



Terms and Conditions for Direct Debit Arrangements

DIRECT DEBIT REQUEST SERVICE AGREEMENT

<p>This is your Direct Debit Service Agreement with Baptist World Aid Australia, User ID 455487, ABN 86 164 099 736. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. It forms part of the terms and conditions of your Direct Debit Request (DOR) and should be read in conjunction with your DOR authorisation.</p>	
<p>Definitions</p>	<p>account means the account held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>. banking 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 <i>you</i> to <i>us</i> is due.</p> <p>debit payment means a particular transaction where a debit is or is to be made.</p> <p>direct debit request means the Direct Debit Request between <i>us</i> and <i>you</i></p> <p>us or we means Baptist World Aid Australia (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i></p> <p>you means the customer who has signed or authorised by other means the <i>Direct Debit Request</i></p> <p>your financial institution means the financial institution nominated by <i>you</i> on the <i>Direct Debit Request</i> at which the <i>account</i> is maintained.</p>
<p>1. Debiting Your Account</p>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited, <i>you</i> should ask <i>your financial institution</i>.</p>

2. Amendments by <i>us</i>	2.1 <i>We</i> may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen (14) days written notice.
3. Amendments by <i>you</i>	<p>3.1 <i>You</i> may change*, stop or defer a <i>debit payment</i>, or terminate this <i>agreement</i> by providing <i>us</i> with at least fourteen (14 days) notification by writing to:</p> <p>Baptist World Aid Australia Locked Bag 2200 North Ryde BC NSW 1670</p> <p>Or by telephoning <i>us</i> on 1300 789 991 during business hours;</p> <p>Or arranging it through <i>your own financial institution</i>, which is required to act promptly on <i>your</i> instructions.</p> <p>*Note: in relation to the above reference to 'change', <i>your financial institution</i> may 'change' <i>your debit payment</i> only to the extent of advising <i>us</i>, Baptist World Aid Australia, of <i>your new account</i> details.</p>
4. <i>Your obligations</i>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ol style="list-style-type: none"> a. <i>You</i> may be charged a fee and/or interest by <i>your financial institution</i>; b. <i>You</i> may also incur fees or charges imposed or incurred by <i>us</i>; and c. <i>You</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that we can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct</p>
5. Dispute	<p>5.1 If <i>you</i> believe that there has been an error in <i>debiting your account</i>, <i>you</i> should notify <i>us</i> directly on 1300 789 991 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly. Alternatively, <i>you</i> can take it up directly with <i>your financial institution</i>.</p> <p>5.2 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has been incorrectly <i>debited</i>, <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has not been incorrectly <i>debited</i>, <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
6. Accounts	<p>6.1 <i>You</i> should check,</p> <ol style="list-style-type: none"> a. With <i>your financial institution</i> whether <i>direct debiting</i> is available from <i>your account</i> as <i>direct debiting</i> is not available on all <i>accounts</i> offered by financial institutions; b. <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and

	<p>c. with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</p>
7. Confidentiality	<p>7.1 <i>We</i> will keep any information (including <i>your account details</i>) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of our employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction, or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>.</p>
8. Notice	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:</p> <p style="text-align: center;">Baptist World Aid Australia Locked Bag 2200 North Ryde NSW 1670</p> <p>8.2 <i>We</i> will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>Direct Debit Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>

Date last reviewed: 25 August 2022