



# Baptist Financial Services

ABN 56 002 861 789 – AFSL 311062  
("BFS" and "Baptist Financial Services")

A National Affiliated Ministry of Australian Baptist Ministries

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## BFS VISA Prepaid PayCard For Pastors

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

BFS offers your employer the ability to give you access to agreed exempt benefits provided by your church or eligible employer via a re-loadable BFS VISA Prepaid PayCard to purchase day to day goods and services. You can use your Prepaid PayCard worldwide.

### THE FEATURES OF YOUR BFS VISA PREPAID PAYCARD

- **Gives access to eligible tax-exempt fringe benefits.** 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,
- **Wide choice of benefits available.** Amounts credited and stored on your PayCard can then be taken in the form of benefits which include everyday living expenses, such as groceries, petrol, eating out, travel, utilities, council and water rates, entertainment, and clothing etc.,
- **Easily re-loadable.** Your employer can easily reload your PayCard with the exempt benefits each pay period via a Direct Credit transfer of funds to your activated PayCard (The maximum amount held on the card can be up to \$10,000),
- **Wide usage.** You can shop online, make purchases over the phone or by mail, pay for goods and services in stores wherever VISA Prepaid cards are accepted,
- **Affordability.** You incur **no re-load fees, no ongoing monthly fees, and no interest charges.** You can access your balance and transaction history for free online. Plus, **your first 10 EFTPOS, online or telephone transactions per month are free.**
- **Accessibility and hassle-free record keeping.** You have 24-hour internet access to check Prepaid PayCard balance and transaction history,
- **Convenience.** A faster way to pay for your eligible 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).
- **Security & Protection** is in your hands, as you can change your PIN or block usage of your Prepaid PayCard at any time. Your 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 Statement](#) 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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