

A Ministry of Churches of Christ in Queensland

Legal Structure- All investments will be administered by the Centenary Development Foundation (CDF) which operates as a ministry of Churches of Christ in Queensland of 41 Brookfield Road Kenmore QLD 4069. Churches of Christ in Queensland is a body corporate under Letters Patent issued under the Religious, Educational and Charitable Institutions Act 1861 to 1959.

CDF is a Religious Charitable Development Fund that operates under Banking Exemption No.1 of 2011 to the Banking Act 1959.

Investors should be aware that Centenary Development Foundation (CDF) is not subject to the normal requirement to have a Disclosure Document or Product Disclosure Statement and be registered or have a trust deed under the Corporations Act. This scheme has not been examined or approved by ASIC and the investment is designed for those who wish to promote 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. However, such investments are not specifically secured but repayment is underwritten by the overall funds & assets of Churches of Christ in Queensland.

All profits derived from the activities of CDF are used for the wider work of Churches of Christ in Queensland and its affiliated churches.

Furthermore neither Churches of Christ in Queensland nor Centenary Development Foundation are prudentially supervised by the Australian Prudential Regulation Authority (APRA) and contributions to the fund do not obtain the benefit of the depositor protection provisions of the Banking Act 1959.

Privacy Policy- Churches of Christ in Queensland Centenary Development Foundation (CDF) acknowledges and respects the privacy of individuals. CDF supports and endorses the National Privacy Principles contained in the Privacy Act 1988, and will comply with these principles whenever personal information as defined by the Act is collected by us. For full Privacy Policy, please see the website: www.cdf.org.au or contact the office.

Tax File Number Information- Give your Tax File Number or give the appropriate exemption information.

If you are exempt but have a Tax File Number, it is safer to give your Tax File Number just in case your circumstances change.

Exemptions: For details about who is exempt, please refer to the Australian Taxation Office website- www.ato.gov.au search "Reporting exemptions from quoting a TFN/ABN"

Pensioner- In the space for Tax File Number write the full name of the pension received: age pension, widow B pension, disability support pension, parenting payment - that is, a pension PP (single), wife pension, special benefit, carer payment, special needs pension, or service pension or income support supplement.

Child Under 16- In the space for Tax File Number write the child's date of birth

Organisation not required to lodge a Tax Return- In the space for Tax File Number write 'Nil' and the reason why the organisation is not required to lodge a Tax Return.

Please Note- The collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act.

Please note that it is not against the law if you choose not to give your Tax File Number or Exemption but tax may be taken out of your interest.

Terms & Conditions

Interest is calculated on a daily basis from the date of receipt of monies by CDF. Upon withdrawal, interest will be calculated to the day prior to the day of repayment.

The investor will receive a written acknowledgement for each Fixed Term Investment and for the initial deposit for other account types. Then statements will be issued according to the account type.

For transactional accounts, that is all accounts except for Fixed Term Investments, additional investments of any amount may be lodged at any time and will appear on the statement for the account. Please check your statements & retain for taxation purposes.

An acknowledgement of investment is not a document of title but its surrender may be requested on repayment of the investment.

Investments are NOT TRANSFERABLE. Where a change of ownership is requested, CDF will consider requests to invest the funds again in the new name.

Requests for withdrawal of investment in joint names must be signed by all parties concerned unless a written authority signed by all parties to allow for one signatory has been received by CDF such as on the Account Application Form.

A Direct Debit Request Form must be completed before CDF can transfer funds from an external bank account to CDF (including Easy Save)

Requests for electronically withdrawn/deposited funds are transferred overnight. Request for funds transfers received after 3pm will occur the following business day.

CDF accounts may be linked to an appropriate savings/cheque account.

CDF reserves the right to repay any or all investments together with the interest earned up to the date of repayment on giving one calendar month's notice of its intention to do so by letter forwarded to the last known address of the investor.

CDF reserves the right to refuse any investment without assigning a reason.

In the event of the death of the investor CDF will pay the investment(s) with accrued interest to the personal representative, Executor or Administrator on completion of legal formalities to the satisfaction of CDF, except in the case of joint account where the investment will be transferred to the surviving investor.

Subsequent account/s may be opened on verification of password, if CDF holds an existing account opening form in the same name/s. However, there may be occasions where a new account application form, email or letter will be requested. All accounts are subject to the relevant terms & conditions.

Fixed Term Investment (Opening deposit \$1,000 min - waived for children's accounts) Certificate will be issued for each Fixed Term Investment. Interest rate guaranteed for the term of the investment. Interest paid at maturity on terms 12 months or less. Interest paid annually on 24 & 36 month terms.

A maturity notice will be posted before maturity requesting instructions from the investor. An investor may request the interest due to be either:

- Credited and added to the amount of the investment.
- Credited to the investor's nominated bank account as per the investor's signed instructions.
- Or as otherwise agreed.

You may request an early redemption of your Fixed Term Investment before the term has ended but if granted, interest will be paid at a reduced rate of 2% pa from the date of deposit to the day prior to withdrawal. Any interest paid at the higher rate on amounts withdrawn before maturity will be recalculated at the reduced rate and the difference payable on deducted interest on withdrawal, or if this is not sufficient, from the principal at the time of withdrawal.

In the absence of a request for repayment or renewal, the investment will be re-invested as per previous instruction held with the interest rate that applies on the maturity date.

Gold Class (Initial deposit \$10,000 min) Variable Interest Rate. Interest paid monthly & statements issued thereafter. Withdrawals are to the linked account only. Interest rate reduces to the At Call rate if balances fall below \$5,000. This account is only available to individuals not businesses or churches.

At Call Account (Initial deposit \$10 min) Variable Interest Rate. Interest paid quarterly at the end of March, June, September & December and statements issued thereafter.

Flexible Investment (Initial deposit \$10 min) Variable Interest Rate. Interest paid 30 April & 31 October & statements issued thereafter. Interest rate reduces if there are more than 3 withdrawals per statement period.

Funeral Assistance Plan Variable Interest Rate. Interest paid 30 June & 31 December & statements issued thereafter. Interest earned is exempt from Deeming and Income Tax provisions (*subject to limits imposed by the Social Security Act 1991*) as funds are only released to cover funeral expenses or paid to your estate. No joint accounts.

Centenary Development Foundation

Build on THE Foundation

A ministry of Churches of Christ in Queensland

INDIVIDUAL ACCOUNT APPLICATION FORM



ABN: 28 953 930 342



SUPPORTING
YOUR CHURCH

INDIVIDUAL ACCOUNT APPLICATION FORM

Account Title/Designation:		
(1) Surname:	Title:	Date of Birth:
Full Christian Names:	Tax File No:	
Mobile Number:	Daytime Phone:	
(2) Surname:	Title:	Date of Birth:
Full Christian Names:	Tax File No:	
Mobile Number:	Daytime Phone:	
Home Address:		
Postal Address (if different):		
Email Address:	Church (optional):	

I wish to open the following account/s (please tick):

- Fixed Term Investment for _____ months
 Funeral Assistance Plan
 Flexible Investment
 At Call
 Gold Class

For the amount of \$_____

Initial deposit funded by (please tick):

- Cheque (made payable to Centenary Development Foundation)
 Internet transfer (contact office for details)
 Please debit the account on the Direct Debit Request (DDR) Form on __/__/20__
(DDR form must be completed for this option)

Telephone withdrawals can be made from this CDF account to (Please select one of the following options):

- the account on the Direct Debit Request Form (enclosed)

Or:

Account Name:	Bank:
BSB Number:	Account Number:

For joint accounts please indicate the signing arrangements:

- Either account holder can sign
 All account holders must sign
 Other: as specified here:

Please sign here to confirm that you have read and agree with the terms and conditions, the information you have provided is correct & to open the account.

(1)Signature _____ Date: _____ (2)Signature _____ Date: _____

New Clients: Please send a certified copy of your Driver's Licence/Passport as 100 Points of identification, with this account opening form or contact us to discuss.



All profits derived from activities of Centenary Development Foundation are used for wider work of Churches of Christ in Queensland and its constituted Churches.
 Please complete and return to: Centenary Development Foundation, Reply paid 469, KENMORE QLD 4069
 For more information phone: (07) 3327 1628