



Account No.

**APPLICATION FOR NEW ACCOUNT**

- Call Account
- Term Deposit
- Bonus Term Deposit

***(Please tick selection)***

**PERSONAL ACCOUNT**

Please open an account with the Anglican Development Fund in the name(s) of :

(a) .....DOB.....

(b) .....DOB.....

***(Please show full names and title e.g. Revd, Mr, Mrs, Miss, Dr etc.)***

**TAX FILE NUMBER(S)**

(a) ..... (b) .....

I/we wish to deposit the sum of \$.....in accordance with the terms of the investment as set out in the attached Account Conditions and the information contained in Advice to Investors.

..... **(All parties to sign)**

**CONTACT DETAILS**

Address .....

.....Post Code .....

Telephone (W)..... (H) ..... (M) .....

Email .....

**JOINT ACCOUNTS**

Future transactions may be given by .....

*(Please specify – "any one of us", "any two of us", "all "as required*

In the event of the death of one or more of us, the moneys held in our names will be :

- Payable in terms of instructions received from the survivor (s)
- Payable in terms of instructions from the legal representative of the deceased and the survivor(s)

***(Please indicate)***

..... **(All parties to sign)**

**TERM DEPOSIT CUSTOMERS**

Term requested ..... months Interest Rate applicable .....

For deposits of 12 months or longer interest may be paid 6 monthly. Please nominate in the boxes below the preferred payment method and account number as appropriate.

- By cheque
- Credit to ADF Call Account Number .....
- Credit to Account Name.....

Bank ..... Account Number.....BSB.....

## **ACCOUNT CONDITIONS**

The Anglican Development Fund offers depositors the following conditions:

1. Interest calculated on a daily basis for all accounts for the full period that the funds have been held.
2. Call Accounts may be opened with any amount and interest will be credited to the account six monthly on 31 March and 30<sup>th</sup> September.

Statements of account are issued on those dates but may be obtained at other times upon request.

There are no fees or charges for these accounts.

3. Term Deposits may be opened with a minimum amount of \$500.00 for a specified period of time, at a rate of interest that will be fixed for the term at the time of lodgement, regardless of any rate adjustments during the term.

Maturity notices are sent to customers one month prior to maturity. The notice includes a form for the customer to provide instructions at maturity.

Interest will be paid at maturity for deposits that have a term of six months or less. For longer term deposits interest may be paid six monthly to an account nominated by the customer or by cheque.

4. Bonus Term Deposits may be opened with a minimum amount of \$5,000.00 for a minimum term of two years at a rate fixed for the term at the time of lodgement, regardless of any rate adjustments during the term.

Interest will be added to the deposit each twelve months from lodgement date until maturity, providing compound interest.

Maturity notices are sent to customers one month prior to maturity. The notice includes a form for the customer to provide instructions at maturity.

5. Joint applications must be signed by all parties and the survivorship nomination option completed.

6. The Fund reserves the right to:

- a) decline to accept any deposit without stating a reason;
- b) repay any or all deposits plus interest accrued to the date of repayment after giving one month's intention to do so, such notice being sent by letter to the depositor at the last address recorded by the Fund;
- c) vary interest rates

### **Investors in the Fund are advised:**

The Fund is designed for investors wishing to support the Church in its work. Investors should be aware that the Anglican Development Fund is not subject to the normal requirement to have a prospectus and trust deed under the Corporations Law pursuant to an exemption issued by the Australian Securities and Investment Commission. The Fund is required to lodge annual audited financial statements with the Commission but has not been examined nor approved by the Commission.

Neither the Anglican Development Fund nor its controlling body, the Anglican Church Property Trust Diocese of Canberra & Goulburn is prudentially supervised by APRA. Deposits with the Fund do not obtain the benefit of the depositor protection of the Banking Act 1959. The Anglican Church Property Trust Diocese of Canberra & Goulburn guarantees payment of monies on demand.