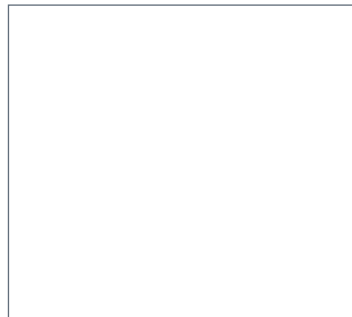
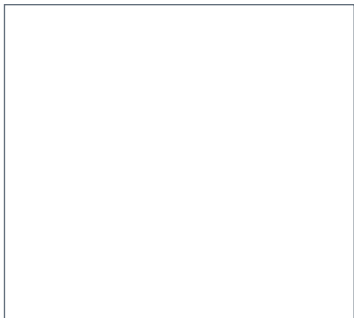
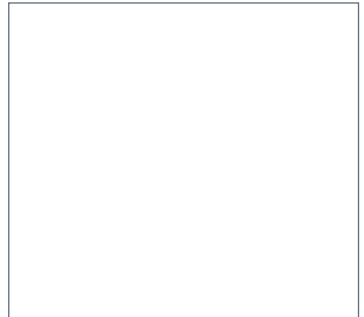


# Direct Offering using electronic funds transfer to give to your church



**GENERAL ADVICE DISCLAIMER** - This document is of the nature of general information only and must not in any way be construed or relied upon as legal or financial advice. No consideration has been given or will be given to the individual investment objectives, financial situation or needs of any particular person. UCA Funds is a registered business name of Uniting Growth Fund Limited ABN 46 102 469 821 AFSL 294147.

Neither UCA Funds nor Direct Offering is prudentially supervised by APRA. Contributions do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959*. Direct Offering is designed for investors who wish to promote the charitable purposes of the Church.

# What is Direct Offering?

**It is an easy way for you to give regularly to your congregation.**

## **How does it work?**

By completing the form in this brochure you will give permission to UCA Funds Management to transfer a set amount from your bank account or Development Fund account into your congregation's account with UCA Funds Management.

A Direct Debit Service Agreement is provided as part this brochure.

## **What are the costs?**

UCA Funds Management does not charge for this service. However, some banks and credit unions may charge you transaction fees, depending on the type of account.

Please check with your financial institution.

Also, you will be responsible for any dishonour fees charged by your bank.

## **What are the benefits to you?**

- It's convenient.
- It's safe (you don't need to carry cash).
- It's flexible. You can increase, decrease and even cancel your direct offering pledge at any time by notifying UCA Funds Management in writing.
- It's regular. You can still give even when you are away and you don't have to worry about catching up when you return.
- It avoids cheque fees.

## **What are the benefits for your congregation?**

- It's convenient.
- It's safer (there is less cash to handle).
- It provides regular income and ensures a constant cash flow.
- It saves time. There is less to count and bank each week.
- Funds are available at call to your congregation.

## **How can you participate in Direct Offering?**

- Complete the detachable Direct Debit Request form and return it to your congregational recorder or nominated person. If your congregation does not participate in Direct Offering, please send your form directly to: UCA Funds Management, 130 Little Collins Street, Melbourne, Victoria, 3000.

For transfers from Development Fund accounts, please write "Development Fund" in the space provided for financial institution.

# Direct Debit Request Service Agreement

## 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.

Business 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 request means the Direct Debit Request between us and you.

Us or we means UCA Cash Management Fund Limited, ABN 41 075 948 444, 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.

## 1. Debiting Your Account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should contact us directly.

## 2. Changes By Us

- 2.1 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.

## 3. Changes By You

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on (03) 9251 5450.
- 3.2 If you wish to stop or defer a debit 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.
- 3.3 You may also cancel your authority for us to debit your account 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.

## 4. Your Obligations

- 4.1 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.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - (a) you may be charged a fee and/or interest by your financial institution;
  - (b) you may also incur fees or charges imposed or incurred by us; and
  - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

# Direct Debit Request Service Agreement (cont)

## 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (03) 9251 5450 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging 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.
- 5.3 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

You should check:

- (a) 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.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

## 7. Confidentiality

- 7.1 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.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

## 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to UCA Funds Management, 130 Little Collins Street, Melbourne, Victoria, 3000.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

# Direct Offering

## Setting up a new Direct Debit Request



Request and Authority to debit the account named below to pay UCA Cash Management Fund Ltd.

Please note that amendments to existing Direct Offering Agreements **cannot** be made on this form. Requests for amendments can only be made in writing to UCA Funds Management at the address on the reverse side of this page.

### Request and Authority to Debit

Surname or Company Name: \_\_\_\_\_

Given Names or ACN/ABN: \_\_\_\_\_ (“you”)

request and authorise UCA Cash Management Fund Limited (user 128251) to arrange for any amount UCA Cash Management Fund Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and any further instructions provided below).

### Insert the Name and Address of Financial Institute at which Account is held

Financial Institution Name: \_\_\_\_\_

Address: \_\_\_\_\_

### Insert Details of Account to be Debited

Name in which account is held: \_\_\_\_\_

BSB No: - Account No:

(Note: BSB No. Must be 6 digits)

### Frequency of Debits

The first debit may be made on / / and at (please circle) weekly/fortnightly/monthly/quarterly/half yearly/yearly intervals after that.

Amount to be Debited: -

Amount in Words: \_\_\_\_\_

Name and account number of Congregation/Parish/Cluster to be credited: \_\_\_\_\_

I give permission for my giving details to be provided to my congregational recorder: Yes / No  
If you have any questions regarding this, please call UCA Funds Management on (03) 9251 5450.

### Acknowledgement

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and UCA Cash Management Fund Limited as set out in this Request and in your Direct Debit Request Service Agreement.

### Insert your Signature and Address


Signature: \_\_\_\_\_ Date: \_\_\_\_\_

(If signing this for a company, sign and print full name and capacity for signing, e.g. Director)

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

OFFICE USE ONLY							
Date	Acc No.	Amount	Freq	Mult	Entered	dd. no	Verified
				Y			



Please Note:  
Amendments to existing  
Direct Offering Agreements  
cannot be made on this form.  
Requests for amendments  
can only be made in writing  
to UCA Funds Management  
at the address below.

Please return to:

If blank, return to address below:

UCA Funds Management  
130 Little Collins Street  
Melbourne Victoria 3000

Ph: (03) 9251 5450  
Fax: (03) 9650 7074  
Freecall: 1800 996 888

[info@ucafunds.com.au](mailto:info@ucafunds.com.au)  
[www.ucafunds.com.au](http://www.ucafunds.com.au)