

Fixed Term 31days (F31)

Supporting your Church

- ✓ Interest guaranteed for investment term
- ✓ No fees or charges
- ✓ Minimum opening balance of only \$1,000
- ✓ Withdrawals can be made at maturity.
- ✓ Interest calculated daily and credited at maturity
- ✓ Automatically rolled over for 31 days at maturity
- ✓ Add funds via your Internet banking

Setting up your F31 Fixed Term Investment

On successful application, a notice will be issued detailing your investment.

At maturity, your F31 will be automatically rolled over for another 31days[^] at the interest rate current at maturity and a notice issued.

Additional Funds

Funds cannot be added to term investments already opened except at maturity. Multiple Fixed Term Investments can be opened.

Via Direct Debit

We can transfer funds from your linked savings or cheque account* to open the F31 or to add additional funds at maturity.

Internet banking

You can transfer funds into your F31 by using your Internet Banking. Contact our staff for bank details and reference requirements.

Post & Over the counter

Mail cheques made payable to *Centenary Development Foundation* to our PO Box or call in to our Kenmore office during business hours.

Withdrawing money

Prior to maturity, contact the office with written instructions signed by the investment holder/s or if set up for telephone banking or email for withdrawals to your linked savings or cheque account contact the office via these methods with your instructions. The funds will be transferred on the day of maturity.

Early withdrawal of funds is only permitted in cases of hardship; interest earned will be penalised[#].

Terms and conditions

- [^]Maturities can only be set for a business day. Therefore, if the 31 day period places maturity on a weekend or public holiday, the period will be extended to the next business day.
- *A Direct Debit Request (DDR) form must be completed before CDF can transfer funds from an external bank account to CDF.
- [#]Due to restrictions imposed on CDF by APRA, after a review of the banking exemption, you may request an early redemption of your Fixed Term Investment before the term has ended if you are experiencing hardship. See our Hardship Policy. If approved, interest will be paid at a rate reduced by 2%pa (eg 3%pa reduces to 1%pa) from the date the term began to the day prior to withdrawal.

A Ministry of Churches of Christ in Queensland

All investments will be administered by the Centenary Development Foundation (CDF) which operates as a ministry of Churches of Christ in Queensland of 41 Brookfield Road Kenmore QLD 4069. Churches of Christ in Queensland is a body corporate under Letters Patent issued under the Religious, Educational and Charitable Institutions Act 1861 to 1959. CDF is a Religious Charitable Development Fund that operates under Banking Exemption No.1 of 2013 to the Banking Act 1959.

Investors should be aware that Centenary Development Foundation (CDF) is not subject to the normal requirement to have a Disclosure Document or Product Disclosure Statement and be registered or have a trust deed under the Corporations Act. This scheme has not been examined or approved by ASIC and the investment is designed for those who wish to promote the charitable work of Churches of Christ in Queensland and for whom the considerations of profit are not of primary relevance in their investment decisions. However, such investments are not specifically secured but repayment is underwritten by the overall funds & assets of Churches of Christ in Queensland.

Furthermore neither Churches of Christ in Queensland nor Centenary Development Foundation are prudentially supervised by the Australian Prudential Regulation Authority (APRA) and contributions to the fund do not obtain the benefit of the depositor protection provisions of the Banking Act 1959.

For more information contact us on 1300 659 644

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