

# BAPLINK NEW ACCOUNT FORM - CHURCH

Church name

Account description (eg Operating, Petty Cash, Building Maintenance etc)

Client number

Method of operation  One to sign  Two to sign

## ALL ACCOUNT SIGNATORIES MOVING FORWARD

Full name (please print)

Signature

## CLIENT AUTHORISATION MUST BE COMPLETED BY CHURCH LEADERSHIP

**Minutes Attached** - The opening of this account must be approved at a meeting of the Deacons / Elders / Board of Administration / or Church Council. By signing below two representatives of the Deacons / Elders / Board of Administration / or Church Council acknowledge that a true and correct copy of the minutes is attached.

Full name (please print)

Full name (please print)

Date

Date

Signature (Church Leadership)

Signature (Church Leadership)

Your Baplink accounts can be managed via our website. Go to [www.baplink.org.au](http://www.baplink.org.au) and click on the BapNet tab or go to the app store on your smart phone and download the BapApp. Please call 1800 650 062 to register.

(Access may be limited VIEW ONLY for certain accounts. Eg. Loan, Insurance and Fixed Term Investment accounts.)

## AUTHORISATION TO BE COMPLETED BY BAPLINK STAFF

Client account number

Signature (Baplink staff member)

BSB 034 819

6 Digit account number

Date



*A ministry of Queensland Baptists*

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## TERMS AND CONDITIONS

1. In signing the Application (or upon prior issue by you of a cheque or the making of a deposit under the Scheme) you, the client, acknowledge that (subject to BapLink acceptance) you agree to these terms and conditions and that you have appointed both BapLink and Indue Ltd as your agent and that you have authorised each of them to:
  - (a) Conduct accounts ("the Bank Account") with Westpac Banking Corporation ("the Bank") to enable you to draw cheques for payment for goods and services out of the funds in your account with BapLink which is dedicated either exclusively or otherwise to the Clients' Cheque Scheme ("BapLink Account") and make deposits to the Bank in accordance with these terms and conditions; and
  - (b) Transfer funds to the Bank Account from your BapLink Account to meet the amount of cheques or payment order s ("a cheque") that you or your Authorised Signatories have signed and to meet the value of all costs, taxes or charges made or incurred by BapLink or the Bank.
  - (c) Disclose to the Bank such information relating to your BapLink Account as is necessary to process all transactions carried out by you.
2. It is your responsibility to ensure that all cheques drawn by you are properly authorised and completed. Any cheque presented for payment which is undated, unsigned or without a payee included may be dishonoured.
3. No cheques will be cashed by the Bank unless prior arrangements have been made between the client, BapLink and the Bank. BapLink shall accept no liability of any kind as a result of the party who presents a cheque for a special answer treating any lapse of time as a dishonour of the cheque.
4. If the amount of any cheque presented for payment to the Bank exceeds the Available Balance (as defined in Clause 5 below) in your BapLink Account at the time the cheque is presented, BapLink may instruct the Bank to refuse to pay the cheque. In such event, BapLink will advise you in writing, by ordinary pre-paid post, as soon as practicable, but will incur no liability for failure so to do. Where the Bank refuses to pay a cheque in accordance with this condition, or in accordance with any other condition, BapLink may, at its absolute discretion, debit to your BapLink Account any costs incurred through such refusal, any such costs shall be a debt from you to BapLink.
5. The " Available Balance " includes any funds lodged in your BapLink Account, any unused overdraft or other agreed credit facility made available for your BapLink Account. The Available Balance does not include deposits received but uncleared in accordance with the policy of Bap link , nor does it include interest accrued but not credited or deposits in transit.
6. If your BapLink Account is held in the name of two (2) or more persons, all funds in that account and the Bank Account will be held jointly. "The client " includes all such persons jointly and severally. If one of the parties should die, any balance in these accounts shall accrue in accordance with the law of survivorship for the time being in the State in which BapLink is incorporated.
7. If you want to stop payment on any cheque, you must advise BapLink before the cheque is presented to the Bank for payment. BapLink is only required to instruct the Bank to stop payment on any cheque when BapLink standard stop payment notice has been correctly completed, signed and delivered to BapLink. BapLink may elect, at its discretion, to instruct the Bank to stop payment on a cheque upon your telephone instructions pending written confirmation.
8. In the event that a correctly authorised and presented cheque exceeds the available balance of your BapLink Account, BapLink is authorised, (but is under no obligation so to do), to transfer to that account from any other account or accounts held with BapLink in the names or names of the client, sufficient funds (within the Available Balance of such other account or accounts) to allow payment of the cheque. BapLink may, at its absolute discretion, debit a fee, as determined by BapLink from time to time, to your BapLink Account for each and every such transfer, and such fee shall be a debt from you to BapLink. Notwithstanding this condition, BapLink shall be held harmless from any claim whatsoever from the client or any other person or organisation, should BapLink fail or refuse to make such a transfer.
9. If BapLink for any reason and without reference to you pays a correctly authorised and presented cheque that exceeds your Available Balance with BapLink, then you shall incur a debt to BapLink for the amount by which the cheque exceeds the available balance. In such circumstances, the debt shall be repayable by you immediately upon the written demand of BapLink. If you fail to repay such debt, then you shall be required to pay all costs and expenses whatsoever incurred by BapLink in collection of that debt.
10. You acknowledge that the Bank may refuse to pay or dishonour any cheque that is drawn by you under the Scheme and presented for payment, regardless of the state of your account with BapLink if:
  - (a) the Bank receives a direction from Indue Ltd to dishonour the cheque, whether or not such direction is authorised or justified;
  - (b) at the time of presentment of the cheque, or at any time within which the cheque may be dishonoured under the then current practice of bankers;
  - (c) Indue Ltd fails or omits to pay to the Bank, an amount in cleared funds equal to the face value of the cheque;
  - (d) A petition is lodged or an order is made or a resolution is passed for the winding up of Indue Ltd or placing it under official management or any ground for its winding up has arisen or any meeting is convened for the purpose of considering any such resolution or any resolution for any arrangement or composition with creditors or a receiver of its undertaking or property or any part thereof is appointed or an Administrator is appointed or it stops payment generally or without the consent of the Bank ceases or threatens to cease to carry on business or the major part thereof; or
  - (e) the cheque drawing and deposit facility is terminated.
11. The Bank may disclose to BapLink and to Indue Ltd all information relating to your participation in the Scheme and the transactions effected on your behalf.
12. You will pay such charges as shall be determined by BapLink from time to time in relation to all transactions and to all cheques drawn on or deposits made to the Bank pursuant to the Clients' Cheque Scheme.
13. You agree that the rights and liabilities of BapLink in relation to its services pursuant to the Clients' Cheque Scheme shall be as if BapLink were a paying bank and collecting bank as defined by, or a banker as referred to, in the Cheques and Payment Orders Act 1986.
14. Any cheque received by BapLink before it receives a written notice of cancellation or variation of authority may be paid by BapLink in the normal course of business.
15. The terms and conditions of use may be varied from time to time. Following notice to you, the issue of a cheque by you or the making of a deposit under the Scheme will indicate your acceptance of the variation.
16. BapLink reserves the right to withdraw the cheque drawing and deposit facility at any time. No cheques may be issued by you after the facility has been withdrawn.



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