

Child Sponsorship.... making a difference.

The ICARE Child Sponsorship Programmes are making a difference! Your support helps us to change lives - not only of children, but of their parents, school and community.

Uganda: Kitetika, Kitgum, Rakai

Kenya: Muruku, Kwanjiku

**Thailand: Ban Sanuan, Ban Kapoo,
Ban Huaipoon, Jatukham Wwitthaya**

**The Philippines: Sta Mesa,
Sudipen**

CSP - 
love in action

Agriculture
Education
Medical

Life Skills
training

*Hope for the
future.*

Locked Bag 6, BANKSTOWN NSW 2200
Phone (02) 9708 2566 Fax (02) 9708 6107
e-mail: icare2@ozemail.com.au



**International Christian Aid
Relief Enterprises Ltd**
ABN 16 0002 516 485



Customer DDR Service Agreements



If you decide to use our Direct Debit facility please read this leaflet carefully, then complete the Direct Debit Authority form and return it to ICARE.

This document outlines our service commitment to you, and your responsibilities to ICARE in respect of the Direct Debit Request (DDR) arrangements made between International Christian Aid Relief Enterprises Ltd (ICARE), User ID 000 949, and you.

INITIAL TERMS OF THE ARRANGEMENT

In terms of the Direct Debit Request arrangements made between ICARE and signed by you, we undertake to periodically debit your nominated account for the agreed amount for Child Sponsorship payment.

Our Commitment to you

DRAWING ARRANGEMENTS

* The First drawing under this Direct Debit arrangement will occur on 20th or the first business day after the 20th of the month specified.

* If any drawing falls on a non business day, it will be debited to your account on the next business day following the scheduled drawing date.

* We will give you at least 14 days notice when changes to the initial terms of the arrangement are made. This notice will state any changes to the initial terms.

* If you wish to discuss any changes to the initial terms please contact this office by phone between 8.30 am and 4.00 pm, Monday to Friday, or by e-mail, or letter to Locked Bag 6, BANKSTOWN NSW 2200.

CHANGES TO THE ARRANGEMENT

If you wish to make changes to the drawing arrangements, please contact this office by phone or mail. These changes may include:

**deferring the drawing: or
disputing any debit: or
stopping an individual debit: or
suspending DDR: or
cancelling DDR completely.**

CONFIDENTIALITY

ICARE will not disclose any information without consent. All customer information held by ICARE is strictly confidential except information provided to our financial institution to initiate the drawing to your nominated account.

Please indicate your consent by completing and signing the enclosed Direct Debit authority.

ICARE has taken appropriate measures to ensure the protection of Bank details from computer or other theft, however ICARE cannot absolutely guarantee that theft will not occur.

ENQUIRIES

All enquiries should be directed to ICARE rather than to your financial institution, and these should be made at least 5 working days prior to the next scheduled drawing date. All communications addressed to ICARE should include your Donor ID number, Name and Address.

_____ If you believe that a drawing has been initiated incorrectly we encourage you to contacting us directly during office hours.

If our response is not to your satisfaction, contact your financial institution which should provide you with an answer to your claim:- within 7 business days (for claims lodged within 12 months of the drawing in question) or within 30 business days (for enquiries made more than 12 months after the drawing in question.)

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us prior to involving them.

ICARE.... Until there is no need!

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- * ***your nominated account can accept direct debit s (your financial institution will confirm this): and***
- * ***that on the drawing date there is sufficient cleared funds in the nominated account : and***
- * ***that you advise ICARE within 14 days if the nominated account is transferred or closed.***

If our debit is returned or dishonoured by your financial institution, we will contact you by phone or mail requesting re-payment of the debit.

Bank charges relating to the dishonoured debit are also payable by you.

If you have any further enquiries regarding the ICARE Direct Debit facility, please contact us and we will be happy to talk with you.

***Thank you for
sharing in our
work of saving
children's lives
and re-writing
their future.***

