your account information as provided by you is secure, and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> • to the extent specifically required by law; or • for the purposes of this agreement (including disclosing information in connection with any query or claim).
8. Notice	<p>If you wish to notify us in writing about anything relating to this agreement, you should write to BFS GiveWay, PO Box 122, Epping NSW 1710.</p> <p>8.1 We will notify you by sending a notice by email to the address you have given in the GDDR.</p> <p>8.2 Any notice will be deemed to have been received two business days after it is sent.</p>
9 GiveWay Terms & Conditions	<p>9.1 Fees & Charges – No services fees or charges are applied to participating Campaigns and/or users of the GiveWay service. You should check with your financial institution for any fees or charges which may apply for a direct debit transaction to your account.</p> <p>Should BFS find it necessary to introduce fees and charges for GiveWay, at least 30 days written notice will be provided to participating Campaigns.</p> <p>9.2 GiveWay Establishment Confirmation – When you establish a GDDR, you will receive an GiveWay Establishment Confirmation by email. You should check your account statements to confirm payments.</p> <p>9.3 Refunds – Any online offering made to a participating Campaign CANNOT be refunded once it has been approved and payment completed.</p> <p>9.4 Errors, Unauthorised Transactions or Mistaken Payments – If you believe that there has been an error in debiting your account/card: or an unauthorised or mistaken payment made, BFS should be advised of full details by email to GiveWay@bfs.org.au. BFS will acknowledge your claim within 3 business days and investigate the matter within 20 business days. Claims for payments processed more than 3 months prior to the date that advice is received by BFS may not be considered. Where BFS, at its sole discretion, is satisfied that a payment has been made erroneously, the transaction will be reversed to the account from which the money was originally debited, and the parties advised in writing, recognising the confidentiality of the individual giver.</p>

Ph - 1300 650 542

Fax - 1300 784 699

Email - GiveWay@bfs.org.au

Web - www.bfs.org.au

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SA/NT PO Box 432 Unley SA 5061

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Baptist Financial Services Australia Ltd (“BFS” and “Baptist Financial Services”)

A delegated body of Australian Baptist Ministries

ABN 56 002 861 789 - AFSL 311062

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