

FORM J
Stewardship
Direct Debit Request



Please tick one of the below:

- Tithe/Donation/Pledge
- Global Care Disaster Relief
- Other (Specify) _____

ABN 79 400 419 737

	Request and Authority to debit the account named below to pay International Network of Churches				
Request and Authority to debit	Name: _____ Request and authorise International Nework of Churches to process any amount INC Invest 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.				
Users use only Name of account to be credited	Account Name: _____ Account BSB: _____ Account Number: _____				
Account details to be debited	Account Name _____ Account BSB <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Financial Institution _____				
Acknowledgement	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 International Nework of Churches as laid down in this Direct Debit Request and in your Direct Debit Request Service Agreement.				
Debit	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Weekly</td> <td style="width: 50%; border: none;"><input type="checkbox"/> Monthly</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Fortnightly</td> <td style="border: none;"><input type="checkbox"/> Other _____</td> </tr> </table>	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other _____
<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly				
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other _____				
Direct Debit from previous invoice to be cancelled is \$	The amount to be debited is: \$ _____ <div style="text-align: right; font-size: small;">(amount in words)</div>				
Signature and address of account holder Acknowledges they have read the "Direct Debit Request Service Agreement" on following pages.	Signature _____ <small>(If signing for an organisation, sign and print full name and capacity for signing e.g. Senior Pastor, Administrator)</small> Address _____ _____ _____ Date ____ / ____ / ____ Email: _____ Phone: _____				

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Request Service Agreement with INC Invest, BECS user identification number 148054. 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 Direct Debit Request and should be read in conjunction with the authorisations you provided to us in the Direct Debit Request.

1. Definitions

Account means the account held at Your Financial Institution from which we are authorised to arrange for funds to be debited (which will decrease the available balance in the account).

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

Debit Day means the day that you have authorised us to arrange for funds to be debited from your Account (which will decrease the available balance in your Account).

Debit Payment means a particular transaction where a debit is made.

Direct Debit refers to the process whereby you provide us with the Direct Debit Request which authorises us to arrange for funds to be debited from an account held with Your Financial Institution (which will reduce the available balance in that account).

Direct Debit Request means the Direct Debit Request between you and us.

Your Financial Institution is the financial institution nominated by you on the Direct Debit Request at which your Account is maintained.

we, our or us or We, Our or Us means INC Invest.

2. Debiting your Account

By signing the Direct Debit Request or providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your Account (which will reduce the available balance in 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 (which will reduce the available balance in your Account) as authorised in the Direct Debit Request.

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.

3. Changes

If you wish to **stop** or **defer** a Debit Payment or terminate this Agreement, you must notify us at least seven (7) Business Days before the next Debit Day. This notice should be given to our call centre; see below.

Alternatively you may:

- Write to us at; or
- Arrange it through Your Financial Institution, which is required to act promptly on your instructions.

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.

4. 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 funds in your Account to meet a Debit Payment:

- You may be charged a fee and/or interest by Your Financial Institution; and
- You must arrange for the Debit Payment to be made by another method or arrange for sufficient cleared 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.

5. **Disputes**

If you believe that there has been an error in debiting your Account (which has resulted in your available balance in your Account being reduced), you should notify our call centre; see below.

If we conclude, as a result of our investigations, that your Account has been incorrectly debited (which has resulted in your available balance in your Account being reduced) we will respond to your query by arranging for Your Financial Institution to adjust your account (including interest and charges) (which will result in your available balance in your Account being increased). 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 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.

If we cannot resolve the matter or you are not satisfied with our proposed resolution, 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.

6. **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 offered by financial institutions;
- Your Account details which you have provided 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.

7. **Confidentiality**

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.

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).

We may provide a copy of the Direct Debit Request to another financial institution in the event any payment that is made in accordance with the Direct Debit Request is disputed.

8. **Notice**

If you wish to notify us in writing about anything relating to this Agreement you should write to the address below.

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.