

# Growth At Call

Only available to: Churches of Christ  
Churches and affiliates, including staff

Build on THE Foundation  
**Centenary**  
Development Foundation

## Investments with heart

- ✓ Bonus interest paid when no withdrawal made in the month
- ✓ Additional bonus interest with minimum credit and no withdrawal
- ✓ Interest calculated daily, credited monthly
- ✓ At Call base rate
- ✓ Funds are available at call
- ✓ Funds transferred overnight
- ✓ Add funds via your internet banking
- ✓ Monthly statements

Churches often have funds in bank at call or working accounts, earning little or no interest.

### Investing these funds with CDF can benefit us all.

Funds in a CDF At Call investment generally earn more interest than working accounts and often more than online saver accounts with banks.

Now with the CDF Growth At Call, there is the potential for an even greater return – financially supporting your ministries.

- The funds you invest with CDF - financially support Church of Christ churches through loans and grants.
- financially support Churches of Christ in Queensland mission ministries.

### How does the Growth At Call work?

An investment in-between at call and term, as follows:

- The funds are available at call.
- The base rate is the At Call rate. This is the minimum interest rate that will be earned each month.
- If no withdrawals are made in a month, the interest rate will increase to the bonus rate.
- If a minimum credit of \$500 is made and no withdrawals, the rate for that month will increase by an additional 0.05%pa, and will continue increasing at this rate for each subsequent month that a minimum credit is made with no withdrawals, to a maximum bonus of 0.25%pa.
- As soon as a withdrawal is made, the rate will drop to the base rate (a lower penalty than the 2% applicable when breaking a Term Investment) and could be better than a bank at call/online saver rate, and the process will begin again.

For current rates visit our website: [www.CDF.org.au](http://www.CDF.org.au)

Withdrawals are really easy - all you need to do to request a withdrawal from the Growth At Call investment would be to make a phone call or send an email before 3pm, and the funds will be transferred the same day to your #linked bank account. (Appropriate signing arrangements and identification procedures that are simple to set up will need to be in place to confirm authenticity of any request).

Should you wish to take up this offer, please call us on 1300 659 644 to make arrangements.

The option of investing in our normal Term Investments which attract slightly higher interest rates will still be available.

**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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*Investments with heart*

## Adding to or Withdrawal of funds:

Same conditions and transfer abilities as At Call investments. A brief overview:

- CDF can transfer funds \*to and from your At Call investment overnight, if you contact us by 3pm.
- You can transfer funds into your CDF investment by using your internet banking.
- Phone or email your request to our office and we can transfer the funds to or from your #linked account.
- Via EASY SAVE: Once set up, enables CDF to automatically transfer of funds from your nominated linked bank account to your Growth 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.
- Cheques made payable to 'Centenary Development Foundation' with a written instruction can be mailed, or delivered in person to our Kenmore office.
- Post or email as an attachment a completed and signed withdrawal request.
- Withdrawing funds: Your church/entity can decide the level of authority your authorised signatories have.

Contact us for more information.

## 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.

**#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.

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

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