

31 Days' Notice (N31)

Available to: Investors such as individuals, churches, businesses and self-managed super funds.

Features	
Variable interest rate calculated daily, credited monthly	Funds are available with minimum of 31 days' notice
\$250 minimum balance	Statements issued quarterly
Add funds at any time: internet banking, direct debit, cheque	Phone or email transfer instructions

Funds invested in a N31 investment have restricted access, as withdrawals can only occur a minimum 31 days after a valid instruction is received.

Funds can be added to the investment at any time.

With time restricted access for withdrawals, there is potential for the investment to grow.

Adding funds to the investment

Direct debit: An investor may opt for the Churches of Christ Foundation (the Foundation) to direct debit their nominated #linked bank account to add funds to their Foundation investment. When ^instructions are received before 3pm, the transfer will occur overnight. After 3pm the transfer will occur the next business day. An investor may nominate any future ^date for the transfer to occur. A completed Direct Debit Request form must be provided to the Foundation for Direct Debit and EASY SAVE.

EASY SAVE: Provides an option for regular saving. The Foundation can automatically bring funds into an investor's N31 investment at regular intervals from their nominated #linked bank account. The investor sets the frequency and the amount on an easy to complete form, and ensures there are enough funds in their linked bank account. We do the rest.

Phone/email: Transfer ^instructions may be given over the phone or in an email when the investor has a nominated #linked bank account with a completed Direct Debit request form. The investor may opt to send a signed instruction as an attachment to an email.

Internet banking: An investor can transfer funds into their Foundation investment by using their internet banking. Our staff will provide bank details and reference requirements, upon request from an investor.

Post and in person: A completed ^credit form or signed written ^instruction can be posted or delivered in person to the Kenmore office. Enclosed cheques are to be made payable to 'Churches of Christ in Queensland'.

N31 Information Sheet



Withdrawing funds from the investment

Withdrawal instructions can be sent to the Foundation at any time, but allowances must be made for the 31 days' notice period. Options available to request a withdrawal of funds are:

- Phone or email the request to our office and we'll transfer the funds to the investor's linked bank account.
- Post, or email as an attachment, a completed and signed withdrawal form or written instruction. Funds must be sent to a bank account in the investor's name.

The transfer will occur 31 days after receipt of the request, although a longer notice period may also be provided if that suits the investor.

Early access to funds from the investment

If early access to funds is necessary, an application must be made under financial hardship. If granted, the interest rate will be penalised.

More information, interest rates and forms: are available by contacting the office or on the website: cofc.com.au/Foundation.

We would love to hear from you!

FOR MORE INFORMATION CONTACT US ON 1300 659 644

Mail: PO Box 469, Kenmore QLD 4069
Office: 41 Brookfield Rd, Kenmore QLD 4069
Email: Foundation@cofcqld.com.au
Web: cofc.com.au/Foundation
Phone: 07 3327 1628/1300 659 644

N31 Information Sheet



Please note-

†Office Hours: The Foundation office is open Monday to Friday, 8.30am to 4pm and observes Brisbane, Queensland and Australian public holidays. Phone calls, emails and the Foundation initiated funds transfers will only be responded to or occur on business days.

^ Instructions: will only be actioned after verifying the request is in accordance with the signing arrangements on file such as checking the signature/s, phone password/s or email address/es.

#Linked bank accounts: We can link a Foundation investment to an investor's bank savings or cheque account with a signed written letter/instruction with the bank details for withdrawals only, or by completing a *Direct Debit Request (DDR) form to enable transfers to and from the Foundation investment and the external bank account. Linked bank accounts must be in the investor's name.

***Direct Debit Request (DDR) form:** must be completed before the Foundation can transfer funds from a bank account (including Easy Save).

§Early withdrawal of funds: Due to restrictions imposed on the Foundation by the Australian Prudential Regulation Authority (APRA), the investor may submit a written request for an early withdrawal of funds from their N31 Investment before the minimum 31 day wait period has ended, if they will experience financial hardship without the release of the funds. If approved, interest will be paid at a rate reduced by up to 2%pa (eg 3%pa reduces to 1%pa; 1%pa reduces to 0%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 Churches of Christ Foundation (the Foundation) 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).

The Foundation 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 Churches of Christ 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 document. This document contains factual information about the availability of the Foundation's 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. The Foundation does not accept responsibility for any loss or damage caused to anyone who relies on the information in this document.

No cooling-off period applies to the issue of the investments mentioned within this document. Churches of Christ Foundation undertakes to repay investments upon request, subject to our Terms and Conditions.