

Foundation Building Fund

Build on THE Foundation
Centenary
Development Foundation



Investments with heart

A TERM INVESTMENT TO HELP US EXPAND THE CHRIST-INSPIRED CARE & COMPASSION OF CHURCHES OF CHRIST

- ✓ Investment certificate issued
- ✓ Interest calculated daily
- ✓ Minimum balance \$5,000
- ✓ New funds only

The Foundation Building Fund is for investors who wish to support:

- our churches with the important work they do in communities, and
- our seniors living, affordable housing, or child, youth and family services.

Your investment can transform the lives of so many people. Partner with us to bring the light of Christ into the lives of some of the most vulnerable members of our communities today.

Foundation Building Fund at a glance:

- Term Investment – different terms available from time to time.
- On successful application, and on each renewal date, a certificate will be issued.

Prior to maturity, we'll send a reminder letter and renewal instruction form before the Foundation Building Fund investment matures.

At maturity, the options available are:

- reinvest the principal and interest
- add funds to the Foundation Building Fund investment
- reinvest the principal and withdraw the interest or
- make a partial or total withdrawal returned to investment holder's bank account
- funds transfers can only occur on the day of maturity.

How to provide instructions to CDF:

Depending on how the investment is set up, instructions can be given by:

- **Phone or email the request** to our office, when there is a #linked bank account.
- **Post or email as an attachment** the completed form mentioned above or a signed, written instruction.

Adding funds to the Foundation Building Fund investment at maturity

- **Direct Debit:** We can automatically draw funds from the nominated #linked bank account into the investment when there is a completed Direct Debit Request form. Contact us prior to or before 3pm on the maturity date.
- **Internet banking:** The investment holder can transfer funds into their investment by using their internet banking. Contact our staff for bank details, reference requirements and to discuss timing
- **By cheque:** If including a cheque, please make payable to '*Centenary Development Foundation*'.

See overleaf for further information and the disclaimer.

For more information contact us on 1300 659 644

info@cdf.org.au

41 Brookfield Road Kenmore QLD 4069

PO Box 469 Kenmore QLD 4069

cdf.org.au

(07) 3327 1628

A ministry of Churches of Christ in Queensland



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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, CDF initiated fund transfers and Foundation Building Fund investment maturity dates will only be responded to or occur on business days.

Instructions: CDF will only action instructions after verifying the request meets the signing arrangements on file such as checking the signature/s, phone password or email address.

***Linked accounts:** CDF can link the investment to an appropriate existing bank savings or cheque account with written instructions for withdrawals or by completing a Direct Debit Request (DDR) form to enable transfers to and from the investment and the external bank account. DDR form must be completed before CDF can transfer funds from an external bank account to CDF. Linked accounts must be in the same name as the investment holder.

^Early withdrawal of funds: Due to restrictions imposed on CDF by Australian Prudential Regulation Authority (APRA), the investment holder may submit a written request for an early redemption of their investment before the term has ended, by giving 31 days' notice or if they will experience financial hardship without the release of the funds and it is appropriate for us to do so. If approved, interest will be paid at a rate reduced by up to 2%pa (eg 3%pa reduces to 1%pa, 1%pa reduces to 0%pa) from the date the term began to the day prior to withdrawal. For periods over 12 months, any interest already paid at the higher rate will be recalculated at the reduced rate and the difference will be deducted from interest payable on withdrawal, or if this is not sufficient, from the balance at the time of withdrawal. 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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