



23 October 2017

Title and Name  
24 Smith Street  
SYDNEY NSW 2000

## Important notice on changes to the At Call – Self Help Investment

We need to let you know about important changes in regulatory requirements made by APRA (Australian Prudential Regulation Authority) which affect how Religious Charitable Development Funds (RCDFs) like Uniting Financial Services (UFS) operate.

### What are the changes and how do they affect you?

**From 1 January 2018**, UFS will no longer be able to offer the Self Help Investment on an At Call basis to our investors because the new requirements do not permit UFS to offer investments with a term of less than 31 days (Church organisations are exempt).

There will be no change to your investment number and access to your investment will require a minimum notice period of 31 days (unless hardship applies as defined by UFS).

### What are the key changes to the terms and conditions of your Self Help Investment?

- Withdrawals will require 31 days' written notice (unless hardship applies as defined by UFS).
- No scheduled transactions such as Periodical Payments, Direct Debits/Credits or BPAY<sup>®</sup> transactions will be allowed.
- Online access will be "view only".

The terms applicable to your Self Help Investment are enclosed and the Product Information Brochure is available on our website [www.unitingfinancial.com.au](http://www.unitingfinancial.com.au) or by calling us on **1300 133 673**.

### What do you need to do?

You should make alternative arrangements for any existing Scheduled Transactions (Periodical Payments, Direct Debits/Credits and BPAY<sup>®</sup> transactions) as the imposed restrictions will no longer allow for these types of payments to be made.

We regret this change to legislation will unavoidably impact the way you operate your investments, however, please remember we are here to help you work through any questions or concerns you may have. Please don't hesitate to contact the Partnership Team on **1300 133 673** or [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au) if you require assistance.

Kind regards

Linda Johnson  
Acting Head of Partnerships