

CREDIT CARD DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Credit Card Direct Debit Service Agreement with Bible Society Australia. 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.

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

Definitions

agreement means this Credit Card Direct Debit Request Service Agreement between you and us.

authorisation means the approval given by you in the Pledge Form you signed.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

credit card means your credit card held at your financial institution from which we are authorised to arrange for funds to be debited.

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

debit payment means a particular transaction where a debit is made.

credit card direct debit request means the Credit Card Direct Debit Request between us and you.

us or **we** means Bible Society Australia (the Debit User) you have authorised by requesting a Credit Card Direct Debit Request.

you means the customer who has authorised the Credit Card Direct Debit Request.

your financial institution means the financial institution nominated by you on the CCDDR at which the credit card is maintained.

1. Debiting your credit card

1.1 Credit Card Direct Debit Request: by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your credit card on the 16th day of the month.

1.2 We will only arrange for funds to be debited from your credit card as authorised in the Credit Card Direct Debit Request.

or

We will only arrange for funds to be debited from your credit card if we have sent it to the address nominated by you in the Credit Card Direct Debit Request.

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 credit card on the following business day.

2. Amendments by us

2.1 We may vary any details of this agreement or a Credit Card Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

3. Amendments by you

3.1 You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days' notification by writing to donor.support@biblesociety.org.au or by telephoning us on **1300 242 537** during business hours; or arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us of your new credit card details.

4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your credit card to allow a debit payment to be made in accordance with the Credit Card Direct Debit Request.

4.2 If there are insufficient clear funds in your credit card to meet a debit payment:

(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;

(c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your credit card by an agreed time so that we can process the debit payment.

4.3 You should check your credit card statement to verify that the amounts debited from your credit card are correct.

5. Dispute

5.1 If you believe that there has been an error in debiting your credit card, you should notify us directly on **1300 242 537** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can contact your financial institution.

5.2 If we conclude as a result of our investigations that your credit card has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your credit card (including interest and charges) accordingly. We will also notify you in writing of the amount by which your credit card has been adjusted.

5.3 If we conclude as a result of our investigations that your credit card has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

6. Credit cards

6.1 You should check:

(a) with your financial institution whether direct debiting is available from your credit card as direct debiting is not available on all credit cards offered by financial institutions.

(b) your credit card details which you have provided to us are correct by checking them against a recent credit card statement.

7. Confidentiality

7.1 We will keep any information (including your credit card details) in your Credit Card 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 of that information.

7.2 We will only disclose information that we have about you:

(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).



**BIBLE
SOCIETY**

Bible Society Australia

ABN 85 214 424 729

GPO Box 4161, Sydney NSW 2001

DIRECT DEBIT REQUEST SERVICE AGREEMENT

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

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

authorisation means the approval given by you in the Pledge Form you signed..

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

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

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or **we** means Bible Society Australia (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

1.1 Direct Debit Request: by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account on the 16th day of the month.

1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from your account if we have sent it to the address nominated by you in the Direct Debit Request.

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 business day.

2. Amendments by us

2.1 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.

3. Amendments by you

3.1 You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days' notification by writing to donor.support@biblesociety.org.au or by telephoning us on **1300 242 537** during business hours; or arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us of your new account details.

4. Your obligations

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 Direct Debit Request.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

- (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;
- (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.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on **1300 242 537** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can contact your financial institution.

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 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.

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.

6. Accounts

6.1 You should check:

- (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.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement.

7. Confidentiality

7.1 We will keep any information (including your 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 of that information.

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
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