

Request and authority to debit the account named below  
to pay International Network of Churches

**PLEASE TICK ONE OF THE BELOW**

- Insurance                       Motor Vehicle Insurance       Workers Compensation       Network Contribution

**DEBIT DETAILS**

This continues until cancellation unless stated otherwise.

Invoice number:

The amount to be debited is: \$

**REQUEST AND AUTHORITY TO DEBIT**

Church or College Name:

Requests and authorises International Network of Churches to process any amount INC Invest deems to debit or charge you through the Bulk Electronic Clearing System from your nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

**DETAILS OF THE ACCOUNT TO BE DEBITED**

Account Name:

Financial Institution:

Branch Address:

Account BSB:

Account Number:

**DEBIT FREQUENCY**

- Weekly                       Fortnightly                       Monthly                       One Off                       Other: \_\_\_\_\_

**DEBIT PERIOD**

Debit Start Date:

Debit End Date:

Nominated Day of Month/Week (e.g. 15<sup>th</sup>/Tuesday):

Notes:

**CANCEL EXISTING DEBIT**

- Please cancel the Direct Debit from the previous invoice: \$ \_\_\_\_\_

## CONFIRMATION

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you confirm that: a) you are authorised to operate the nominated account; and 2) you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement.

## CONTACT DETAILS AND SIGNATURE OF ACCOUNT HOLDER

If signing for an organisation, sign and print full name and capacity for signing e.g. Senior Pastor, Administrator

Full Name (1):

Capacity/Title:

Email:

Mobile:

Signature:

Date:

If your account is set to 'two to sign', please have the second account authority sign below.

Full Name (2):

Capacity/Title:

Email:

Mobile:

Signature:

Date:

## 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 your Direct Debit Request authorisation.

### 1. 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.

**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** 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 written, verbal or online request between us and you to debit funds from your account.

**Your Financial Institution** is the financial institution at which you have the amount you have authorised us to debit.

**We** means INC Invest (the Debit User) you have authorised by requesting a Direct Debit Request.

### 2. DEBITING YOUR ACCOUNT

By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this Agreement set out 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 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.

### 3. AMENDMENTS 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, sent to the preferred email or address you have given us in the Direct Debit Request.

### 4. HOW TO CANCEL OR CHANGE DIRECT DEBITS

You can:

- a) Cancel or suspend the Direct Debit Request; or
- b) Change, stop or defer an individual debit payment at any time by giving us at least five (5) Banking Days' notice.

To do so, contact us at [incinvest.com.au](http://incinvest.com.au) or by telephoning us on 07 3387 7755 during business hours.

You can also contact Your Financial Institution, which must act promptly on your instructions.

### 5. 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 available funds in your account to meet a Debit Payment:

- You may be charged a fee and/or interest by Your Financial Institution; and
- We may charge you a reasonable cost incurred by us on account of there being insufficient funds; 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.

## 6. 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 us directly via email: [invest@inc.org.au](mailto:invest@inc.org.au) or via phone on 07 3387 7755.

Alternatively, you can contact your financial institution for assistance.

If we conclude, as a result of our investigations, that your account has been incorrectly debited we will respond to your query by arranging, within a reasonable period, 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.

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.

## 7. 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.

## 8. 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).

## 9. CONTACTING EACH OTHER

If you wish to notify us in writing about anything relating to this Agreement you should contact us via the details below.

We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.

Any notice will be deemed to have been received on the second Banking Day after sending.