

Periodic Payment Request Terms and Conditions

Form 9



DEFINITIONS

Periodic Payment Request ('request') means the Periodic Payment Request between you and us.

At Call Investment means the at call investment held at Uniting Financial Services from which we are authorised to arrange for funds to be debited.

Business Day means a day other than a Saturday or Sunday or a public holiday for the Sydney metropolitan area.

Payment Date means the date that a debit payment is due to be made.

Debit means a particular transaction where a debit is made.

Payment means a payment under a Periodic Payment Request between you and us.

Us or We means Uniting Financial Services a registered trademark of The Uniting Church (NSW) Trust Association Limited you have authorised by signing a Periodic Payment Request.

You means the investor who signed the Periodic Payment Request.

GENERAL TERMS AND CONDITIONS

- a) You shall ensure that sufficient funds are available in the nominated At Call Investment to meet all commitments on their payment dates.
- b) Uniting Financial Services may terminate the authority at any time, however we will notify you in writing should this occur.
- c) If there is insufficient cleared funds in your nominated At Call Investment we will attempt to make the payment for the next 5 business days. If there is still insufficient funds the next due date will revert to the same due date as if the payment had been made. If there is insufficient funds for 5 consecutive payment dates the request will be cancelled without further notice.
- d) You will be required to provide Uniting Financial Services with full details of payee, name of financial institution including BSB and account name and numbers (if applicable), in order for us to facilitate your payment requests.
- e) You must ensure sufficient funds are available to meet all commitments by the close of business on the business day prior to the due date.
- f) If a payment is due on a non-Business Day it will be made on the next Business Day, subject to other applicable terms and conditions.
- g) When you instruct us to make a payment to an account held with another financial institution, we will endeavour to make that payment in accordance with the details you have advised.

DISHONoured OR STOPPED TRANSACTIONS

- a) If you have insufficient funds in your At Call Investment, Uniting Financial Services may choose, at our discretion, to honour the transaction. If we so choose to honour the transaction, and your At Call Investment becomes overdrawn as a result, you agree to incur and repay the debt up to the amount that the debit, any debit interest due and payable, and dishonour fee exceeds the balance of your At Call Investment.
- b) You can arrange for a payment to be stopped or altered if you notify us before the payment is made, and arrange for cancellation or alteration of a payment at least one business day before the payment is due to be made.
- c) We may at our discretion stop a periodic payment at any time. We will notify you in writing should this occur.
- d) The request may be cancelled if the payment is returned due to incorrect account number, account closed or similar and you shall be liable for any fees incurred as a result thereof.

NO LIABILITY

- a) It is your sole obligation to ensure the information you provide to us is correct, as Uniting Financial Services will accept no liability or responsibility for payments to incorrect accounts, and any fees resulting there from.
- b) To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using this facility or any delay, omission or failure in respect of any payment (including but not limited to technical/system failure or third party failure).
- c) If we debit your At Call Investment under a request, we are not acting as agent for you or any other party, and we are not liable for any loss or damage to you.
- d) Uniting Financial Services shall not be liable for any payments made in good faith notwithstanding your death or bankruptcy or the revocation of this request by any other means until notice of your death or bankruptcy or of such revocation is received by Uniting Financial Services.



Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No. 1 of 2006 ("Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT pursuant to ASIC Regulatory Guide 87 exemptions. Uniting Financial Services(r) is a registered trademark of The Uniting Church (NSW) Trust Association Limited and is used with permission by The Uniting Church in Australia Property Trust (NSW). Neither The Uniting Church in Australia, Synod of NSW and the ACT nor Uniting Financial Services is prudentially supervised by APRA. An investment with or contributions will not benefit from the depositor protection provisions of the Banking Act 1959. All financial services and products are designed for investors who wish to promote religious and charitable purposes and for whom profit considerations are not of primary importance in their decision to invest.