

Baptist Investments & Finance Limited
35-39 King William Road, Unley SA 5061
Phone: 1300 650 542
(Mobiles call 08 8357 1755)



Direct Debit Request

Request and Authority to Debit the Account Named Below to Pay into
Client Acc. No 26470 S92 in name of Bright Futures Child Aid & Development Fund Australia Inc. Overseas Aid
Fund Account with Baptist Investments & Finance Limited.

Request and Authority to debit	<p>Surname or Company Name _____ ("you")</p> <p>Given Names or ABN/ARBN _____</p> <p>request and authorise Baptist Investments & Finance Limited Debit User ID148018 to process any amount Baptist Investments & Finance Limited deems to debit or charge you through the Bulk Electronic Clearing System from an account held at the Financial Institution below subject to the terms and conditions of the Direct Debit Request Service Agreement and further instruction that may be provided below.</p>
Name of Financial Institution that holds the account	<p>Financial Institution Name _____</p> <p>Address _____</p>
Account Details to be debited	<p>Account Name _____</p> <p>BSB Number ____ -- ____</p> <p>Account Number _____</p>
Acknowledgement	<p>By signing this Direct Debit Request you acknowledge having read this and understand the terms and conditions under which debit arrangements are made between you and Baptist Investments & Finance Limited as laid down in this Direct Debit Request and in your Direct Debit Request Service Agreement.</p>
Debit commencement	<p>The amount of \$_____ will commence on ____/____/____ as a once off payment or at a *weekly/*fortnightly/*monthly/*quarterly/*half yearly/*yearly/*4 weekly/*2 weekly intervals after that <i>*(circle as appropriate)</i> until further notice or until ____/____/____ <i>(insert date of last payment)</i>. The debit amount may be varied in accordance with any separate agreement with BIF or with the BIF client.</p>
Type of request	<p>Please tick if this request is to establish a new Direct Debit arrangement to amend an existing authority: New Authority <input type="checkbox"/> Amendment of existing Authority No _____ <input type="checkbox"/></p>
Signature(s) and address of account holder	<p>Signature(s) _____</p> <p><i>(If signing for an organisation, sign and print full name and capacity for signing e.g. Church Treasurer, Director, Partner etc.)</i></p> <p>Address _____</p> <p>_____</p> <p>Date ____/____/____ Contact Phone Number: ____-_____</p>
Office Use Only	<p>Authority Number: _____ Entered By: _____ Date ____/____/____</p>

Direct Debit Request Service Agreement

Baptist Investments & Finance Limited

PO Box 432, Unley SA 5061 Phone: 1300 650 542

Baptist Investments & Finance Limited is banker to Bright Futures Child Aid & Development Fund Australia Inc.



Definitions

- Account means the account held at your financial institution from which we authorised for funds to be debited.
- Agreement means this Direct Debit Request Service Agreement between you and us.
- Business Day means a day other than a Saturday or Sunday of a NSW or national public holiday.
- Debit Day means the day that payment by you to us is due.
- Direct Debit Request means the Direct Debit Request between you and us.
- Us or We means Baptist Investments and Finance Limited you have authorised by signing a Direct Debit Request.
- You means the customer who signed the Direct Debit Request.
- Your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

Debiting Your Account

- By signing a Direct Debit Request you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- If the debit falls on a day that is not a business day, we 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.

Changes by Us

- We 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.

Changes by You

- If you wish to stop or defer a debit payment, you must notify us **in writing at least 5 working days** before the next debit day. This notice should be given to us in the first instance.
- You may cancel your authority for us to debit your account at any time by giving us **at least 5 working days notice in writing** before the next debit day. This notice should be given to us in the first instance.
- You may change the arrangement (but not stop, defer or cancel) under a Direct Debit Request **by telephoning us** on 1300 650 542 (cost of a local call – mobiles excluded) and quoting your password at least 5 working days before the next debit day.

Your Obligations

- 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 Direct Debit Request.
- If there are insufficient clear funds in your account to meet a debit payment:
 - You may be charged a fee and/or interest by your financial institution
 - You may also incur fees or charges imposed or incurred by us and
 - You must make arrangement 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.
- You should check your account statement to verify that the amounts debited from your account are correct.
- If Baptist Investments and Finance Limited is liable to pay goods and services tax (GST) on a supply made by Baptist Investments and Finance Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

Disputes

- If you believe that there has been an error in debiting your account you should notify us directly on 1300 650542 (local call cost – mobiles phones excluded) or on 02 8572 3270 from your mobile phone and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- If we conclude, as a result of our investigations, that your account has been incorrectly debited we will request your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- If we conclude, as a result of our investigation that your account has not been incorrectly debited we will provide you with reasons and any evidence for this finding.
- Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

Accounts

- You should check:
 - With your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts;
 - Your account details, which you have provided us to us, are correct by checking them against a recent account statement; and
 - With your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

- We will keep any information (including account details) in your Direct Debit Request 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 about that information.
- We will only disclose information that we have about you to the extent specifically required by law, or for the purposes of this Agreement (including disclosing information in connection with any query or claim)

Notice

- If you wish to notify us in writing about anything relating to this Agreement you should write to the Chief Executive Officer, Baptist Investments and Finance Limited, Private Bag 8, Glebe NSW 2037.
- We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- Any notice will be deemed to have been received two business days after it is posted.

July 2004