

N31 31 days notice

Supporting your Church

- ✓ High interest calculated daily, credited monthly.
- ✓ \$1,000 minimum balance. (\$250 for children's investments)
- ✓ Add funds via your internet banking.
- ✓ Quarterly statements.
- ✓ Phone transfers.
- ✓ Funds are available with minimum of 31 days notice.

Additional Funds

Using EASY SAVE, we can bring funds into your N31 investment. If you want to save regularly, we can set up an automatic transfer of funds from your nominated linked bank account*. If you want to transfer funds in occasionally, we can transfer funds in to your CDF investment overnight, if you contact us by 3pm.

Internet banking

You can transfer funds into your CDF investment 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

You can withdraw money by phone or postal/fax request. The transfer will occur 31 days[^] after the receipt of the request. You may request a particular date, after the minimum 31 days notice period, for the transfer to occur. Transfers can only occur on business days.

- **Phone your request** to our office and we will transfer the funds to your linked account after the 31 day notice period[#]. Phone transactions are password protected.
- **Post or fax** a withdrawal form. Signature of investment holder will be verified.

Linked accounts

We can link your N31 investment to an appropriate existing savings or cheque bank account with written instructions for withdrawals only or completed Direct Debit Request (DDR) Form to bring funds into your N31 and withdrawals.

Terms and conditions

- *A Direct Debit Request (DDR) form must be completed before CDF can transfer funds from an external bank account to CDF (including EASY SAVE).
- [^]Due to restrictions imposed on CDF by APRA after a review of the banking exemption, you may request an early withdrawal of funds in your N31 Investment before the minimum 31 day wait period has ended if you are experiencing hardship. See our Hardship Policy. If approved, interest will be paid at a reduced rate of 2%pa (eg 3%pa reduces to 1%pa) for the interest period.
- Balances below \$1,000 will earn 0% in interest and the investment will need to be closed. If you feel that you should have an exemption, please contact the office.
- Requests for funds transfers into your N31, received after 3pm, will occur the following business day.

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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