Christian Finance Australia Ltd

ABN 56 002 861 789 – AFSL 311062
("Christian Finance")
A National Affiliated Ministry of Australian Baptist Ministries
Ph 1300 650 542 **Email** clients@christianfinance.org.au **Web** www.christianfinance.org.au

Christian Finance

Visa Prepaid PayCard Application
(For Reimbursable Expenses)

STEP 1: Employee Account Application

Please complete this Application form, print, and sign, before returning it to us at clients@christianfinance.org.au. Please use BLOCK LETTERS, tick your required choices, and ensure your information includes the fields marked mandatory on page 3).**

NOTE: The Visa Prepaid PayCard is only available to Employers who maintain an active account. The PayCard is issued by Indue Ltd ABN 97 087 822 464 (AFSL No 320204). If you are not already a client, please complete an account application first.

Name of incorporated entity, trust, non-profit or other business entity (the Employer)

ABN Number:	Client Number:

(Client Number *must be completed)*

Business location address

Suburb		State		Postcode	

Postal address (if different from business location address)

Suburb		State		Postcode	

Contact Person [Please include at **least two contact details** (e-mail preferable) and area code(s)]

Name					
Home Phone	( )	Work Phone	( )	Mobile	
Email					

The Employer hereby applies for a Visa Prepaid PayCard (the Card) for the Business and has read, understood, and accepts the terms and conditions contained in the Visa Prepaid PayCard Financial Services Guide and Product Disclosure Statement Parts 1 & 2.

The Employer will issue the card to the employee (cardholder) referred to in Step 3. The Cardholder will activate the Card by going online at www.christianfinance.org.au.

For and on behalf of the Employer:

Authorised signatory	Authorised signatory
×	×
Date: _____/_____/_____	Date: _____/_____/_____
Name: _____	Name: _____

STEP 2. Payment Agreement (Agreed Payments Cardholder)

AGREEMENT

I _____ (employee's name), agree to the following terms and conditions of my employer covering the use of the Visa Prepaid PayCard (the Card).

WHEREAS:

1. I am engaged by the employer under an employment agreement or a contract for services or am an authorised volunteer of that employer and am eligible to apply for the Card to incur expenses as specified by my employer.
2. I acknowledge that I have read the guidelines outlined by my employer and agree to comply with the conditions as contained therein and the terms and conditions stated herein, and the terms and conditions contained in the Visa Prepaid PayCard Financial Services Guide and Product Disclosure Statement Parts 1 & 2 (Card terms & conditions).
3. The terms and conditions of my employment agreement, contract for services or volunteering arrangements with my employer allow for the payment of authorised expenses by the provision of the Card.

TERMS AND CONDITIONS

1. I agree to accept the Card which may only be used by me to incur expenses as specified or authorised by my employer with the exception of payment of fines or cash advances.
2. I acknowledge that my employer will make transfers to the Card account in my name to undertake transactions by using the Card.
3. I acknowledge that any attempted load that will take the Value on the Card over the Card Limit of $10,000.00 will be rejected in full and will therefore manage the Card balance to enable the next agreed payment to be loaded to the Card.
4. I agree that I have no entitlement to the amounts transferred to my Card account other than as a mechanism for undertaking transactions, subject to the Card terms & conditions and the terms and conditions of this Payment Agreement.
5. I acknowledge that any credit balance remaining on the Card account on termination or cancellation of the Card shall be refunded to my employer and taken into account in my overall remuneration reconciliation.
6. I acknowledge that I am responsible for all transactions that are undertaken by use of the Card.
7. I agree that I will pay to my employer on demand any debit (negative) balance on the Card and any expenses debited to the Card after its termination or cancellation (including any transactions that are processed due to delays in processing transactions on the Card by merchants) that are not transactions authorised by my employer.
8. I authorise and direct my employer to make such deductions from my payment as are required, to discharge my obligations to my employer under this Agreement.
9. I agree that my employer may alter or discontinue this arrangement at any time and in particular if there is a change in any relevant legislation that adversely impacts on the arrangement.
10. I acknowledge and confirm the Employers agreement, in accordance with the terms of the Product Disclosure Statement, for fees and charges to be deducted from the monetary value stored on the Card from time to time.

Employee signature

✖
Date: _____ / _____ / _____

STEP 3. Employee (Cardholder) Details

Title	Given Name	Middle Name(s)	Surname

Mother's Maiden Name**	Driver Licence No.	Date of Birth
		____ / ____ / _____
Occupation (e.g., Religious Practitioner)		

Residential address

Property Name	Unit / St No	Street Name	Suburb	State	Postcode

Previous Address (*required if at above address for less than 2 years*)

Property Name	Unit / St No	Street Name	Suburb	State	Postcode

Postal address (*only if different from residential address*)

Contact Details [Please include at **least two contact details,** a **phone number**** and area code(s)]

Home Phone	( )	Work Phone	( )	Mobile	
Email**					

STEP 4. Cardholder Consent and Identification

Pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), Christian Finance uses an agency to make inquiries in connection with the provision of services to you by Christian Finance to verify your personal information for AML/CTF purposes. Signatory consent is required to undertake the verification process. Christian Finance partners with FirstAML to complete the identity verification process required under law. If this is the first time you are applying for a product with Christian Finance (i.e. you are not a current client), FirstAML will be in contact with you to complete the verification process. Please have your identity documents ready. For information regarding identity requirements please refer to the Identification Lists – Individuals

I, the person named in this application as Cardholder, consent to the issue of a Visa Prepaid PayCard (the Card) in my employer's name for my use. I acknowledge that use of the Card will be governed by the terms and conditions contained in the Visa Prepaid PayCard Financial Services Guide and Product Disclosure Statement Parts 1 & 2 which will accompany the Card. My subsequent use of the Card will constitute my agreement to abide by the terms and conditions.

- I am authorised to provide the personal details presented and I consent to my information being checked, by a Credit Reporting Agency (CRA)/ agency, with the document issuer or official record holder for the purposes of confirming my identity Yes ☐
- I wish to opt-out of receiving marketing information about other products or services offered Yes ☐ No ☐

Employee signature

Signature	✖
Date	____ / ____ / _____

Further Important Information

Verification of Identity using information at a credit reporting agency (CRA)/ Agency

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires Christian Finance to confirm and verify your identity before a prepaid card can be issued in the name of an individual.

Christian Finance partners with FirstAML act its agency to complete the identity verification process. To enable us to confirm and verify your identity, we may disclose personal information such as your name, date of birth, and address to an agency to obtain an assessment of whether that personal information matches information held by them. The agency may check your information with the document issuer or official record holder. The agency may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. If we are unable to verify your identity using information held by the agency, we will provide you with a notice to this effect and give you the opportunity to contact the agency to update your information held by them or verify your identity using an alternative method acceptable to Christian Finance.

You will receive an email from FirstAML to complete a short verification process.Please have your identity documents ready. You will be asked to provide information to confirm your name, date of birth and address. For information regarding identity requirements please refer to the Identification List – Individuals.

Christian Finance may require you to provide additional information before accepting your application and we will contact you if this is necessary.

Privacy Statement

Indue & Christian Finance are committed to ensuring the confidentiality and security of your personal information. Christian Finance's Privacy Policy, which provides further information about how we handle your information, is available upon request or by accessing our website www.christianfinance.org.au

Christian Finance's contact details for privacy purposes are as follows:
Privacy Officer
clients@christianfinance.org.au
Ministry and Learning Centre, Level 4, 5 Saunders Close, Macquarie Park NSW 2113 and 1300 650 542

You can contact Indue or obtain a copy of its Privacy Policy, by visiting www.indue.com.au, by calling 1300 671 819 or by writing to Indue Ltd at PO Box 5389 West End, Qld 4101.

We generally collect personal information directly from you. For example, personal information will be collected through our application processes, forms, and other interactions with you in the course of providing you with our products and services, including when you visit our website, call us or send us correspondence. We may also obtain credit information about you from identity verifiers, credit providers and credit reporting bodies on your behalf, if necessary, for us to provide our services to you.

Christian Finance collects and holds personal information for the purposes set out in the Privacy Policy.

If you do not provide us with the personal information we request, we may not be able to provide you with our products or services or meet your needs appropriately.

We may use and disclose the personal information we collect about you for the following purposes:

- to assist Christian Finance in providing you with products and services,
- completion of documentation and application forms,
- to consider and assess your request for a product or service,
- let you know about other products or services we offer, send you information about special offers or invite you to events,
- to protect our business and other customers from fraudulent or unlawful activity,
- to conduct our business and perform other management and administration tasks,
- to consider any concerns or complaints you may have,
- to manage any legal actions involving Christian Finance,
- to comply with relevant laws, regulations, and other legal obligations, and

- to help us improve the products and services offered to our customers, and to enhance our overall business.

The types of organisations to whom we may need to disclose your personal information to include:

- a related entity of Christian Finance,
- Indue, the issuer of the Visa Prepaid Card,
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, or other advisors,
- organisations involved in a transfer or sale of all or part of our assets or business,
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks,
- regulatory bodies, government agencies, law enforcement bodies and courts,
- your guarantor, referee(s), employer or co-account holder,
- financial product issuers,
- other credit providers and credit reporting bodies,
- a debt collector, and
- anyone else to whom you authorise us to disclose it.

We may disclose personal information to recipients that are located outside Australia in some circumstances. Any disclosure of personal information to overseas recipients will be in accordance with our Privacy Policy.

Our Privacy Policy contains information about how:

- you may access information, including credit information, held about you,
- you may seek the correction of information, including credit information, about you,
- you may complain about a breach of the Privacy Act 1988, including the Australian Privacy Principles and the Credit Reporting Code, and
- we will deal with a privacy complaint.

We may use personal information we collect from you to send marketing material from time to time unless you elect not to receive the material. We will not provide your personal information to any third-party other than in accordance with our Privacy Policy.

We may also disclose your personal information to a CRA/ Agency for the purpose set out above in "Verification of Identity using information at a credit reporting agency (CRA)/ Agency".

Information about credit reporting, including the contact details of the CRAs/ Agency we deal with, how we or a CRA/ Agency may use your information, how to access our policies and your rights in relation to your credit information, is available at www.christianfinance.org.au. You can request to have this information provided in hard copy by contacting our Privacy Officer.

Indue Limited ABN 97 087 822 464 (AFSL 320204) is the issuer of the Card and the member of Visa. Christian Finance Australia Ltd ABN 56 002 861 789 is an agent of Indue (AFSL License No. 311 062). Please refer to the Financial Services Guide. A Product Disclosure Statement is available and can be obtained by visiting www.christianfinance.org.au. You should consider the Product Disclosure Statement in deciding whether or not to acquire the VISA Prepaid PayCard.