



# Baptist Financial Services

ABN 56 002 861 789 – AFSL 311062  
("BFS" and "Baptist Financial Services")  
A delegated body of Australian Baptist Ministries

Ph 1300 650 542

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Web [www.bfs.org.au](http://www.bfs.org.au)

## BFS VISA Prepaid PayCard For Churches & Ministries

For further questions that you have please phone our BFS Client Service team on **1300 650 542** during office hours for assistance or visit [www.bfs.org.au](http://www.bfs.org.au).

BFS offers churches and eligible employers a tailored way to purchase daily goods and services via a re-loadable BFS VISA Prepaid PayCard. Through Salary Packaging Arrangements, the Prepaid Paycard can provide exempt fringe benefits to Religious Practitioners and other eligible employees. Alternatively, employer authorised staff or volunteers can pay authorised or permitted reimbursable expenses through the Prepaid PayCard, under a Payment agreement. The Prepaid PayCard can be used worldwide to pay for goods and services in store or online wherever VISA Prepaid cards are accepted.

### THE FEATURES AND BENEFITS OF YOUR BFS VISA PREPAID PAYCARD

- **Gives access to eligible tax-exempt fringe benefits, if selected for this purpose.** Enables your church or other eligible employer to pay exempt fringe benefits to a Religious Practitioner or employee of a Public Benevolent Institution. Subject to agreement with your church or eligible employer, you can determine how much income will be salary sacrificed as exempt benefits and paid to your PayCard every pay day.
- **Alternatively, allows payment of authorised expenses, if selected for this purpose.** Enables your authorised staff member or volunteer A to pay for employer or reimbursable expenses in accordance with the terms of a payment agreement.
- **Wide choice of benefits available.** Amounts credited and stored on your employee's PayCard can then be paid as exempt fringe benefits, including everyday living expenses, such as groceries, petrol, eating out, travel, utilities, council and water rates, entertainment, and clothing etc.,
- **Easily re-loadable.** Employers can easily reload the PayCard electronically by transferring funds to the card using the BSB, account number and cardholders name in which the card has been activated. (The maximum amount held on the card can be up to \$10,000),
- **Wide usage.** The ability to shop online, make purchases over the phone or by mail, pay for goods and services in stores wherever VISA Prepaid cards are accepted,
- **Affordability.** There are **no re-load fees, no ongoing monthly fees, and no interest charges.** Cardholders can access their balance and transaction history for free online. Plus, the first 10 EFTPOS, online or telephone transactions per month are free.
- **Accessibility and hassle-free record keeping.** There is 24-hour internet access to check Prepaid PayCard balance and transaction history,
- **Convenience.** A faster way to pay small purchases (under \$100). The PayCard can be swiped at the terminal in the normal way or use **Visa payWave** contactless technology where available,
- **Worldwide access.** There is the ability to use your PayCard for shopping and paying for services around the world. (Note: your PayCard is unable to be used for cash withdrawals from ATMs or EFTPOS transactions), and

- **Security & Protection** is in the hands of the Cardholder, as you can change their PIN or block usage of their Prepaid PayCard at any time. The PayCard is password, signature and PIN protected.

## HOW TO OBTAIN A BFS VISA PREPAID PAYCARD

Visit [www.bfs.org.au/services/prepaid-cards](http://www.bfs.org.au/services/prepaid-cards), complete and return the relevant application form.

## MORE INFORMATION

Indue Limited ABN 97 087 822 464 is the issuer of the BFS VISA Prepaid PayCard, AFS Licence No. 320 204. Baptist Financial Services Australia Limited ABN 56 002 861 789 (AFS Licence No. 311 062) is an agent of Indue. You should consider the [Financial Services Guide](#), [Target Market Determination](#) and [BFS Visa Prepaid PayCard Product Disclosure Statements](#) in deciding whether to acquire the BFS VISA Prepaid PayCard, available from [www.bfs.org.au/services/prepaid-cards](http://www.bfs.org.au/services/prepaid-cards). You should seek professional tax advice to determine the application of fringe benefit tax exemptions to your organisation.

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