

**Fixed Term  
Investment**  
Uniting Church  
Organisations



It's about  
wealth and  
wellbeing.

# Fixed Term Investment

## Uniting Church Organisations

### Achieving good returns in an ideal way

Uniting Financial Services understands that wealth creation and community wellbeing are two sides of the same coin. We're for both. We won't compromise our performance or your beliefs. This unique position has helped us build 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.

#### We share your vision

Uniting Financial Services is here to help you extend your vision. Whatever your work or mission programme, our financial services products are yours to employ in the service of your community. Prudent management of funds by a professional team, guided by an experienced Board puts us in a position to support your organisation's efforts.

Please feel free to talk to us about fixed term investments or other financial services for your organisation today.

### Fixed term flexibility

Fixed term investing is an effective way of keeping surplus funds growing.

With terms ranging from one to sixty months, reliable fixed interest rates and no transaction or maintenance fees, Uniting Financial Services Fixed Term Investment offers flexibility and security.

We offer fixed term investments from a minimum of \$2000. Ask us for a special rate on \$500,000 or more.

#### Certain returns

One of the best features our fixed term investments offer is the knowledge of how much your money will earn by when. This certainty of knowing the return upon maturity aids budgeting and planning.

You can track your investments growth online or call our well-informed service team. Uniting Financial Services Fixed Term Investment statements are sent out in June and December.



#### Earn more than at-call investments

If you have no immediate need for your funds it pays to put them to work in a fixed term investment. Interest is calculated daily and paid at maturity or annually for terms greater than 12 months.

#### Incentivised saving

While Fixed Term Investments encourage saving, your money is always available before maturity if circumstances change. Naturally, early withdrawal necessitates an interest rate adjustment.

#### Direct your investment

The interest on your investment can be added to the principal or directed to another at-call investment. This feature is a useful way to maintain a cash flow stream.

While additional monies can't be added to the principal sum during the investment term, you can choose to add funds and reinvest at maturity.

#### Put your surplus funds to work

Call Uniting Financial Services on 1300 133 673 to discuss how a Fixed Term Investment can 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.

