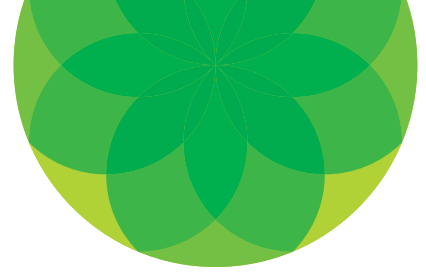


**Higher Values
Online Investment**
Personal, Company,
Trust & Others



It's all
about you
and the
future.



Higher Values Online Investment

Personal, Company, Trust & Others

Working for you and your community

Uniting Financial Services is run by a team of investment professionals, who believe that strong returns and strongly held beliefs are mutually compatible. We support individual wealth creation in ways that build and enrich the communities we share. This unique approach has helped us grow our funds under management from just over \$400 million ten years ago to more than \$1 billion today.

Some call what we do ethical or socially responsible investing. We call it Ideal Investing.

Your financial partner for life

Whatever business you are in or stage of life you've reached, Uniting Financial Services offers a range of products to help you maximise your financial potential.

Please feel free to talk to us about a Higher Values Online Investment or any of our flexible and secure investment services today.

Manage your money online, anytime

UFS offers a higher interest at call investment online.

The Higher Values Online Investment is the smart way to maintain easy access to your money while earning interest – with no minimum balance required.

Easy access and no fees

Every dollar of your money is free to work harder with no transaction or maintenance fees. Withdrawing and managing your funds is easy online.

At home or the office

Transfer money, pay a few bills or top up the mortgage whenever you wish, wherever you have online access. You can add to, or withdraw from your investment at any time and interest is calculated daily and paid monthly on your funds. Interest can be compounded or transferred to another UFS at-call investment or into an account with another Financial Institution.



Our Higher Values Online Investment offers the convenience of periodic payment options. Statements are issued on the final business days of June and December each year.

Higher Values in every sense

Just as you benefit from an efficient, higher interest investment, your investment will help serve your community in a variety of socially responsible projects.

Ready for the convenience of online?

Please call Uniting Financial Services on 1300 133 673 to discuss how a Higher Values Online Investment can help you make more of your money with flexibility and security today.

Disclaimer

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No.1 of 2016 ("Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services* is a registered trademark of The Uniting Church (NSW) Trust Association Limited and is used with permission by The Uniting Church in Australia Property Trust (NSW). Neither The Uniting Church in Australia, Synod of NSW and the ACT, The Uniting Church in Australia Property Trust (NSW) nor Uniting Financial Services is prudentially supervised by APRA. An investment with or contributions will not benefit from the depositor protection provisions of the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote religious and charitable purposes and for whom profit considerations are not of primary importance in their decision to invest.

We recommend you refer to the Product Disclosure Statement, the Product Information Brochure and the Financial Services Guide for Terms and Conditions.

