

# At Call

Only available to: Churches of Christ churches, affiliates and paid staff

## Investments with heart

- ✓ No minimum balance is required
- ✓ Variable interest calculated daily, credited monthly
- ✓ Growth At Call available - potential to earn a higher interest rate
- ✓ Monthly statements
- ✓ Easy access and no limit on number of withdrawals
- ✓ Funds transferred overnight
- ✓ Add funds via your internet banking

Did you know CDF's At Call pays a higher interest rate than most bank at call or working accounts?

There is the potential to earn even more interest in a Growth At Call. Contact the office for more information.

### Transactions made easy

CDF can transfer funds \*to and from your At Call investment overnight, if you contact us by 3pm.

Using ^EASY SAVE we can bring funds into your At Call investment. If you want to save regularly, we can set up an automatic transfer of funds from your nominated #linked bank account to the At Call. You set the frequency and the amount on an easy to complete form. Just ensure you leave enough funds in the linked account and we do the rest.

### 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 and in person

Cheques made payable to 'Centenary Development Foundation' with a credit form or written instruction can be mailed or delivered in person to our Kenmore office.

### Withdrawing money

Your church/entity can decide the level of authority your authorised signatories have.

Depending on how you set up your investment, you can withdraw money by phone, email or postal request.

- **Phone or email your request** to our office and we can transfer the funds to your linked account.
- **Post or email as an attachment** a completed and signed withdrawal form or written instruction.

Do you have regular payments for set amounts? CDF could make these transfers for you automatically.

### More information and forms

Are available by contacting the office or on the website: [cdf.org.au](http://cdf.org.au).

Current interest rates are available online or by contacting the office.

We would love to hear from you.

**For more information contact us on 1300 659 644**

[info@cdf.org.au](mailto:info@cdf.org.au)

41 Brookfield Road Kenmore QLD 4069

PO Box 469 Kenmore QLD 4069

[cdf.org.au](http://cdf.org.au)

(07) 3327 1628

A ministry of Churches of Christ in Queensland

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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.

**Transfer Instructions:** Will only be actioned after verifying the request meets the authorised signatory instructions on file such as checking the signature/s, phone passwords or email addresses. Requests for funds transfers received after 3pm will occur the following business day.

**^EASY SAVE:** Once set up, enables CDF to automatically transfer of funds from your nominated linked bank account to your At Call. You set the frequency and the amount on an easy to complete form. Just ensure you leave enough funds in the linked account and we do the rest.

**#Linked accounts:** We can link your At Call 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 your At Call and the external bank account.

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

## 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](http://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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