Baptist Financial Services

BFS VISA PREPAID CARDS

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Indue Limited ABN 97 087 822 464 (AFS Licence No. 320 204) is the issuer of the BFS Visa Prepaid Card. Baptist Financial Services Australia Limited ABN 56 002 861 789 (AFSL License No. 311 062) is an agent of Indue. Please refer to the Financial Services Guide. A Product Disclosure Statement is available and can be obtained by visiting www.bfs.org.au. You should consider the Product Disclosure Statement in deciding whether, or not to acquire the BFS Visa Prepaid Card. Any advice provided is general in nature and does not take into consideration your objectives or financial situation. Before acting on any advice consider its appropriateness for you.

1. WHAT IS A BFS VISA PREPAID CARD?

A Visa Prepaid Cardis a card that you load money onto before you use it. You don't have to have a bank account to use the BFS Visa Prepaid Card and there are no credit checks required to get a card. When your funds run out you can simply load more funds onto the card.

2. WHAT ARE THE BENEFITS OF THE BFS VISA PREPAID CARD?

The BFS Visa Prepaid Card allows you to spend money wherever Visa Prepaid Cards are accepted electronically. Therefore, it can be used for shopping online, by phone and in store, if you do not have, or do not want a credit card.

The card also includes Visa payWave chip technology which allows you to "wave your card and go" to make smaller value purchases without having to enter your PIN.

It's also great for travelling as it's generally safer to carry than cash and is accepted worldwide. Fees and charges apply, please refer to the Product Disclosure Statement (PDS).

The card is backed by Visa security features when using it to make purchases online or over the phone.

3. HOW DOES A VISA PREPAID CARD WORK?

The reloadable BFS Prepaid Visa Card allows you to load the money you want to have access to and to then use this to make purchases and payments anywhere Visa prepaid cards are accepted electronically.

4. HOW IS THE BFS PREPAID VISA CARD DIFFERENT FROM A CREDIT OR DEBIT CARD?

You don't need a bank account like you do for a credit or debit card. You only need to have money loaded onto your card before you can use it for purchases or payments. Plus, you can only spend the amount you have loaded onto your card, which helps to budget. A great security feature of the card is that, in the event that the card is lost or stolen, only the funds that are actually loaded to the card are at risk.

5. AM I ELIGIBLE TO HAVE A BFS PREPAID VISA CARD?

The Cards are available to individuals over the of age 16 years using it in relation to their church or Christian organisation's ministry. There are no salary restrictions. If you are able to prove your identity (as required by Federal Government legislation) then you can apply for a reloadable BFS Prepaid Visa Card.

6. HOW DO I GET A BFS VISA PREPAID CARD?

Go to www.bfs.org.au/services/prepaid-cards/ and click on the "**Prepaid Cards**". Then select the application and download the application and associated documentation. Complete and return the application to BFS.

7. HOW MUCH DOES THE CARD COST?

Refer to the PDS for a full list of applicable fees.

8. IS THERE A LIMIT TO HOW MUCH I CAN HAVE ON MY CARD?

Yes, the maximum limit on the Card is $5,000. This means you can load funds and spend the balance as often as you wish, if the balance does not exceed $5,000 at any one time.

9. WHEN CAN I EXPECT TO RECEIVE MY PREPAID CARD?

Your Prepaid Card should arrive within 5 business days from the day of receipt of the application, provided all details are completed.

10. CAN I PICK UP MY CARD FROM A BFS OFFICE?

No, your Prepaid Card will be delivered directly to the address nominated by you at the time of application.

11. WHAT IS A PIN?

A Personal Identification Number (PIN) is a security number nominated by you at the time of activation. It is required to make purchases when a PIN is required. It should never be disclosed to anyone else. Refer to the PDS for more information.

12. DO I RECEIVE A PIN MAILER?

No, you set your 4-digit PIN online at the time of activating your card – refer to PDS.

13. HOW DO I ACTIVATE THE CARD?

You activate your card by visiting www.bfs.org.au/services/prepaid-cards and click on the "**Prepaid Cards**". Then click on the link to the Card Activation page.

You will need the following information at the time of activation:

- Card ID - (not the 16-digit number of the card) provided to you when you received the card in the mail. The Card ID is used only once for card activation.
- Activation Code – which is sent to you via email,
- Mother's Maiden Name as nominated on the Prepaid Card Application Form,
- You will be required to select a security question and provide your answer and never disclose that to anyone else,
- You will also select your PIN and login password.

14. HOW DO I GET CASH AT AN ATM WITH MY PREPAID CARD?

You can use your card at any ATM that accepts Visa. To get cash at the ATM, insert your card into the machine and enter your PIN. Select the CR button to make a withdrawal and enter the amount of cash you want to withdraw. Then take your cash, card, and receipt to keep track of your balance.

Refer to the PDS as fees and charges may apply. In addition, you may be instructed by the ATM owner that a separate fee applies for using the ATM, and where you continue with the transaction you will incur this fee also.

15. HOW DO I MAKE A PURCHASE USING THE CARD?

The card works in a similar way to a Visa debit card;

For store purchases, ensure the card has been swiped through the terminal in the usual way. Once the card has been swiped: Select CR and then either enter your PIN or,

For small value transactions use Visa payWave (see Q.20 – Q.28 for more information about Visa payWave.)

16. WHICH BUTTON DO I SELECT WHEN MAKING A PURCHASE AT A MERCHANT?

You select the CR button. If you press SAV or CHQ your transaction will be declined.

17. WHAT DO I DO IF MY PURCHASE IS NOT APPROVED?

a. The payment network may be off-line. You may need to provide cash to complete your transaction or come back when the system is up. You cannot use the prepaid card when the system is off-line.

b. The prepaid card's magnetic strip may be damaged. Contact BFS to obtain a replacement card.

c. There may be insufficient funds left on your BFS Visa Prepaid Card for the transaction. You can keep track of the balance on your card via the internet. Visit www.bfs.org.au and click on "**Card Login**" and follow the prompts. If the value of your purchase exceeds the remaining balance on your card you may be able to make a part payment with your card, and a second payment with another method (e.g. cash, credit card). If you attempt to make a single purchase for an amount greater than the balance, the transaction will be declined.

d. The prepaid card may have expired. Check the expiry date on the front of the card.

18. CAN I USE THE CARD WHILST OVERSEAS?

Yes, your BFS Prepaid Visa Card may be used wherever Prepaid Visa is accepted electronically all over the world.

19. CAN I WITHDRAW CASH IN OVERSEAS ATMS?

Yes, your BFS Prepaid Visa Card may be used in ATMs displaying the Visa logo all over the world. See the PDS for further detail of fees for overseas ATM withdrawals.

20. WHAT IS VISA PAYWAVE?

Visa payWave is a globally accepted, contactless payment solution that lets Visa cardholders use their card to make contactless payments for purchases. No swiping or dipping your card, and for purchases under $100 there is no need to sign or enter your PIN, just wave and go!

21. WHAT ARE THE BENEFITS OF VISA PAYWAVE?

It is quick and easy. You don't have to worry about carrying a lot of cash or keeping track of small purchases under $100. Plus, you still can use your BFS Visa Prepaid Card the "traditional" way, by swiping or dipping your card, at the millions of locations worldwide where Visa is accepted.

22. WHAT TYPES OF RETAILER WILL ACCEPT VISA PAYWAVE?

Visa payWave is suited to busy locations where payment values tend to be small (under $100), and speed of service is a priority, for example cafes, fast food outlets, entertainment venues and the like.

23. HOW DO I KNOW A RETAILER ACCEPTS VISA PAYWAVE PAYMENTS?

Wherever you see the Visa payWave symbol displayed by the retailer you can make a Visa payWave payment. For information regarding Visa payWave in Australia, visit www.visapaywave.com.au.

24. CAN I STILL USE MY VISA PAYWAVE CARD NORMALLY?

Yes, your card can still be used by swiping or dipping your card and then entering your PIN like normal. The card can also be used at ATMs.

25. ARE THERE ANY FEES FOR USING VISA PAYWAVE?

There are no additional fees for using Visa payWave. Please refer to the PDS for full information on fees applicable to the BFS Visa Prepaid Card.

26. HOW DO I KNOW ONLY ONE VISA PAYWAVE TRANSACTION HAS BEEN RECORDED WHEN I WAVE MY VISA PAYWAVE CARD?

All Visa payWave readers are tested and certified to make sure a card is only read once per transaction. As a safeguard, each transaction must be complete or void before another one can take place.

27. WHY ISN'T A SIGNATURE OR PIN REQUIRED?

To keep Visa payWave transactions quick and easy, Visa has allowed Visa payWave merchants to waive the need for a PIN for smaller purchases under $100. Larger purchases will still require a PIN.

28. CAN I USE MY CARD FOR PURCHASES OVER $100?

Of course, you can still use your card for larger purchases of $100 or more, you'll just need to enter your PIN.

29. IF I PURCHASE A PRODUCT OR SERVICE AND I AM SUBSEQUENTLY ENTITLED TO A REFUND, FOR WHATEVER REASON, CAN THE REFUND BE MADE TO THE CARD?

Subject to the Merchant's refund policy, your refund can be made back to the card.

30. IS THE BALANCE UPDATED AUTOMATICALLY?

Each time you use the Visa Prepaid Card to make a purchase, the purchase amount is automatically deducted from your Card balance at the time the transaction is approved. If the transaction is declined (see Q.17) the funds are not deducted from your Card balance. You can check your balance online as per Q.31.

31. HOW DO I CHECK MY BALANCE?

You can check the balance of your card or view recent transactions online by visiting www.bfs.org.au and selecting "**Card Login**" and logon using your email address and the password nominated by you when activating the card. There is no charge to check your account online. You may incur a fee however if you perform a balance enquiry at an ATM. It is therefore not recommended to check your balance at an ATM as your account information is available online 24/7. There are other fees, and these are detailed in full in the PDS.

32. WHAT IS THE BLANK SPACE ON THE BACK OF THE CARD TO BE USED FOR?

The blank space is a writeable surface and you should sign the card IMMEDIATELY when you receive the card.

33. CAN I ADD MONEY TO THE CARD?

Yes, the card is reloadable. Any Direct Credit can be used to transfer funds to the card and includes transfers from accounts with financial institutions, rental payments, pensions, salary etc. If the funds transfer would cause the balance to exceed $5,000.00 the whole transfer payment will be rejected.

Log onto BFSOnline at www.bfs.org.au or your bank's Internet banking site and transfer funds from your existing account to your BFS Prepaid Card using the BSB and account number and the account name being the name in which the card has been activated. If the account name differs to the name in which the card was activated, then the payment may be rejected.

The BSB and account number may be obtained by going to www.bfs.org.au and selecting "**Card Login**". Logon using your email address and the password nominated by you when activating the card. Once logged in, click on "Top Up" then click "Bank Transfer". The BSB and account number for fund transfer will be revealed.

For BFSOnline customers:

- Select "Transact" and then "Credit External";
- Select the account that the funds are to be transferred from;
- Enter your BSB and account number;
- Name of account is your name as on the card;
- Enter the amount to transfer.

34. HOW LONG DOES IT TAKE FOR THE FUNDS TO BE CREDITED TO MY CARD?

Normally it will occur the next business day however you should allow up to 3 Business Days. You can check your balance online at any time to ascertain when the funds are available.

35. WHAT IS THE MAXIMUM I CAN LOAD ONTO THE BFS PREPAID VISA CARD AT ANY ONE TIME?

The total balance on the card cannot exceed $5,000 at any one time.

36. CAN OTHER PEOPLE LOAD MONEY ONTO MY CARD FOR ME?

Yes, anyone can transfer funds to the card via Direct Entry using the BSB and account number and your name as the name of the account.

37. WHERE ARE THE FUNDS HELD?

Indue Ltd is the issuer of the card. Indue Ltd is an Authorised Deposit-taking Institution (ADI) regulated by APRA (Australian Prudential Regulation Authority). Indue Ltd holds all cardholder funds and attends to settlement of all transactions made using your BFS Prepaid Card.

38. DO I RECEIVE A MONTHLY STATEMENT IN THE MAIL?

No, there are no statements issued for the card. To check your transaction history, you can view your account online at www.bfs.org.au and select "**Card Login**" and login to your account. You may print your transaction history.

39. HOW DO I DISPUTE A TRANSACTION?

Refer to the PDS for full details of our dispute process.

40. WHAT IF I NEED A REPLACEMENT CARD OVERSEAS?

We will not mail the card to an overseas address. The replacement card will be mailed to your mailing address in Australia last notified to us.

41. WHAT IF THE CARD IS LOST / STOLEN?

In the case of your card being lost or stolen you need to contact BFS. You can do this either:

VIA BFS WEBSITE

If you believe your PIN has been compromised i.e. your PIN has become known to someone else, you should **IMMEDIATELY** go to www.bfs.org.au, select the "**Card Login**" to log into your card account. Click on "Settings", then "Block Lost or Stolen Card" and follow the prompts.

If you believe your Card has been lost or stolen, you should **IMMEDIATELY** go to www.bfs.org.au, select the "**Card Login**" to log into your card account. Click on "Settings" then on "Set your Personal Identification Number (PIN)" and follow the prompts.

Upon successful suspension of your Card, all transactions will be blocked (other than transactions which are below merchant's floor limits and where no electronic approval is required) and even if you should find your Card, you will not be able to use it until you have contacted BFS to reactivate your Card. BFS will use its best endeavours to contact you within 24 hours of the next Business Day from when you placed a stop on your Card to arrange either a replacement card to be issued to you or for your Card to be reactivated in circumstances where you have found it. You must not use your Card after you have successfully suspended your Card but before BFS has contacted you to arrange either a replacement card to be issued to you or for your Card to be reactivated and BFS has confirmed the reactivation. In some circumstances your Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Card after the successful suspension of your Card but before your Card has been reactivated in circumstances where you have found it, you will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

BY TELEPHONE

Alternatively, if you believe your Card has been lost or stolen, or your PIN has become known to someone else, you should **IMMEDIATELY** report this by contacting BFS by phone on 1300 650 542 Monday to Friday 8.30am to 4.30pm Sydney NSW time (except on NSW or national public holidays) or by email to clients@bfs.org.au. If phoning outside of business hours, please leave a message advising details of the Card and the circumstances of the loss or theft.

CARD REPLACEMENT

BFS will arrange for a replacement Card to be distributed to you. Once a replacement Card is issued to you, the Value remaining on your lost or stolen Card will be transferred to your new Card less any unauthorised transactions for which you are liable (refer to the PDS for a list of circumstances where you may be held liable for unauthorised transactions). In these circumstances, you will be charged a Card Replacement Fee in accordance with the PDS.

42. DOES THE CARD HAVE AN EXPIRY DATE?

Yes, all BFS Cards are valid for up to 3 years. The expiry month is printed on the front of the card and the card can be used up until the last day of that month. You should contact BFS to replace your card prior to the expiry date. Refer to the PDS for more information.

43. WHAT HAPPENS TO ANY REMAINING FUNDS ON THE CARD ONCE THE CARD EXPIRES?

Any remaining funds on the card at the time of expiry may become unavailable however you should read the PDS for full details on receiving the balance at the time of expiry.

44. ARE THERE TERMS AND CONDITIONS THAT APPLY TO THE BFS VISA PREPAID CARD?

Yes, the terms and conditions are stated in the Product Disclose Document (PDS) which can be viewed from the Prepaid Card section of our website www.bfs.org.au.

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