

Baptist Financial Services Australia Ltd

ABN 56 002 861 789 – AFSL 311062



RETURN THIS FORM TO:

Baptist Financial Services Australia Ltd ("BFS" and "Baptist Financial Services")

Ph - 1300 650 542

Fax - 1300 784 699

Email clients@bfs.org.au

Web www.bfs.org.au

NSW/ACT

PO Box 122, Epping NSW 1710

VIC/TAS

PO Box 377 Hawthorn VIC 3122

SANT

PO Box 432 Unley SA 5061

WA

PO Box 57 Burswood WA 6100

BFS Visa Prepaid PayCard Application

Step 1: Employer Account Application:

NOTE: The BFS Visa Prepaid PayCard is available to Employers who maintain an active BFS account. If you are not already a BFS client please complete an account application and forward with this application. The account application can be downloaded from www.bfs.org.au under 'Form Access'.

BFS Client Number (this item must be completed, unless this application form is accompanied by an account application form)

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

ABN

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Business location address

Suburb

State

Postcode

Postal address (if different from business location address)

Suburb

State

Postcode

Contact Details (for phone/fax contacts include area code)

Contact Name				Phone	
Fax		Email (This item must be completed)			

The Employer hereby applies for a BFS Visa Prepaid PayCard (the Card) for the Business and has read, understood and accepts the terms and conditions contained in the BFS 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.bfs.org.au, selecting "Prepaid Cards" and then clicking on the Card image to follow the prompts.

For and on behalf of the Employer:

Authorised signatory

Authorised signatory

SIGN HERE			SIGN HERE		
Date	/	/	Date	/	/

Step 2: Salary Packaging Agreement

AGREEMENT

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

WHEREAS:

1. I am engaged by the employer under an employment agreement or a contract for services and am eligible to apply for the Card to package 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 BFS 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 or contract for services allow for the provision of fringe benefits by means of provision of the Card, and may include the provision of other fringe benefits not covered by this agreement.

TERMS AND CONDITIONS

1. I hereby authorise a reduction in my total remuneration by an amount of \$_____ per pay to be effective after receipt of the Card.
2. I agree to accept the Card which may only be used by me to incur a range of unspecified personal expenses with the exception of payment of fines or cash advances.
3. I acknowledge that the amount of the reduction in my remuneration as authorised by Clause 1 will be transferred by regular transfers to the Card account in my name to undertake transactions by using the Card.
4. 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 salary packaging payment to be loaded to the Card.
5. 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 Salary Packaging Agreement.
6. 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.
7. I acknowledge that I am responsible for all transactions that are undertaken by use of the Card, and I agree to pay to my employer on demand any transaction amounts incurred on the Card during an FBT year (1 April to 31 March) that exceed the reduction in my remuneration as authorised by Clause 1.
8. 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).
9. I authorise and direct my employer to make such deductions from my remuneration or termination entitlements as are required, to discharge my obligations to my employer under this Agreement.
10. I acknowledge that the amount of expenses incurred by me on the Card and reimbursed, multiplied by a factor of 1.8692 (as per ATO ruling) may be disclosed on my Payment Summary as a Reportable Fringe Benefit (where required).
11. 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.
12. I acknowledge and confirm the Employer's 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

Employer signature

SIGN HERE	SIGN HERE
Date / /	Date / /

Step 3: Employee (Cardholder) Details:

Title*	Given names*	Middle Name*	Surname*
Driver Licence No		Date of Birth*	/ /
Occupation (eg Religious Practitioner)			

Residential address*

Property Name	Unit No / St No	Street Name	Suburb	State	Postcode
	/				

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

Property Name	Unit No / St No	Street Name	Suburb	State	Postcode
	/				

Postal address (only if different from residential address)

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Contact Details (for phone/fax contacts please include area code)

Home Phone		Work Phone		Mobile Ph	
Fax		Email			

Step 4: Cardholder Consent & Identification

I, the person named in this application as Cardholder, consent to the issue of a BFS 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 BFS 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 have previously been identified as a signatory to an account with Baptist Financial Services Australia Ltd;

Yes No

I consent to BFS confirming and verifying my identity electronically through a Credit Reporting Agency (see Identification Requirements below)

Yes No

Employee (Cardholder) signature

Signature	
Date	/ /

Identification Requirements

If you do not have an existing account with BFS, or you are not a signatory to an account with Baptist Financial Services, The information you supply in this form will be used by BFS and Indue to verify your identity by providing your personal details electronically to a credit reporting agency (CRA)

Verification of Identity using information at a CRA

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

To enable us to verify your identity, we may disclose personal information such as your name, date of birth, and address to a CRA to obtain an assessment of whether that personal information matches information held by the CRA. The CRA may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a CRA we will provide you with a notice to this effect and give you the opportunity to contact the CRA to update your information held by them or verify your identity using an alternative method acceptable to us. BFS may require you to provide additional information and we will contact you if this is necessary

Indue Limited ABN 97 087 822 464 (AFSL 320204) is the issuer of the Card and the member of Visa. Baptist Financial Services Australia Ltd has been appointed an agent of Indue.