

CATHOLIC MISSION PAYMENT CARD TERMS AND CONDITIONS

This page outlines the terms and conditions that apply to the payment card arrangements made between Catholic Mission (ABN 52 945 927 066) (Direct Debit User ID 066470) (**our, us, we**) and you. It sets out your rights and responsibilities in relation to the arrangements. It also sets out what our rights and responsibilities are to you.

Please read this document thoroughly. For further enquiries or communications regarding your payment or these payment terms, please contact us by phone on 02 9919 7800 or email admin@catholicmission.org.au.

1. Your rights and responsibilities

1.1 Responsibilities

It is your responsibility to ensure that:

- a) you provide current and valid payment card details.
- b) on the payment date there are sufficient cleared funds or available credit.
- c) you regularly check your account statement that the amounts deducted from your account are correct.
- d) you advise us if the payment card is cancelled (for ongoing or regular payments only).

1.2 Enquiries and Changes to payments

If you have a recurring payment arrangement and want to make changes to your payment arrangements, you must contact us at least five (5) business days prior to the next due payment date. These changes may include: deferring the payment; altering the schedule; stopping an individual payment; suspending an automatic payment; change of account details; cancelling an automatic payment completely.

2. Our rights and responsibilities

2.1 Payments

- a) You authorise us to make a payment from your payment card if you submit a request for us to make a payment.
- b) If you have requested a recurring payment:
 - i. your payment will occur on the day of the month notified in your request, or such other day allocated by us. If the payment date falls on a non-business day, it will be made from your account on the next business day following the scheduled payment date.

Terms and Conditions can be found at catholicmission.org.au/T&C

- ii. you authorise us to make recurring payments from your payment card as set out in your request until further notice.
- iii. no change will be made to the amount or frequency of your contribution without your express consent.
- iv. we reserve the right to cancel a recurring payment arrangement if two (2) or more successive payments are declined by your financial institution. We will advise you to arrange an alternative payment method.

2.2 Privacy

Information that you provide to us will be kept confidential and may only be used to facilitate processing your request.

3. Contacting Us

3.1 If there is a problem

- a) If you believe that a payment has been made incorrectly, please contact us. Alternatively, please contact your financial institution.
- b) If we conclude that a payment was incorrectly made we will arrange for your financial institution to correct the payment. We will also notify you in writing of the amount of any adjustment.
- c) If we conclude that a payment was made correctly, we will notify you in writing and provide you with reasons.

3.2 Contact between us

- a) If you wish to contact us about anything relating to these terms and conditions, please refer to our address and contact details shown at the bottom of the first page of these terms and conditions.
- b) Where we have to contact you in writing, we may do so by electronic message (if we have your email address or mobile phone number) or by post to the address you have given us.
- c) Any notice given by post will be deemed to have been received on the next business day after posting.
- d) Any notice given electronically will be deemed to have been received 24 hours after the message was sent unless the person sending the message knows or reasonably ought to suspect that the message was not delivered.