



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 Public Ancillary Fund, 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.

Definitions

"Account" means the credit card account from which we are authorised to arrange for funds to be debited.

"Agreement" means this Credit Card Autodebit Authorisation Service Agreement between you and us.

"Banking day" means a day other than a Saturday or a Sunday or a Public holiday listed throughout Australia.

"Credit card autodebit authorisation" means the Credit Card Automatic Payment Authorisation between us and you.

"Debit day" means the day that payment by you to us is due.

"Debit payment" means a particular transaction where a debit is or is to be made. us or we means Baptist World Aid Australia (the Debit User) you have authorized by requesting a Credit Card Autodebit Authorisation.

"You" means the customer who has signed or authorised by other means the Credit Card Autodebit Authorisation.

"Your financial institution" means the financial institution at which your account is maintained.

<p>1. Debiting your account</p>	<p>1.1 By authorising us to automatically debit your credit card, you have authorized us to arrange for funds to be debited from your account. You should refer to the Credit Card Autodebit Authorisation and this agreement for the terms of the arrangement between us and you.</p> <p>1.2 We will only arrange for funds to be debited from your account as authorized in the Credit Card Autodebit Authorisation.</p> <p>1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.</p> <p>1.4 We may reattempt any unsuccessful debit payments from your account in the 5 days following debit day.</p>
<p>2. Amendments by us</p>	<p>2.1 We may vary any details of this agreement or a Credit Card Autodebit Authorisation at any time by giving you at least fourteen (14) days written notice.</p>
<p>3. Amendments by you</p>	<p>3.1 You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification by writing to:</p> <p style="text-align: center;">Baptist World Aid Australia Locked Bag 2200 North Ryde NSW 1670</p> <p style="text-align: center;">Or by telephoning us on 1300 789 991 during business hours</p> <p style="text-align: center;">Or by emailing us at hello@baptistworldaid.org.au</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 Credit Card Autodebit Authorisation.</p> <p>4.2 If there is insufficient clear funds in your account to meet a debit payment,</p> <ul 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 us; and c) 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> <p>4.4 You should provide us with the updated expiry date for your credit card when it lapses or is about to lapse to avoid unsuccessful debit payments.</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 on 1300 789 991 and confirm that notify in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.</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 a refund to your account accordingly.</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 in writing.</p>
6. Accounts	<p>6.1 You should check:</p> <ul style="list-style-type: none"> 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; and b) Your account details which you have provided to us are correct by checking them against your credit card or a recent account statement.
7. Confidentiality	<p>7.1 We will keep any information (including your account details) in your Credit Card Autodebit Authorisation 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 we have about you:</p> <ul style="list-style-type: none"> a) To the extent specifically required by law; or b) For the purposes of this agreement (including disclosing information in connection with any query or claim).
8. Notice	<p>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:</p> <p style="text-align: center;">Baptist World Aid Australia Locked Bag 2200 North Ryde NSW 1670</p> <p style="text-align: center;">Or email hello@baptistworldaid.org.au</p> <p>8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Credit Card Autodebit Authorisation.</p> <p>8.3 Any noticed will be deemed to have been received on the third banking day after posting.</p>

Date last reviewed: 25 August 2022