

Christian Finance Australia Ltd

ABN 56 002 861 789 - AFSL 311 062



Giveaway

Direct Debit Request

Service Agreement

The terms “we”, “our”, and “us” refer to Christian Finance Australia Ltd
ABN 56 002 861 789 - AFSL 311 062 - and its related brands and divisions.

Giveway Direct Debit Request Service Agreement

This is your Giveway Direct Debit Service Agreement with Christian Finance Australia Ltd (“we”, “our”, and “us”) ABN 56 002 861 789, AFSL 311062. It explains what your obligations are when undertaking a Giveway 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 Giveway Direct Debit Request (‘GDDR’) and should be read in conjunction with your GDDR authorisation.

Definitions	<p>account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Giveway Direct Debit Request Service Agreement between you and us.</p> <p>BECS means Bulk Electronic Clearing System</p> <p>business day means a day other than a Saturday or a Sunday or a public holiday in Sydney, NSW.</p> <p>debit day means the day that payment by you to the Campaign named in the Giveway Direct Debit Request Authority (GDDR) is to be paid.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>GDDR means the written or online request between <i>us</i> and <i>you</i> to debit funds from <i>your account</i>.</p> <p>us or we means Christian Finance Australia Ltd.</p> <p>you means the person who authorises the GDDR.</p> <p>your financial institution is the financial institution nominated by you on the GDDR form and at which the account is maintained.</p>
1. Debiting your account	<p>1.1 By submitting a GDDR, you have authorised us to arrange for funds to be debited from your account. You should refer to the GDDR 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 authorised in the GDDR.</p> <p>1.3 If the debit day 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.</p>

2. Changes by us	2.1 We may vary any details of this agreement or a GDDR at any time by giving you at least thirty (30) days written notice.
3. Changes by you	<p>3.1 The GDDR may be cancelled with the ability to cancel without penalty in response to any variations under clause 2.1 but is not able to be changed or varied in any way. To cancel a GDDR you must notify us by any of the following methods:</p> <ul style="list-style-type: none"> • Email: clients@christianfinance.org.au • Telephone: 1300 650 542 during business hours • Mail: Christian Finance, Level 4, 5 Saunders Close, Macquarie Park NSW 2113 • Arranging it through your own financial institution <p>at least seven (7) days before the next debit day.</p> <p>3.2 A new replacement GDDR may be established to give effect to any changes or variations you require after you have given notice of cancellation of your previous GDDR in 3.1 above.</p>
4. Your obligations	<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 GDDR.</p> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <ol 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>
5. Dispute	5.1 Errors, Unauthorised Transactions or Mistaken Payments. If you believe that there has been an error in debiting your account or an unauthorised or mistaken payment made, you should notify us directly by phone on 1300 650 542 or email

at clients@christianfinance.org.au and confirm by notice in writing to us as soon as possible so that we can resolve your query more quickly. We will acknowledge your claim within 3 business days and investigate the matter within 20 business days. Alternatively, you can take it up directly with your financial institution.

5.2 Claims for payments processed more than 3 months prior to the date that advice is received by us may not be considered.

5.3 Where we, at our sole discretion, is satisfied that a payment has been made erroneously, the transaction will be reversed to the account from which the money was originally debited, and the parties advised in writing, recognising the confidentiality of the individual giver.

5.4 If our investigations conclude 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 through BECS 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, and
- c) with your financial institution before completing the GDDR if you have any queries about how to complete the GDDR.

7. Confidentiality

7.1 We will keep any information (including your account details) in your GDDR 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:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

If you wish to notify us in writing about anything relating to this agreement, you should email us at clients@christianfinance.org.au

8.1 We will notify you by sending a notice by email to the address you have given in the GDDR.

<p>9. Other</p>	<p>8.2 Any notice will be deemed to have been received on the third business day after it is sent.</p> <p>9.1 Fees & Charges – No service fees or charges are applied to users of the Giveway Direct Debit Request service. You should check with your financial institution for any fees or charges which may apply for a direct debit transaction to your account.</p> <p>9.2 Giveway Establishment Confirmation – When you establish a GDDR, you will receive a Giveway Establishment Confirmation by email. You should check your account statements to confirm payments.</p> <p>9.3 Refunds – Any online payment made to a participating Campaign cannot be refunded once it has been approved and payment completed.</p>
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