



The purpose of this form is for you to authorise Real Life Christian Church to transfer funds from your nominated credit card, into an investment held by the church.

Request and Authority to debit the credit card named below to pay Real Life Christian Church:

New request
 Amendment to existing request
 Authority number (if known)

Personal Details

Surname
 Given Names ("you")

request and authorise Real Life Christian Church ("RLCC") to process any amount RLCC deems to debit, until further notice in writing, and to debit my credit card identified below subject to the terms and conditions of the Credit Card Standing Authority Agreement.

Credit card details to be debited

Name on Card
 Mastercard
 Visa

Card Number - - -

CCV
 Expiry /

Debit amount and frequency

Amount to be debited \$
 Amount in words

Weekly
 Fortnightly
 Monthly

Acknowledgement and signature of the cardholder

I acknowledge that I have read and understood the Credit Card Standing Authority Agreement and understand the terms and conditions under which this Credit Card Standing Authority is made between you and Real Life Christian Church.

Signature
 Name

Address
 Phone
 Postcode
 Email

Please return to Real Life Christian Church: PO Box 239, Springwood, QLD, 4127 Date

Office use only	Received	Authority no.	Input	Letter		
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Real Life Christian Church Credit Card Standing Authority Agreement

Definitions

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

Agreement means this Credit Card Standing Authority Agreement between you and us.

Business day means a day other than a Saturday or Sunday or a national public holiday.

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

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

Standing Authority means the Credit Card Standing Authority Agreement between you and us.

Us or we means Real Life Christian Church ("RLCC") ABN: 84 836 437 495 that 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 Credit Card

By signing a Credit Card Standing Authority Agreement you have authorised us to arrange for funds to be debited from your credit card. You should refer to the Credit Card Standing Authority Agreement and this Agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your credit card as authorised in the Credit Card Standing Authority Agreement.

It is your responsibility to ensure that the authorisation given to draw on the nominated credit card is identical to the account signing instruction held by your financial institution. If the debit day falls on a day that is not a business day we may debit your credit card on the following business day. If you are unsure about which day your credit card has or will be debited you should ask RLCC.

Changes by us

We may vary any details of this Agreement or a Credit Card Standing Authority Agreement at any time by giving you at least fourteen (14) days written notice. We reserve the right to cancel the Credit Card Standing Authority Agreement if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternative payment method.

Changes by you

If you wish to stop or defer a credit card payment, you must notify us in writing at least seven (7) 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 credit card at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance.

You may otherwise change the arrangement under a Credit Card Standing Authority Agreement by notifying us in writing at least seven (7) days before the next debit day. It is your responsibility to advise us if the credit card nominated by you to receive the debit is transferred or closed.

Your obligations

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 Standing Authority Agreement.

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
- you may also incur fees or charges imposed or incurred by us

- 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.

If you wish to cancel the Credit Card Standing Authority Agreement, it is your responsibility to arrange with us a suitable alternative payment method.

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

If RLCC is liable to pay Goods and Services Tax (GST) on a supply made by RLCC in connection with this Agreement, you agree to pay RLCC 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 by telephone on (07) 3387 5777 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 credit card has been incorrectly debited we refund the amount (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 provide you with reasons and any evidence for this finding.

Any queries you may have about an error made in debiting your credit card 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 that will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

Accounts

You should check

- your credit card details which you have provided to us are correct by checking them against a recent account statement
- with your financial institution before completing the Credit Card Standing Authority Agreement if you have any queries about how to complete the Credit Card Standing Authority Agreement.

Confidentiality

We will keep any information (including your account details) in your Credit Card Standing Authority Agreement confidential between RLCC and yourself. By completing this Credit Card Standing Authority Agreement form, you agree to RLCC collecting and using the personal information you give us, to enable us to provide to you with information and to communicate with you regarding your Credit Card Standing Authority arrangements. If you have any concerns about how we will use the information, or wish to amend your personal details, please write to us at the address shown on this form.

Notice

If you wish to notify us in writing about anything relating to this Agreement (apart from changes as above), you should write to:

Real Life Christian Church
PO Box 239
Springwood, QLD, 4127

We will notify you by sending a notice in the ordinary post to the address you have given us in the Credit Card Standing Authority Agreement. Any notice will be deemed to have been received two business days after it is posted.

