

# Fixed Term Investment



## Investments with heart

- ✓ Interest guaranteed for investment term
- ✓ No fees or charges
- ✓ Minimum opening balance of only \$250
- ✓ Interest calculated daily and credited at maturity
- ✓ Annual interest for terms over 12 months

A certificate will be issued detailing your investment, on successful application and each renewal.

### Prior to maturity

We will contact you to seek your instructions and inform you of our current rates. An easy to complete renewal form will be attached for you to notify us of your instructions at maturity and a reply paid envelope enclosed for your convenience.

### At maturity, you can:

- reinvest the principal and interest for a term of your choice
- add more funds to your term investment
- reinvest the principal for a term of your choice and withdraw the interest
- make a partial or total withdrawal

Funds transfers can only occur on the day of maturity.

### How to make your instructions known:

Depending on how you set up your investment, you can give us instructions by:

- **Phone or email your request** to our office, when you have a linked account.
- **Post, over the counter or email as an attachment** the completed form mentioned above or a signed, written instruction. If including a cheque, please make payable to 'Centenary Development Foundation'.

**Option for Auto-rollover:** If taken up, you will not receive any notification of the upcoming maturity. At maturity, principal will be automatically reinvested for a further similar period at the then prevailing rate with the interest either added to the investment or transferred to your linked account as per your instructions at set up.

### 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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## 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 Fixed Term Investment (FTI) maturity dates will only be responded to or occur on business days.

**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.

**\*Linked accounts:** We can link your FTI 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 FTI and the external bank account. DDR form must be completed before CDF can transfer funds from an external bank account to CDF.

**No instructions at maturity:** If CDF does not receive a request for renewal or repayment, the investment will be re-invested for the same term and the interest will be treated as per previous instruction held with the interest rate that applies on the day of maturity.

**^Early withdrawal of funds:** Due to restrictions imposed on CDF by Australian Prudential Regulation Authority (APRA), you may submit a written request for an early redemption of your Fixed Term Investment before the term has ended, by giving 31 days' notice or if you 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 2%pa (eg 3%pa reduces to 1%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](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.

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

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