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ABN: 28 953 930 342

Individual's Details:			
Title:		Surname:	
Full Christian Names:			
Date of Birth:			
Mobile Phone:		Tax File No:	
Occupation:		Employer:	
Email Address:			
Residential Address:			
Postal Address (if different):			

I have read the relevant product information sheet and wish to open a Christmas Club Investment by funding it as follows:

The initial credit of:	\$
To be funded by:	<p>Debit the account on the Direct Debit Request (DDR) Form on</p> <p>(DDR form must be completed for this option)</p> <p>Payroll deduction authority <i>(the office will provide the bank details for the payroll form)</i></p> <p>Internet transfer <i>(the office will provide the bank details)</i></p>
With additional credits of:	\$
To be funded by:	<p>Debit the account on the Direct Debit Request (DDR) Form as per the frequency nominated below to be continued until I notify CDF</p> <p>With continual direct debits. No suspension of the Direct Debit over the Christmas period.</p> <p>With suspended Direct Debit period between 1 November and 15 January</p> <p><i>(DDR form must be completed for this option)</i></p> <p>Payroll deduction authority <i>(the office will provide the bank details for the payroll form)</i></p> <p>Internet transfer <i>(the office will provide the bank details)</i></p>

Frequency of additional credits:

Weekly or Fortnightly on:

Monday Tuesday Wednesday Thursday Friday

or

Monthly – On the _____ day of the month.

Authorisations relating to changes to additional credit amounts and frequency can be received by email:
(Generic email addresses are not to be used and only instructions from the email address on file for the investment holder will be accepted.)

Yes

No

Transfer the balance of this investment minus \$5 on the first Wednesday of November to the external financial institution savings or cheque account below:

The account on the Direct Debit Request Form (*enclosed*)

Or

Name of Account:

BSB Number:

Financial Institution:

Account Number:

New Client- Enclosed are clear certified copies of identification documents, such as Driver's Licence (*both sides*) or Passport for:

Investment holder identification documents enclosed

Contact the office for more acceptable forms of identification, if the above are not available.

How did you hear about CDF:

Church Affiliation:

Please tick if you do not wish to receive promotional material.

By signing this Investment Application Form you:

1. Acknowledge having read and understood the attached General Terms and Conditions and the specific Terms and Conditions governing the investment arrangements between you and Churches of Christ in Queensland – Centenary Development Foundation, and confirm information you have provided is correct.
2. Authorise Centenary Development Foundation to open the investment and action the instructions on the form.
3. Acknowledge that funds may be added at any time, but are not available for withdrawal except for the first Wednesday in November.
4. Understand that sufficient funds will need to be available in the external bank account before the direct debit occurs, if the Direct Debit option is utilised.
5. Acknowledge that missed additional credits including dishonoured direct debits may result in a balance lower than expected. If this occurs, less funds will be available than expected to transfer to the linked bank account in November.
6. Undertake to provide Centenary Development Foundation any additional information or documentation that we may request at any time to enable us to provide you with the best service and/or maintain legislative compliance.

Signature:

Date:

General Terms and Conditions

A Ministry of Churches of Christ in Queensland

Legal Structure & Disclosure

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

Tax File Number Information-

- You will be required to give your Tax File Number or give the appropriate exemption information.
- If you are exempt but have a Tax File Number, it is safer to give your Tax File Number just in case your circumstances change.

- Exemptions: For details about who is exempt, please refer to the Australian Taxation Office website- www.ato.gov.au search "Reporting exemptions from quoting a TFN/ABN"
- Pensioner- In the space for Tax File Number write the full name of the pension received: age pension, widow B pension, disability support pension, parenting payment - that is, a pension PP (single), wife pension, special benefit, carer payment, special needs pension, or service pension or income support supplement.
- Organisation not required to lodge a Tax Return- In the space for Tax File Number write 'Nil' and the reason why the organisation is not required to lodge a Tax Return.
- **Please Note-** The collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act.
- **Please Note-** It is not against the law if you choose not to give your Tax File Number or Exemption but tax may be withheld from your interest.

Privacy Policy-

- Churches of Christ in Queensland Centenary Development Foundation (CDF) acknowledges and respects the privacy of individuals. CDF supports and endorses the Australian Privacy Principles contained in the Privacy Act 1988, and will comply with these principles whenever personal information as defined by the Act is collected by us.
- For full Privacy Policy, please see the website: <http://www.cofc.com.au/legal-and-privacy> or contact the office.

Terms and Conditions of Investments

- Interest is calculated on a daily basis from the date of receipt of monies by CDF. Upon full withdrawal/closure, interest will be calculated to the day prior to the date of repayment.
- The investor will receive a written acknowledgement for each Fixed Term Investment and for the initial funding for other investment types. Then statements will be issued according to the investment type.
- An acknowledgement of investment is not a document of title but its surrender may be requested on repayment of the investment.
- Investments are not transferable. Where a change of ownership is requested, CDF will consider requests to invest the funds again in the new name.
- Requests for partial or full withdrawal of an investment for an entity or in joint names must be signed by all parties concerned unless a written authority signed by all parties to allow for one signatory or other instructions have been received by CDF.
- No cash handling at CDF.
- For all investments, except for Fixed Term Investments, additional funds of any amount may be lodged at any time and will appear on the statement for the investment. Please check your statements & retain for taxation purposes.
- Cheques sent to CDF must be made out to "Centenary Development Foundation".

- A Direct Debit Request Form must be completed before CDF can transfer funds from an external bank account to CDF (including Easy Save).
- External bank account on the Direct Debit Request Form must be in the investment holder's name.
- Requests for electronic transfer of funds into your CDF investment are transferred overnight. Requests for fund transfers received after 3pm will occur the following business day. Transfers for Fixed Term Investments can only occur on the day of maturity.
- Requests for withdrawals will occur as per the investment type restrictions.
- Requests for early release of funds must qualify and be assessed under the Hardship Policy. Notification of whether the application has been approved or declined will be given upon completion of the assessment.
- Requests for withdrawals from At Call or Growth At Call received after 3pm will occur the following business day.
- CDF Investments may be linked to an appropriate savings/cheque account in the investment holder's name.
- CDF does not have fees or charges. External charges may be passed on. Client will be made aware before action is taken.
- CDF reserves the right to repay any or all investments together with the interest earned up to the date of repayment on giving one calendar months' notice of its intention to do so by letter forwarded to the last known address of the investor.
- CDF reserves the right to refuse any investment without assigning a reason.
- As required by legislation, unclaimed moneys will be sent to the Public Trustee of Queensland after two years of unsuccessfully trying to contact the client. Once this occurs, persons wishing to claim the funds will need to communicate directly with the Public Trustee of Queensland.
- For individuals, in the event of the death of the investor, CDF will pay the investment(s) with accrued interest to the personal representative, Executor or Administrator on completion of legal formalities to the satisfaction of CDF, except in the case of a joint Investment of spouses where the investment will be closed and a new investment opened in the surviving investor's name, upon receipt of a certified copy of the Death Certificate.
- Payroll direct transfers to the Christmas Club Investment are the responsibility of the client.
- No withdrawals allowed except for the automatic withdrawal which will occur on the first Wednesday in November.
- The amount available for the withdrawal is dependent on the funds transferred to and the interest earned on the Christmas Club investment over the period.
- Earlier withdrawals are only available if you are under financial hardship. See our Hardship Policy. If the early withdrawal is approved due to hardship, interest will be paid at a rate reduced by 2% for the interest period.
- No joint investments
- Available to individuals only.

Christmas Club (\$5 minimum balance.)

- Variable Interest Rate. Interest paid monthly & statements issued end January, April, July and October.
- A linked savings or cheque account with a Financial Institution must be provided on the Investment Application Form or on a Direct Debit Request form.
- Funds can be added at any time.
- If a Direct Debit transfer is dishonoured, this will result in a missed additional credit. CDF will not directly notify the client but this will appear on the statement.
- Internet banking transfers to the Christmas Club Investment are the responsibility of the client.