

## CDF ONLINE ACCESS | Client Account

\*Note: Parishes, Schools, P&F, Organisations contact CDF direct

Client Number:

Full name:

Address:

Phone:

Mobile:

Email:

### FOR FULL ACCESS\*

All Accounts OR

Please list accounts:

\*Full access will enable account information to be viewed as well as transactions to be performed on accounts including the transfer of funds to/from external accounts.

### FOR ENQUIRY ACCESS

All Accounts OR

Please list accounts:

**Security Question and Response** (maximum of 30 characters can be supplied for each)

## ACCOUNT DETAILS (for Full Access)

### Direct Debit Request (DDR)

The Catholic Development Fund ID Number 066438 may debit and/or charge my account through the Bulk Electronic Clearing System (BECS), from the account nominated on this form. Each debit or charge must be effected according to the **Direct Debit Request Service Agreement** (overleaf).

#### Details of Financial Institution

Name:

#### Details of Financial Institution

Name:

#### Details of Account to be Debited

Account name:

BSB

Account no.

#### Details of Account to be Debited

Account name:

BSB

Account no.

**Funds can be transferred both TO and FROM the above accounts**

I accept full responsibility for ensuring that any payment details are correct, and acknowledge that CDF has no liability for any payment made in accordance with details provided.

## TRANSACTION LIMIT (for Full Access)

A Daily Transaction Limit of \$1,000 applies when transacting to or from accounts. **I understand that a formal statement will no longer be provided by the CDF as I am able to view and download transaction listings at any time.**

**SIGNATURE(S)** Note: A copy of your Drivers Licence (front & back) is to accompany this application.

Your signature below will indicate that you have read and understand the Risk Management Issues and accept the terms of the Service Agreement (for Full Access). Please ensure that all information you have provided is correct and this application is signed by all account holders.

Signature:

Signature:

Date:

Date:

### Office Use Only

Contact made via:

Date:

Daily Limit Amount Altered: \$

OP Signature:

## Risk Management Issues to be considered before linking your accounts to CDF Online

### 1. Important issues the Account Holder must be aware of.

- 1.1. The Account Holder authorises the CDF to allow access as requested within the specified Client number and may terminate access to CDF Online at any time by giving notice to the CDF in writing.
- 1.2. The Account Holder indemnifies the CDF and takes full responsibility for all transactions through CDF Online that use the Account Holder's or user(s)'s correct Logon Name and Password.
- 1.3. CDF may terminate or suspend access to CDF Online by the Account Holder or the user(s) for any reason.
- 1.4. The Client acknowledges and accepts that the CDF cannot verify by way of signature comparison whether CDF Online access was correct and accepts that the use of the correct Logon Name and Password is the equivalent of a signature.
- 1.5. Anyone who has access to the Password may be able to transact on the nominated accounts and it is the responsibility of the Account Holder to protect the Password and not disclose it to anyone else.

### 2. Security

- 2.1. Browser based and uses the latest 128-bit encryption technology and verisign security that is the same high level of encryption technology as leading Financial Institutions. The user can confirm their CDF Online session is encrypted by the appearance of a padlock symbol at the foot of the browser screen.
- 2.2. User(s) are issued with a Logon Name and Password only after authorisation has been received. The first time a user logs on to CDF Online (with a new or replacement Password) they will be automatically prompted to change their Password.
- 2.3. As additional security user(s) have the option to change their Logon Name to their own preference
- 2.4. User(s) are able to transfer funds within the Account Holder's own accounts, to other clients' accounts within the CDF and also transfer funds to external financial institutions. Prior arrangement with the CDF is required.
- 2.5. If a user suspects there has been or may be unauthorised access, the CDF can disable access immediately upon receipt of advice.

- 2.6. Transfer of funds to external financial institutions will be processed once daily at 2:30 p.m. on a banking day.
- 2.7. After 15 minutes an inactive web page will be automatically logged off by the system. A new internet session must be commenced if the host session is inactive for a further 15 minutes.
- 2.8. Access will be blocked if there are 3 successive unsuccessful login attempts during a 24-hour period (from Midnight daily). Access may only be restored through the CDF who will restore access after ascertaining identity of user.
- 2.9. There are two levels of authorised access available for each account for each user.
- 2.10. There is a record of all communication on CDF Online. All transactions processed through CDF Online are processed with normal *ibatchi* transactions and will show on CDF hard copy reports.
- 2.11. Debit/credit external accounts will be subject to a transactional limit and accounts must be pre-nominated via CDF.

### 3. Principal Account Holder's Security Precautions

There are several key precautions that should be observed by Account Holders and users when using CDF Online

- 3.1. Password must be kept secret and secure.
- 3.2. Never leave a computer unattended while logged on to CDF Online.
- 3.3. Do not use date of birth, telephone number, address, name or names of friends, relatives or associates in a Password.
- 3.4. Change Password regularly, at least monthly is recommended.
- 3.5. Always logout of CDF Online when finished.
- 3.6. Use a reputable Internet provider.
- 3.7. Always use the latest available virus scanning software or virus signature file.
- 3.8. Keep complete and accurate records of daily transactions initiated through CDF Online.
- 3.9. The Account Holder is to ensure the CDF has a current and accurate account operating authority.

## 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, including the direct debit request

*Business day* means a day other than a Saturday or a Sunday or a listed public holiday

*Debit day* means the day that payment is due

*Debit payment* means a particular transaction where a debit is made, according to your direct debit request

*Direct debit request* means the Direct Debit Request between us and you  
*Us* and *we* and *our* means the Catholic Development Fund.

*You* means the customer(s) 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

By signing a *direct debit request*, you have authorised us to arrange for funds to be debited from *your account* according to the *agreement* we have with you.

We will only arrange for funds to be debited from your account:

- as authorised in the *direct debit request*;

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 or previous *business day*. If you are unsure about which day *your account* has or will be debited, please check with *your financial institution*.

### 2. Changes by you

If you wish to stop or defer a debit payment you must write to us at least 5 *business days* before the next *debit day*. This notice should be given to us in the first instance.

### 3. Your obligations

It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made.

If there are insufficient clear funds available in *your account* to meet a *debit payment*:

- *you* or *your account* may be charged a fee and/or interest by *your financial institution*;
  - *you* or *your account* may be charged a fee to reimburse *us* for charges *we* have incurred for the failed transaction;
  - *you* must arrange for the payment to be made by another method
- Please check *your account* statement to verify that the amounts debited from *your account* are correct.

### 4. Dispute

If *you* believe that there has been an error in debiting *your account* you should call *us* on 1800 047 703 and confirm the details in writing with *us* as soon as possible so that *we* can resolve *your* query quickly.

### 5. Accounts

You should check;

- with *your financial institution* whether direct debiting is available from *your accounts* offered by financial institutions.
- *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
- with *your financial institution* before completing the *direct debit request* if *you* have any queries about how to complete the *direct debit request*.

Warning: if the *account* number *you* have quoted is incorrect, *you* may be charged a fee to reimburse *our* costs in correcting any deductions from:

- an account *you* do not have authority to operate; or
- an account *you* do not own.

### 6. Confidentiality

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. However, *we* may use *your* contact details to provide information about the fund. Should *you* wish this not to be the case, please advise the fund in writing.

## Disclosure

The Catholic Development Fund, Diocese of Wollongong (CDF) is not subject to the provisions of the Corporation Act 2001 nor has it been examined or approved by the Australian Securities and Investments Commission (ASIC). Deposits with CDF are guaranteed by CDPF Limited, a company established by the Australian Catholic Bishops Conference for this purpose. We welcome your investment with the CDF rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church. CDF nor the Trustees of the Roman Catholic Church for the Diocese of Wollongong are prudentially supervised by the Australian Prudential Regulation Authority (APRA); contributions to CDF do not obtain the benefit of the depositor protection provisions of the Banking Act 1959; the CDF provides an opportunity for persons wishing to promote the charitable purpose of the Diocese.