SMS ONE-TIME PASSWORD TERMS AND CONDITIONS

1. Introduction

These Terms and Conditions govern the use of Short Messaging Service (SMS) One-Time Password (OTP) authentication services provided by The Baptist Union of Queensland TIA Baplink ("we", "us", "our") for access to the BAPNET online transactional platform ("the Platform"). By choosing to enable and use SMS OTP services, you ("you", "your", "authorised signatory") agree to be bound by these terms.

2. Service Description

2.1 SMS OTP is an optional security feature that sends a unique, time-limited numerical code to your registered mobile phone number via SMS text message.

2.2 Each OTP code is valid for a limited time (typically 5-10 minutes) and can only be used once.

2.3 This optional service is provided to enhance the security of your online financial transactions and account access.

2.4 Authorised signatories may choose to enable or disable SMS OTP at any time through their BAPNET platform settings.

3. Eligibility and Enabling SMS OTP

3.1 You must be a current authorised signatory on an active account held with Baplink.

3.2 To enable SMS OTP, you must provide a valid Australian mobile phone number capable of receiving SMS messages.

3.3 You must have active access to the BAPNET platform.

3.4 If you need to disable SMS OTP due to a lost or stolen device, travel, or change mobile number, please contact Baplink immediately.

3.5 You are responsible for maintaining current and accurate mobile phone contact details on your profile when SMS OTP is enabled.

4. Your Responsibilities

4.1 **Device Security:** You must maintain the security of the mobile device registered to receive SMS OTP codes.

4.2 **Confidentiality:** You must keep all OTP codes confidential and must not share them with any third party.

4.3 **Prompt Use: Y**ou must enter OTP code within the specified time limit and only for legitimate transactions.

4.4 **Contact Updates:** You must immediately notify us of any changes to your mobile phone number or if your mobile device is lost, stolen, or compromised.

4.5 **Suspicious Activity:** You must immediately report any suspicious SMS messages or unauthorised transaction attempts.

4.6 **Network Coverage:** You acknowledge that SMS delivery depends on mobile network coverage and carrier services beyond our control.

5. Service Availability

5.1 SMS OTP services are available 24 hours a day, 7 days a week, subject to system maintenance and mobile network availability.

5.2 We reserve the right to temporarily suspend the service for maintenance, upgrades, or security reasons.

5.3 SMS delivery times may vary depending on your mobile carrier and network conditions.

5.4 We will make reasonable efforts to ensure service availability but do not guarantee uninterrupted service.

6. Security Features and Limitations

6.1 OTP codes expire automatically after a predetermined time.

6.2 Multiple failed OTP attempts may result in temporary account restrictions.

6.3 You may request a new OTP code if the previous one expires or is not received.

6.4 Baplink may use rate limiting. Rate limiting is a process whereby the request for too many codes that fall outside the normal pattern of use may result in the slowing down of responses from the system.

6.5 SMS messages are transmitted over public telecommunications networks and may be subject to interception or delay.

7. Fees and Charges

7.1 Baplink does not charge fees for sending SMS OTP messages.

7.2 Your mobile carrier may charge standard SMS rates for receiving messages. Contact your carrier for details about applicable charges.

7.3 International roaming charges may apply if you are travelling overseas.

8. Privacy and Data Protection

8.1 We collect and use your mobile phone number solely for the purpose of delivering SMS OTP codes and related security communications.

8.2 Your personal information is handled in accordance with our Privacy Policy and the Privacy Act 1988 (Cth).

8.3 SMS messages may be retained for security and audit purposes in accordance with our data retention policies.

8.4 We use reputable third-party SMS service providers who are bound by confidentiality and security obligation.

9. Liability and Disclaimers

9.1 You acknowledge that SMS transmission relies on third-party mobile networks and carriers over which we have no control.

9.2 We are not liable for:

- Delays or failures in SMS delivery due to network issues
- Charges imposed by your mobile carrier
- Unauthorised access resulting from your failure to secure your mobile device
- Losses arising from your failure to follow these terms and conditions

10. Termination and Suspension

10.1 You may disable SMS OTP services at any time through the BAPNET platform settings or by contacting us directly. When disabled, you will continue to have access to the BAPNET platform using standard authentication methods.

10.2 We may suspend or terminate SMS OTP services:

- If you breach these terms and conditions
- If we suspect fraudulent or unauthorised activity
- If you are no longer attached to a Baplink account
- For security reasons or system maintenance

10.3 Upon termination, you will no longer receive SMS OTP codes and may need to use alternative authentication methods.

11. Changes to Terms

11.1 We may update these terms and conditions from time to time to reflect changes in our services, technology, or legal requirements.

11.2 We will provide reasonable notice of material changes through the BAPNET platform, email, or other communication methods.

11.3 Continued use of SMS OTP services after changes take effect constitutes acceptance of the revised terms.

12. Support and Contact Information

12.1 For technical support with SMS OTP services, contact us:

- Phone: 1800650062
- Email: baplink@baplink.org.au

13. Complaints and Disputes

13.1 Complaints Policy

Are you dissatisfied with some aspects of Baplink' s service? If so, we welcome the opportunity to make things right. Your complaint will be handled according to our Complaints Policy and consistent with Biblical principles and values. Please use the Contact Us form at https://baplink.org.au/contact-us or call us on 1800 650 062 {free call).

If you're unhappy with our handling of your complaint, you may also lodge your complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a free, fair, and independent complaint resolution service:

Website: www.afca.org.au/make-a-complaint
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Address: GPO Box 3, Melbourne, Vic 3001

Our AFCA membership details are:
Name: The Baptist Union of Queensland T/A Queensland Baptists
ABN: 59 241212544
Member number: 36287
Date joined: 8 May 2015

You may choose to lodge your complaint with AFCA at any time.

14. Definitions

- **BAPNET:** The online transactional platform provided by Baplink
- **OTP:** One-Time Password - a unique numerical code sent via SMS for authentication
- **Platform:** The BAPNET online transactional system and associated services
- **SMS:** Short Message Service text messaging

Contact Information:
Baplink, QB Centre
37 Redgum Place, Gaythorne QLD 4051
Phone: 1800 650 062
Email: baplink@baplink.org.au
Website: https://baplink.org.au