

Christmas Club

Investment



Investments with heart

- ✓ Supporting your savings goals for Christmas
- ✓ Helping to avoid credit card debt
- ✓ Automatic transfer of funds to the linked bank account early November
- ✓ Statements issued end of January, April, July & October
- ✓ Variable interest calculated daily, credited monthly
- ✓ Regular Direct Debit available
- ✓ Add funds via your internet banking or Payroll
- ✓ No early withdrawals^

Christmas can be an expensive time of year. With a little budgeting and a pre-planned savings arrangement set by you according to your goals, the stress of financing Christmas at the last minute and the reliance on a credit card can be reduced.

Saving for Christmas

A Christmas Club investment allows for frequent and regular savings to be added, thereby providing an incentive for you to increase your balance in affordable increments throughout the year.

SAVE NOW, BUY LATER instead of BUY NOW, PAY LATER!

- **Regular *Direct Debit:** If you want to save regularly, when instructed we can set up automatic transfer of funds from your nominated #linked bank account to your Christmas Club investment on your behalf. This option is available on the Investment Application Form – Christmas Club. You set the frequency and the amount and just ensure you leave enough funds in the linked bank account and we do the rest. There is also an option to suspend Direct Debits over the Christmas period with automatic start in the New Year.
- **Payroll Authority:** If your payroll allows for this option, CDF can provide you with the bank details necessary for your payroll staff to set up a payroll deduction straight to your Christmas Club investment when your pay is processed.
- **Internet banking:** You can transfer funds into your Christmas Club investment by using your internet banking. Most internet banking software has the function to set automatic transfers – contact your bank to find out more. Our staff can provide the bank details and reference requirements.

Automatic withdrawal of funds

On the first Wednesday of November, \$5 will remain in the Christmas Club investment with the remaining balance of the funds transferred to the #linked account provided at opening either on the Investment Application Form – Christmas Club or a Direct Debit Request form.

For more information contact us on 1300 659 644

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(07) 3327 1628
A ministry of Churches of Christ in Queensland

Christmas Club

Investment

Build on THE Foundation
Centenary
Development Foundation



Investments with heart

Please note-

***Office Hours:** The CDF office is open Monday to Friday, 8.30am to 4pm and observes Brisbane, Queensland and Australian public holidays. Phone calls, emails and CDF initiated fund transfers will only be responded to or occur on business days.

***Linked account:** A linked account is an appropriate existing savings or cheque bank account in the investment holder's name. It is compulsory to have a linked account for your Christmas Club investment by either completing the bank details in the space provided on the Investment Application Form – Christmas Club or by completing a *Direct Debit Request (DDR) form. A DDR form will also enable CDF to transfer funds from your external bank account to your Christmas Club investment as per your instructions.

***A Direct Debit Request (DDR) form:** must be completed before CDF can transfer funds from a bank account.

Instructions: Will only be actioned after verifying the request meets the authorised signatory instructions on file such as checking the signature/s, phone password or email address.

***No early withdrawal of funds:** Except if you will experience financial hardship without the release of the funds and it is appropriate for CDF to do so. The request must be written and signed by the investment holder and submitted to CDF for assessment. If approved, no interest will be paid for that interest period. The Early Release of Funds - Hardship information sheet is available on the website or by contacting the office.

A Ministry of Churches of Christ in Queensland

All investments will be administered by Centenary Development Foundation (CDF) which operates as a ministry of Churches of Christ in Queensland (ABN 28953930342) of 41 Brookfield Road, Kenmore, QLD 4069. Churches of Christ in Queensland (ARBN 147481436) is a body corporate pursuant to the grant of letters patent issued under the Religious, Educational and Charitable Institutions Acts 1861 to 1959 (QLD).

CDF is a religious charitable development fund that operates under an exemption to the Banking Act 1959 (for current exemption see the Australian Prudential Regulation Authority (APRA) website: www.apra.gov.au).

This scheme has not been examined or approved by ASIC and investments in the fund are intended to be a means for investors to support 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. Furthermore, neither Churches of Christ in Queensland nor Centenary Development Foundation are prudentially supervised by the Australian Prudential Regulation Authority (APRA). An investor in the fund will not receive the benefit of the Financial Claims Scheme nor the depositor protection provisions of the Banking Act 1959.

Investments are not specifically secured but repayment is underwritten by the overall funds & assets of Churches of Christ in Queensland.

Churches of Christ in Queensland is not licensed to provide financial product advice in relation to investments mentioned in this flyer. This flyer contains factual information about the availability of CDF products. It is not intended to provide any legal, accounting or other advice to potential investors but, to the extent that it does, such advice is general advice only and has not taken into account the potential investor's specific relevant personal circumstances, including their objectives, financial situation or needs. Each investor should seek independent advice relating to their circumstances. CDF does not accept responsibility for any loss or damage caused to anyone who relies on the information in this flyer.

No cooling-off period applies to the issue of the investments mentioned within this flyer. Churches of Christ in Queensland, CDF undertakes to repay investments upon request, subject to our Terms and Conditions.

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