



Sponsor and donor terms and conditions

1. The terms and conditions of this agreement between Ben Em dang Co Ta Foundation (BEDCT) and you govern your sponsorship and/or donation (“Contribution”) to BEDCT.
2. BEDCT reserves the right to change the terms of this agreement at any time by posting the new version of this agreement on BEDCT’s website. You agree to be bound by that version of this agreement.
3. BEDCT agrees to debit your account or debit your credit card account (whichever is relevant) on the first of every month (“Debit Date”) for the amount of Contribution nominated by you.
4. You agree that:
 - a. You will confirm with your financial institution that your nominated account can accept direct debits;
 - b. There will be sufficient funds in the nominated account or credit card to cover the amount of the Contribution on the Debit Date;
 - c. You will advise BEDCT if the nominated account or credit card is transferred or closed; and
 - d. You will refund to BEDCT any bank fees we have incurred because a direct debit or debit to your credit account failed because of your failure to advise us of any changes. You agree that BEDCT may add such fees to the amount of your next Contribution.
5. BEDCT reserves the right to change the terms on which you have entered this agreement by giving you 14 days written notice. Changes may include increasing the amount of the Contribution, altering the frequency of payments or altering the Debit Date. You will be bound by such changes unless you advise BEDCT that you do not agree to them by written notice or you verbally advise the Sponsor Relations team.
6. You may make the following changes regarding your Contribution by written notice to BEDCT or by verbally advising the Sponsor Relations team at least 10 working days prior to the next Debit Date. All communication to BEDCT must include your BEDCT Child Sponsorship Reference Number:
 - a. Defer the Debit Date;
 - b. Alter the frequency of debits;
 - c. Stop a particular debit;
 - d. Suspend debits to your account or credit card for a specified period of time; or
 - e. Cancel all debits and terminate this agreement with BEDCT.



7. Where you believe that a debit to your account or credit card (whichever is relevant) has been made without your authorization (“Unauthorized Debit”) you agree to advise BEDCT by written notice or verbally advise the Sponsor Relations team immediately upon becoming aware of the Unauthorized Debit.
8. In the event that you are not satisfied with BEDCT’s handling of the Unauthorized Debit you should contact your financial institution who should respond to you within 30 days.
9. BEDCT agrees to refund the amount of the Unauthorized Debit to you where we cannot show that you authorized the Debit.
10. If you would like to visit your sponsored child you agree to contact the Sponsor Relations team at least 3 months prior to your departure date and to comply with all BEDCT Child Protection Procedures.
11. You agree that BEDCT has the right to terminate this agreement by written notice to you in its absolute discretion without giving any reasons.
12. By signing this agreement you agree that BEDCT may collect the Personal Information to process your Contribution and consent to BEDCT transferring relevant parts of the Personal Information overseas to its affiliated offices (as required).