

N31

31 Days' Notice

Build on THE Foundation
Centenary
Development Foundation



Investments with heart

- ✓ High, variable interest calculated daily, credited monthly
- ✓ \$250 minimum balance
- ✓ Add funds via your internet banking
- ✓ Quarterly statements
- ✓ Phone transfers
- ✓ Funds are available with minimum of 31 days' notice

Additional funds

N31 makes savings easy. Funds can be added at ⁺any time and with time restricted access for withdrawals, there is great potential to watch your investment grow.

- **EASY SAVE:** Using EASY SAVE, we can bring funds into your N31 investment. If you want to save regularly, we can set up an automatic transfer of funds from your nominated [#]linked bank account. 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.
- **Phone/email:** For occasional or irregular transfers, with a completed Direct Debit Request form, we can transfer funds from your nominated linked bank account into your CDF investment overnight, if you contact us by 3pm. Otherwise, it will occur the next business day.
- **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:** 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

Withdrawal instructions can be sent to CDF at ⁺any time. Please allow for the 31 days' notice period. Arranging a withdrawal is as simple as a phone call or email, when there is a [#]linked account. Here are the options:

- **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.

The transfer will occur [^]31 days after the receipt of the request. You may request a particular ⁺date, after the minimum 31 days' notice period concludes, for the transfer to occur.

More information and forms

Are available by contacting the office or on the website: 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
41 Brookfield Road Kenmore QLD 4069
PO Box 469 Kenmore QLD 4069

cdf.org.au
(07) 3327 1628
A ministry of Churches of Christ in Queensland



**Churches
of Christ**
in Queensland
ABN: 28 953 930 342



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 password or email address.

***Linked accounts:** We can link your N31 investment to an appropriate existing savings or cheque bank account with written instructions for withdrawals or by completing *Direct Debit Request (DDR) form to enable transfers to and from your N31 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).

^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 withdrawal of funds from your N31 Investment before the minimum 31 day wait period has ended if you will experience financial hardship without the release of the funds and it is appropriate for CDF to do so. If approved, interest will be paid at a rate reduced by 2%pa (eg 3%pa reduces to 1%pa) for the interest period. 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).

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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