



GIVEWAY
A BFS INITIATIVE



GiveWay Direct Debit Request Service Agreement

This is your GiveWay Direct Debit Service Agreement with Baptist Financial Services Australia Limited (BFS) ABN 56 002 861 789, AFSL 311062. It explains what your obligations are when undertaking a GiveWay Direct Debit arrangement with BFS. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your GiveWay Direct Debit Request (GDDR) and should be read in conjunction with your GDDR authorisation.

Definitions	<p>account means the account held at your financial institution from which 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>BECS means Bulk Electronic Clearing System</p> <p>business day means a day other than a Saturday or a Sunday or a public holiday in Sydney, NSW.</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>GDDR means GiveWay Direct Debit Request</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>
1. Debiting your account	<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>
2. Changes by us	<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>
3. Changes by you	<p>3.1 The GDDR may be cancelled, but is not able to be changed or varied in any way. To cancel a GDDR you must notify us by any of the following methods:</p> <ul style="list-style-type: none">• Email: GiveWay@bfs.org.au• Telephone: 1300 650 542• Mail: BFS GiveWay, PO Box 122, Epping NSW 1710• Arranging it through your own financial institution <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>
4. Your obligations	<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> <ol style="list-style-type: none">a) you may be charged a fee and/or interest by your financial institution;b) you may also incur fees or charges imposed or incurred by BFS; andc) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment. <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>

5. Dispute	<p>5.1 Errors, Unauthorised Transactions or Mistaken Payments - If you believe that there has been an error in debiting your account or an unauthorised or mistaken payment made, you should notify us directly by phone on 1300 650 542 or email at GiveWay@bfs.org.au and confirm by notice in writing to BFS as soon as possible so that we can resolve your query more quickly. BFS will acknowledge your claim within 3 business days and investigate the matter within 20 business days. Alternatively you can take it up directly with your financial institution.</p> <p>5.2 Claims for payments processed more than 3 months prior to the date that advice is received by BFS may not be considered.</p> <p>5.3 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> <p>5.4 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 in writing.</p>
6. Accounts	<p>6.1 You should check:</p> <ol style="list-style-type: none"> with your financial institution whether direct debiting is available from your account, as direct debiting is not available through BECS on all accounts offered by financial institutions. your account details which you have provided to BFS are correct by checking them against a recent account statement; and with your financial institution before completing the GDDR if you have any queries about how to complete the GDDR.
7. Confidentiality	<p>7.1 We will keep any information (including your account details) in your GDDR confidential. We will make reasonable efforts to keep any such information that we have about you 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 email us at GiveWay@bfs.org.au.</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 on the third business day after it is sent.</p>
9. Other	<p>9.1 Fees & Charges – No service fees or charges are applied to 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>9.2 GiveWay Establishment Confirmation – When you establish a GDDR, you will receive a GiveWay Establishment Confirmation by email. You should check your account statements to confirm payments.</p> <p>9.3 Refunds – Any online payment made to a participating Campaign cannot be refunded once it has been approved and payment completed.</p>

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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