

ONLINE ACCESS (Parish/school)



Parish, school or agency

Institution: _____
Address: _____
Email: _____
Phone: _____ **Fax:** _____
Contact: _____

CDF Accounts:

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I have read and acknowledge the terms and conditions for CDF Online access as attached. I especially acknowledge that access will be gained by use of a **Login** and **Password** that will be issued and that the security of the **Login** and **Password** will be my responsibility.

Name:

Signature **Date:**

Parish priest/school principal/executive officer.

Is the entity or any of its controlling parties a tax resident of a foreign jurisdiction?
Yes / No

CDF Office Use:

| CDF Online | Accounts Linked | Client Letter | | |
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TERMS AND CONDITIONS

1) General

- 1.1 Savings are guaranteed by the Archbishop, Archdiocese of Canberra and Goulburn.
- 1.2 The CDF is part of the Catholic Church in the Archdiocese of Canberra and Goulburn and only lends for church related projects such as schools, aged care, hospitals and community welfare.

2) Interest

- 2.1 Interest is calculated daily and paid twice yearly on the 30th June and 31st December.
- 2.2 Financial year interest is always obtainable from the client's CDF Online Saver.

3) Statements

- 3.1 Formal statements are issued in June and December. In addition account holders can view or download either a Statement or Transaction Listing that can be imported directly into MYOB or other financial packages.

4) Access

- 4.1 Access to the CDF Online Saver is restricted to the internet.

5) Security

- 5.1 A Login Number and Password will be provided to operate the account.
- 5.2 The Login Number and Password may be changed at the account holder's discretion. Sometimes the system will also demand that the password be changed. It is most important that the Login Number and Password be kept secure to prevent unauthorised use of the account.
- 5.3 As another security measure, external transactions are only permitted to an account that has been specifically registered with the CDF. Hence, even unauthorised access to an account will not allow the transfer of funds to an unauthorised external account.

6) Transactions

- 6.1 Contributions to a CDF Online Saver can be made by:
 - 6.1.1 Transfer from a commercial account registered by the **account holder** for use with the **account holder's** CDF Online Saver.
 - 6.1.2 Automatically from salary. *Please contact the CDF for further advice.*
 - 6.1.3 Cheque at the CDF office or through the post or through the Commonwealth Bank (using a specially customised form available from the CDF).
- 6.2 Withdrawals from the CDF Online Account are only possible to an **external commercial bank account** that has been registered with the **CDF**.
- 6.3 Once the commercial bank account has been registered with the CDF funds may be transferred **to** or **from** the account via the CDF Online Saver account.
- 6.4 Funds can only be debited from a commercial bank account held in the account holder's name.
- 6.5 A limit of up to \$2000 must be set for transactions to or from the CDF Online Saver account.

7) Critical Times

- 7.1 Information available through CDF Online will reflect the most up to date account information.
- 7.2 The cut-off time for all external value transactions is 3pm (AEST).
- 7.3 Transactions made after 3pm will be processed on the following business day.

Form: F005

8) Disclosure Statement

The Catholic Development Fund Archdiocese of Canberra & Goulburn (the Fund) is required by law to make the following disclosure. The Fund is not prudentially supervised by the Australian Prudential Regulation Authority nor has it been examined or approved by the Australian Securities and Investments Commission. An investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth). Investments in the Fund are intended to be a means for investors to support the charitable, religious and educational works of the Archdiocese of Canberra & Goulburn and for whom the consideration of profit are not of primary relevance in the investment decision. The investments that the Fund offers are not subject to the usual protections for investors under the Corporations Act (Cth) or regulation by Australian Securities and Investments Commission. Investors may be unable to get some or all of their money back when the investor expects or at all and any investment of the Fund are not comparable to investments with banks, finance companies or fund managers. The Fund's identification statement may be viewed at www.cdf.cg.catholic.org.au or by contacting the Fund. The Fund does not hold an Australian Financial Services Licence.