

Terms and Conditions for Credit Card Automatic Payment (Autodebit) Arrangements



Credit Card Autodebit Authorisation Service Agreement

This is your Credit Card Autodebit Service Agreement with Baptist World Aid Australia, ABN 86 164 099 736. It explains what your obligations are when undertaking a Credit Card Automatic Payment (Autodebit) arrangement with us. It also details what our obligations are to you as your Credit Card Autodebit provider.

It forms part of the terms and conditions of your Credit Card Autodebit Authorisation (CCAA) and should be read in conjunction with your CCAA authorisation.

<p>Definitions</p>	<p><i>account</i> means the credit card account from which we are authorised to arrange for funds to be debited.</p> <p><i>agreement</i> means this Credit Card Autodebit Authorisation Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>banking day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>credit card autodebit authorisation</i> means the Credit Card Automatic Payment Authorisation between <i>us</i> and <i>you</i>.</p> <p><i>debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>debit payment</i> means a particular transaction where a debit is or is to be made.</p> <p><i>us</i> or <i>we</i> means Baptist World Aid Australia (the Debit User) <i>you</i> have authorised by requesting a <i>Credit Card Autodebit Authorisation</i>.</p> <p><i>you</i> means the customer who has signed or authorised by other means the <i>Credit Card Autodebit Authorisation</i>.</p> <p><i>your financial institution</i> means the financial institution at which your <i>account</i> is maintained.</p>
<p>1. Debiting your account</p>	<p>1.1 By authorising <i>us</i> to automatically debit your credit card, <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>Credit Card Autodebit Authorisation</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Credit Card Autodebit Authorisation</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we 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> <p>1.4 We may reattempt any unsuccessful <i>debit payments</i> from <i>your account</i> in the 5 days following <i>debit day</i>.</p>
<p>2. Amendments by us</p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Credit Card Autodebit Authorisation</i> at any time by giving <i>you</i> at least fourteen (14) days written notice.</p>
<p>3. Amendments by you</p>	<p>3.1 <i>You</i> may change, stop or defer a debit payment, or terminate this agreement by providing <i>us</i> with at least fourteen (14 days) notification by writing to: Baptist World Aid Australia Locked Bag 2200 North Ryde NSW 1670</p> <p>Or by telephoning <i>us</i> on 1300 789 991 or +61 2 9451 1199 during business hours; Or emailing <i>us</i> at supporterservices@baptistworldaid.org.au.</p>
<p>4. Your obligations</p>	<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>Credit Card Autodebit Authorisation</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul 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

	<p>an agreed time so that we can process the <i>debit payment</i>.</p> <p>4.3 You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p> <p>4.4 You should provide <i>us</i> with the updated expiry date for <i>your</i> credit card when it lapses or is about to lapse to avoid unsuccessful <i>debit payments</i>.</p>
5 Dispute	<p>5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on 1300 789 991 or +61 2 9451 1199 and confirm that notice in writing with <i>us</i> as soon as possible so that we can resolve <i>your</i> query more quickly. Alternatively <i>you</i> can take it up directly with <i>your</i> financial institution.</p> <p>5.2 If we conclude as a result of our investigations that <i>your</i> account has been incorrectly debited we will respond to <i>your</i> query by arranging for a refund to <i>your account</i> accordingly.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we 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 You should check:</p> <p>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions; and</p> <p>(b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against your credit card or a recent <i>account</i> statement.</p>
7. Confidentiality	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your Credit Card Autodebit Authorisation</i> confidential. We will make reasonable efforts to keep any such information that we have about <i>you</i> secure and to ensure that any of <i>our</i> 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 We will only disclose information that we have about <i>you</i>:</p> <p>(a) to the extent specifically required by law; or</p> <p>(b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</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>Baptist World Aid Australia Locked Bag 2200 North Ryde NSW 1670</p> <p>Or email supporterservices@baptistworldaid.org.au.</p> <p>8.2 We 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>Credit Card Autodebit Authorisation</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>