

Fixed Term 31 days (F31)

Supporting your Church

- ✓ Interest guaranteed for investment term
- ✓ No fees or charges
- ✓ Minimum opening balance of only \$250
- ✓ Withdrawals can be made at maturity
- ✓ Interest calculated daily and credited at maturity
- ✓ Automatically rolled over for 31 days at maturity

Setting up your F31 Fixed Term Investment

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

At maturity, your F31 will be automatically rolled over for another 31 days[^] at the interest rate current at maturity and a certificate issued.

Additional Funds

Funds can only be added at #maturity to term investments already opened. Multiple Fixed Term Investments can be opened.

- **Via *Direct Debit:** We can transfer funds from your linked savings or cheque account to open the Fixed Term Investment or to add additional funds at maturity.
- **Internet banking:** You can add funds to your investment by using your Internet Banking. Contact our staff for bank details, reference requirements and to discuss timing.
- **Post & Over the counter:** A completed credit form or written instruction with a cheque made payable to *Centenary Development Foundation* can be mailed or delivered in person to the Kenmore office.

Withdrawing money

Depending on how you have set up your investment, you can withdraw funds by:

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

You can send your instructions any time prior to maturity. The funds will be transferred overnight on the day of maturity.

Early withdrawal of funds is only permitted in cases of hardship; interest earned will be penalised[^].

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.

#Maturities can only be set for a business day. Therefore, if the 31 day period places maturity on a weekend or public holiday, the period will be extended to the next business day

***A Direct Debit Request (DDR) form** must be completed before CDF can transfer funds from an external bank account to CDF.

[^]Early withdrawal of funds: Due to restrictions imposed on CDF by APRA after a review of the banking exemption, you may submit a written request for an early redemption of your Fixed Term Investment before the term has ended if you will experience financial hardship without the release of the funds and it is appropriate for us to do so. See our Hardship Policy. 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 more information contact us on 1300 659 644

Email: info@cdf.org.au

www.cdf.org.au

Office: 41 Brookfield Road Kenmore QLD 4069 **Phone:** (07) 3327 1628 **Fax:** (07) 3378 1334

Mailing: PO Box 469 Kenmore QLD 4069

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Supporting your Church

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 28 953 930 342) of 41 Brookfield Road Kenmore QLD 4069. Churches of Christ in Queensland 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. Neither Churches of Christ in Queensland nor CDF are prudentially supervised by 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.

Churches of Christ in Queensland is not licensed to provide financial product advice in relation to the investments mentioned within this brochure. This brochure contains factual information about the CDF products mentioned within this brochure. It is not intended to provide any 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. No cooling-off period applies to the issue of the investments mentioned within this brochure.

Investments are not specifically secured but repayment is underwritten by the overall funds and assets of Churches of Christ in Queensland.

The information in this fact sheet is general information only and is not intended to give individual legal or accounting advice. 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 fact sheet.

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