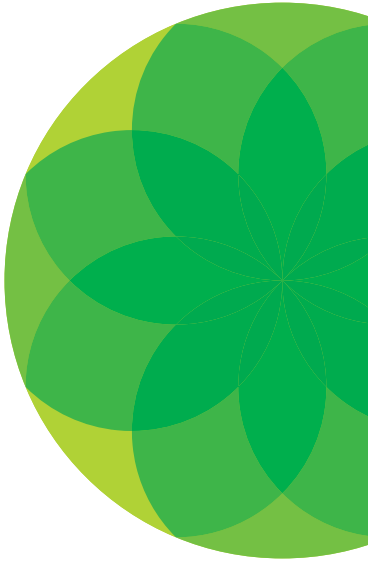




**Product
Information
Brochure**



uniting
Financial Services

Important Note

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 ("UCTAL") and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 ("UCAPT") (together and separately "Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod"), under a s.911A Corporations Act 2001 (Cth.) authorisation and pursuant to APRA Banking Exemption No. 1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services® is a registered trademark of UCTAL used with permission of UCAPT. Investments with Uniting Financial Services support the charitable purposes of Synod such that the yield on the investments made by the Uniting Financial Services (less costs and income payable to investors), rather than the investments themselves, is directed towards promoting the charitable purposes of the Synod.

None of The Uniting Church in Australia ("Uniting Church"), UCAPT and UCTAL is prudentially supervised by APRA. Therefore, investments with or contributions to these Uniting Church organisations will not receive the benefit of the Financial Claims Scheme or the depositor protection provisions in the Banking Act 1959 (Cth.). All financial services and products are intended to attract investors whose primary purpose for making their investment is to promote the religious and charitable purposes of Uniting Financial Services and the Uniting Church and for whom profit considerations are not of primary importance in their decision to invest. Our investment products are not subject to the usual protections for investors under the Corporations Act 2001 (Cth.) and not regulated by the Australian Securities & Investments Commission ("ASIC").

Our investment products are not comparable to investments that are issued by banks, finance companies or fund managers and investors may be unable to get some or all of their money back when they expect to or at all. This Product Information Brochure (PIB) may only be used by persons who receive it in Australia. The information in this PIB does not constitute an offer in any jurisdiction other than Australia. The investment products are not subject to the same Corporations Act 2001 (Cth.) disclosure requirements as generally apply to debentures or registered managed investment schemes

and we are not required to issue a Product Disclosure Statement, nor lodge such a document with ASIC.

In accordance with APRA Banking Exemption No.1 of 2017:

- Uniting Financial Services is exempted from and not authorised under the Banking Act 1959 (Cth.);
- Uniting Financial Services is not supervised by APRA;
- Any investment with Uniting Financial Services will not receive the benefit of the Financial Claims Scheme or the depositor protection provisions in the Banking Act 1959 (Cth.);
- Any investment with Uniting Financial Services is intended to be a means for investors to support the religious and charitable purposes of the Uniting Church and Uniting Financial Services.

Part 1 of 3

This PIB is dated as of the latest date borne by any of the documents which comprise it. This core document is dated 1 December 2017.

This document should be read in full before you make a decision to acquire any of the products described in it from Uniting Financial Services. All information provided in this document is general information and does not take into account your individual financial objectives, situation or specific needs. We do not provide personal advice and we recommend you should obtain independent advice to ensure that you understand the products offered and that they are appropriate for your objectives and needs.

We recommend that after reading this document you establish whether, given your circumstances, the products described in it are suitable to you. If you do decide to obtain one of the products described in this document, then we strongly recommend you retain this document for future reference.

Information in this PIB is subject to change from time to time and may be updated as described in this document.

If you received this document electronically or if you received any updated information other than in writing, we will provide a paper copy free on request.

If you would like further information, please ask us. Further information about our products and services is available on our website unitingfinancial.com.au.

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Refer separate schedule which forms part of the PIB Document.

PART 1

1. Definitions

Account means the account/investment held at your financial institution from which we are authorised to arrange for funds to be debited.

AFSL means Australian Financial Services License.

APCA means Australian Payments Clearing Association.

Applicable Regulation(s) means all laws, rules, codes, regulations and other legal requirement(s) in force from time to time in Australia and in any jurisdiction worldwide which apply to Uniting Financial Services. These include, without limitation, the Common Reporting Standard (CRS), the U.S. Foreign Account Tax Compliance Act (FATCA) and anti-money laundering legislation.

APRA means Australian Prudential Regulation Authority.

Associate means

- i. a body constituted by or under the authority of a decision of the Uniting Church;
- ii. a person or body in relation to which the Uniting Church is empowered to make ordinances or other binding rules;
- iii. a body with a charitable purpose (related charitable purpose) which is the same as or similar to the Uniting Church;
- iv. a person acting as a trustee of a trust for or for the use, benefit or purposes of the Uniting Church or a related religious organisation;
- v. a body that is of the same religious denomination;
- vi. a pastor, employee or voluntary staff member of a body mentioned in (i) to (iv) above;
- vii. a member of the clergy, or equivalents in other denominations, within a related religious organisation; or
- viii. a person undertaking training or education for the purpose of becoming a member of the clergy, or equivalents in other religious denominations, within the Uniting Church or a related religious organisation.

ASIC means Australian Securities and Investments Commission.

At Call Investment means any investment that has funds available for withdrawal at any time subject to the individual terms and conditions and is subject to a variable interest rate (available to Uniting Church organisations, Ministers and Staff only).

Authorised Signatory means you or any person authorised to operate your investment.

BPAY® Payments is an electronic bill payment service which enables bills to be paid to various billers participating in the BPAY® Scheme. BPAY® is available to Uniting Financial Services, investors via Uniting Online. BPAY® – ® Registered to BPAY Pty Ltd
ABN 69 079 137 518.

Business Day means a day other than a Saturday or Sunday or a public holiday in the Sydney metropolitan area.

Cheque Facility means a facility where you can write cheques as the drawer of that cheque.

Direct Debit means a payment facility through which regular payments are made from your Account or investment to any Uniting Financial Services investment or financial institution account.

Fixed Term Investment means any investment made for a specific term and interest rate.

Funeral Investment means any special purpose investment that allows the investor to put money aside to help meet the cost of their own funeral.

GST means any tax imposed on the supply of any goods or services, real or personal property or other similar things or similar tax.

Higher Values 31 Day Roll Investment means any investment made for a fixed term of 31 days and with a specific interest rate.

ID Number means the unique number we use to identify you on Uniting Financial Services computer systems.

Maturity Date in respect of a Fixed Term Investment means the date until which the interest rate applicable to that investment was fixed at the date of investment.

Passcode means the code used in conjunction with your User ID to access Uniting Online or Uniting by Phone.

Periodic Payment means an automated payment which enables a specified amount to be debited from specific Uniting Financial Services At Call Investments and then be credited to another party on a pre-arranged basis. This can be a regular or one-off payment.

PIB means this Product Information Brochure.

Retail Investor means a person who would be a retail client as defined in section 761G of the Corporations Act 2001 (Cth.) but excludes Associates.

Self Help Investment means any investment made for a fixed minimum term of 31 days which foregoes interest on their investment by redirecting this benefit to the Uniting Church organisation of their choice.

Rolling 31 Day Investment means any investment made for a fixed term of 31 days and with a specific interest rate.

Times in these Terms and Conditions are based on NSW Eastern Standard Time or Eastern Daylight Saving Time when in operation.

Uniting Church means The Uniting Church in Australia which is the central governing body of Uniting Financial Services and its related religious organisations.

Uniting by Phone means any service we offer through the telephone to enable you to receive information from us and to transmit instructions to us, in relation to investments with Uniting Financial Services.

Uniting Financial Services Cheque means a cheque which is issued by us and drawn on us.

Uniting Online means any service we offer through the internet to enable you to receive information from us and to transmit instructions to us electronically, in relation to investments with Uniting Financial Services.

User means you and (where permitted by us) any person you authorise to be an authorised signatory to an investment.

User ID means either your ID number or any alpha numeric combination assigned (and within the set limits in relation to length and mix of characters) to provide access to Uniting Online or Uniting by Phone.

We, us and **our** means Uniting Financial Services.

You and **your** means the investor who is subject to these terms and conditions or if there is more than one of you then all of you jointly and each of you severally. You includes your successors and assigns. The singular includes the plural and vice versa.

1. Purpose and Contents of this Product Information Brochure ("PIB")

This PIB is designed to provide you with important information regarding the Uniting Financial Services investment products we offer, including the following information:

- Who we are;
- How you can contact us;
- Which products we are authorised to offer;
- Key features/risks/benefits of these products;
- Any (potential) conflicts of interest we may have;
- Our internal and external dispute resolution process; and
- Applicable fees and charges for these products.

The information in this PIB is subject to change from time to time. Where changes are material, we will issue a revised or supplementary PIB to all investors. This PIB does not constitute an offer or solicitation to anyone outside Australia. If you would like further information, this is available at unitingfinancial.com.au or by calling our Service Team on 1300 133 673.

2. Issuer, Australian Financial Services License (AFSL) and products offered

UCTAL is the issuer for the non-cash payments facilities referred to in this PIB.

Financial services are provided by UCTAL and UCAPT pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No.1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. UCAPT is the issuer of the following debenture products described in this PIB to Retail Investors, Associates who are individuals, company trusts and others who wish to promote religious and charitable purposes of the Uniting Church and for whom profit is not a primary consideration:

- At Call Investment (not available to Retail Investors);
- Fixed Term Investment;
- Rolling 31 Day Investment;
- Higher Values 31 Day Roll Investment;
- Self Help Investment;
- Funeral Investment;
- Staff At Call Investment; and
- Higher Values Investment.

UCTAL is the issuer of the same debenture products above for church organisations and church corporations (other than the Funeral Investment product) as well as the Cheque Facility to Uniting Church organisations, where applicable, and the non-cash payment products to investors which include:

- Uniting Online;
- Uniting by Phone;
- BPAY®;
- Direct Debit; and
- Periodic Payment.

Our non-cash payment facilities are set out in our Product Disclosure Statement for non-cash payment facilities. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

UCTAL is authorised to provide general financial product advice, and deal, in relation to non-cash payment products to retail and wholesale clients.

UCTAL and UCAPT utilise loan and credit facilities provided by licensed banks from time to time, and one such provider, Australia and New Zealand Banking Group, currently holds a registered charge over the assets of UCTAL in respect of any outstanding payment obligations owing to them. If you have any questions or concerns regarding this charge, please contact us using the details provided in Section 4 below.

This PIB has been prepared by Uniting Financial Services and has not been, and is not required to be, lodged with ASIC. ASIC takes no responsibility for the contents of this PIB or for the products offered herein.

In the following sections, we provide further detail as to the nature, key benefits and significant risks of utilising our products. This information is a summary of the significant issues, and is not intended to be exhaustive. We recommend that, if you are not fully familiar with such products, you obtain independent advice before proceeding with an investment.

The specific contractual terms and conditions which will apply to your dealings in these products are detailed later in this PIB.

3. Contact details of Uniting Financial Services

Uniting Financial Services

Level 9, 222 Pitt Street Sydney NSW 2000

Mail: PO Box A2178 Sydney South, NSW 1235

Telephone: 1300 133 673 | Fax: 02 9267 4965

Email: contactus@unitingfinancial.com.au

Website: unitingfinancial.com.au

4. At Call Investments (not available to Retail Investors)

This investment provides easy access to your funds with all investments available at call.

You will be required to complete an application form, and provide the requested identification documentation.

Forms are available at **unitingfinancial.com.au**

or by calling our Partnership Team on telephone

1300 133 673.

Key Features and Benefits

- No transaction or investment maintenance fees.
- Interest is calculated daily and credited on the last day of the month
- Investment accessible via Uniting Online and Uniting by Phone. Note: Uniting Online and Uniting by Phone are non-cash payment facilities issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- There is no minimum investment amount.
- Withdrawals can be made at any time.
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of the Uniting Church in Australia Property Trust (NSW).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates may fall if market rates fall. The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 21 in this PIB for the specific terms and conditions which will apply to this product.

5. Fixed Term Investments

Investments are generally accepted for a fixed term of up to 60 months. You will be required to complete an application form and provide the requested identification documentation. Forms are available at www.unitingfinancial.com.au or by calling our Partnership Team on 1300 133 673.

Key Features and Benefits

- Minimum investment of \$2000.
- Interest is calculated daily.
- No transaction or investment maintenance fees.
- Interest is payable either at maturity, annually or monthly (when choosing the payable monthly interest option refer to Section 21 – Fixed Term Investments, paragraph 'e.' in this PIB).
- Interest payments may be directed into a nominated account with a financial institution (approved by the APCA) or added to the Fixed Term investment.
- Additional investments cannot be made during the fixed term.
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of UCAPT.
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates are fixed for the term of the nominated lodgement period.
- An Early Repayment Adjustment cost may be applied if the Fixed Term Investment is redeemed prior to its scheduled Maturity Date.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 22 in this PIB for the specific terms and conditions which will apply to this product.

6. Rolling 31 Day Investments (available to Retail Investors only)

Investments are accepted for a fixed term of 31 days and can only be withdrawn at maturity. You will be required to complete an application form and provide the requested identification documentation.

Forms are available at www.unitingfinancial.com.au or by calling our Partnership Team on **1300 133 673**.

Key Features and Benefits

- There is no minimum investment amount.
- Additional 31 Day Investments can be opened at any time.
- No Direct Debit, Periodic Payment or BPAY© facilities are available
- Interest is calculated daily.
- No transaction or investment maintenance fees.
- Interest is payable every 31 days commencing from the date of lodgement or rollover.
- Interest payments may either be directed to a nominated account with a financial institution (approved by APCA) or added to the investment.
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of the Uniting Church in Australia Property Trust (NSW).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates are fixed for the term of the investment.
- Investment cannot be redeemed until maturity (unless hardship applies as defined by Uniting Financial Services).

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 23 in this PIB for the specific terms and conditions which will apply to this product.

7. Higher Values 31 Day Roll Investments (available to Retail Investors only)

Investments are accepted for a fixed term of 31 days and can only be withdrawn at maturity. You will be required to complete an application form and provide the requested identification documentation. Forms are available at unitingfinancial.com.au or by calling our Partnership Team on 1300 133 673.

Key Features and Benefits

- There is no minimum investment amount.
- Additional 31 Day Investments can be opened at any time.
- No Direct Debit, Periodic Payment or BPAY[©] facilities are available
- Interest is calculated daily.
- No transaction or investment maintenance fees.
- Interest is payable every 31 days commencing from the date of lodgement or rollover.
- Interest payments may either be directed to a nominated account with a financial institution (approved by APCA) or added to the investment.
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of the Uniting Church in Australia Property Trust (NSW).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates are fixed for the term of the investment.
- Investment cannot be redeemed until maturity (unless hardship applies as defined by Uniting Financial Services).

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 23 in this PIB for the specific terms and conditions which will apply to this product.

8. Self Help Investments (available to Retail Investors only)

The Self Help Investment is a fixed term investment with a minimum term of 31 days. The investment enables supporters to financially assist the charitable works of their nominated Uniting Church organisation, by foregoing interest on their investment and redirecting this benefit to the Uniting Church organisation of their choice. The benefit can go to the Uniting Church organisation's Self Help Loan or, where a loan does not exist, their Self Help Settlement Facility. This enables the Uniting Church organisation to use the benefits for any mission purpose it deems appropriate.

You will be required to complete an application form and provide the requested identification documentation. Forms are available at www.unitingfinancial.com.au or by calling our Partnership Team on **1300 133 673**.

Key Features and Benefits

- Investments are available for terms ranging from 31 days up to 60 months.
- Minimum initial investment amount is \$100 for 31 day terms and \$2,000 for longer terms.
- Once a Self Help Investment is opened, additional funds may be added at any time.
- No transaction or investment maintenance fees.
- Interest is calculated daily and credited quarterly on the last day of March, June, September and December each year.
- The investment holder(s) may choose to remain anonymous by specifying on the investment application form so the investment holder's personal information is not made available to their Self Help Scheme organiser.
- Investment can be viewed via Uniting Online.
- Statements are issued on the last day of June and December each year for investors and quarterly for Self Help Scheme organisers.
- Benefits generated may assist in funding a specific Uniting Church project or the charitable objectives, and promotion of the interests of the Uniting Church.
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates may fall if market rates fall. The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.

- Withdrawals can only be made after 31 days' notice has been received by Uniting Financial Services. Notice begins from the date in which Uniting Financial Services has received a written request to withdraw funds. Only funds that have been held for a minimum of 31 days can be accessed.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 24 in this PIB for the specific terms and conditions which will apply to this product.

9. Funeral Investments (available to individual investors only)

The Funeral Investment is a special purpose investment that allows the investor to put money aside to help meet the cost of their own funeral. Money invested can only be withdrawn to assist with costs relating to the funeral of the investment holder.

You will be required to complete an application form, and provide the requested identification documentation.

Forms are available at www.unitingfinancial.com.au or by calling our Partnership Team on **1300 133 673**.

Key Features and Benefits

- Provides funds to assist with payment of the investment holder's funeral expenses at a time of grief for those bereaved.
- Monies cannot be invested into the Funeral Investment by regular Direct Debit or Periodic Payment facilities (refer to the terms applicable to Funeral Investments below)
- Investments must be in the name of an individual only. Joint investments are not available.
- No transaction or investment maintenance fees.
- Interest is calculated daily and credited on the last day of June and December each year.
- Any residual funds [after funeral costs have been met] are paid to the estate of the deceased investment holder.
- Additional funds may be lodged to the investment at any time.
- Exempt from Social Security income and assets tests (subject to special conditions).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Once funds have been lodged into the Funeral Investment, they cannot under any circumstances be withdrawn prior to the death of the investment holder.
- Interest rates may fall if market rates fall. The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 25 in this PIB for the specific terms and conditions which will apply to this product.

10. Cheque Facility (available to Uniting Church organisations only)

A cheque is an unconditional written order to pay a sum of money by one party to another. It is signed and requires the financial institution to pay the sum specified therein, upon presentation of the cheque.

Uniting Financial Services provides Uniting Church organisations with a cheque facility.

You must always ensure that:

- Sufficient available funds are held when you draw a cheque; and
- You draw a cheque in a way that does not facilitate fraud.

If at any time you believe a cheque or cheque book has been misused, lost or stolen, you must inform us immediately.

Full details, and terms and conditions regarding our Cheque Facility are provided in our Product Disclosure Statement for non-cash payment facilities. Please ensure you obtain and read this document prior to opening a cheque facility with Uniting Financial Services.

Uniting Church organisations will be required to complete an application form and signatories to the facility will be required to be identified. Forms are available at **unitingfinancial.com.au** or by calling our Partnership Team on **1300 133 673**.

11. Staff At Call Investments (available to Uniting Church Ministers and staff only)

This investment provides easy access to your funds with all investments available at call.

You will be required to complete an application form, and provide the requested identification documentation.

Forms are available at unitingfinancial.com.au or by calling our Partnership Team on telephone 1300 133 673.

Key Features and Benefits

- No transaction or investment maintenance fees.
- Interest is calculated daily and credited on the last day of the month
- Investment accessible via Uniting Online and Uniting by Phone. Note: Uniting Online and Uniting by Phone are non-cash payment facilities issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- There is no minimum investment amount.
- Withdrawals can be made at any time.
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of the Uniting Church in Australia Property Trust (NSW).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates may fall if market rates fall. The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 26 in this PIB for the specific terms and conditions which will apply to this product.

12. Higher Values Investments (available to Uniting Church Ministers and staff only)

Invest in a Higher Values Online Investment and you receive a good rate of return whilst helping the charitable work of the church with easy access to your investment via Uniting Online at any time of any day.

You will be required to complete an application form, and provide the requested identification documentation.

Forms are available at **unitingfinancial.com.au** or by calling our Partnership Team on **1300 133 673**.

Key Features and Benefits

- Investments are available and at call for Associates and Retail Investors holding an existing At Call Investment as at 31 December 2016.
- Funds can be transferred electronically to this investment.
- Funds can only be transferred from your investment using Uniting Online or Uniting by Phone. Uniting Online and Uniting by Phone are non-cash payment issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- Investment accessible via Uniting Online any time of the day and every day.
- No transaction or investment maintenance fees.
- Interest is calculated daily and credited on the last day of the month
- Statements are issued on the last day of June and December each year.
- Investments are underwritten by the assets and resources of the Uniting Church in Australia Property Trust (NSW).
- The Uniting Church benefits from every dollar invested with Uniting Financial Services.

Key Risks

- Interest rates may fall if market rates fall. The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.
- Funds are only accessible through Uniting Online and are non-cash payment facilities issued by the Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and

read this document prior to operating a non-cash payment facility with Uniting Financial Services.

Costs

- Interest rates and fees are detailed in Part 2 and Part 3 respectively of this PIB.

Please ensure you read Section 26 in this PIB for the specific terms and conditions which will apply to this product.

13. Documentation

Uniting Financial Services will provide you with an application form in order to facilitate your utilisation of our investment products, which you will need to complete, sign and return, prior to using these services. Uniting Financial Services reserves the right to request any additional information or documentation it needs. This may include, but is not limited to, information required to confirm the identity of the investment holder and authorised signatories to any product. Any additional requirements will be advised at the time of your enquiry. An application form may be accepted or rejected by Uniting Financial Services in its absolute discretion.

Forms are available at unitingfinancial.com.au or by calling our Partnership Team on **1300 133 673**. You should read the terms and conditions detailed in this PIB carefully and seek independent legal and/or financial advice should you have any concerns, prior to signing the relevant form. Our non-cash payment facilities are issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement.

Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

Uniting Financial Services provides general advice ONLY (which does not take into account your financial objectives, situation or needs) in relation to all products offered.

14. Remuneration/Benefits/Commissions expected to be received by Uniting Financial Services in relation to the provision of our financial services

Employees and directors of Uniting Financial Services are remunerated by way of salary, and other benefits. No commissions are paid.

15. Disclosure of any relevant conflicts of interest

We do not have any relationships or associations which might influence us in providing you with our services.

16. Dispute Resolution

Uniting Financial Services has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Handling Officer (by telephone, fax, or letter) at the address and telephone/fax numbers provided in Section 4 of this PIB.

We will seek to resolve and respond to complaints promptly and fairly. We will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing. If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service (contact details below), an approved external dispute resolution scheme, of which Uniting Financial Services is a member.

Financial Ombudsman Service
GPO Box 3, Melbourne, Victoria 3001
Telephone: 1300 780 808 | Fax: 03 9613 6399
Email: info@fos.org.au | Website: www.fos.org.au

Please refer to our Financial Services Guide for more information on our complaints handling process.

17. Privacy and Collection of Information

If you make an application or you are a signatory to our non-cash payment products, we collect and use the information and documents provided by you to substantiate your identity, authenticate your signature and to enable us to provide investment services to you and manage your investment.

Our application form contains a privacy statement which sets out in more detail how we use and when we disclose your personal information.

We handle your personal information in accordance with our Privacy Policy and the privacy statement contained in our application form. We provide you with a copy of our Privacy Policy which may also be obtained by:

- visiting our website **unitingfinancial.com.au/privacy-policy**; or
- contacting our Privacy Officer on the telephone numbers and address provided in Section 4.

You agree that we may disclose to a related entity of us:

- a) information about you that is necessary to enable an assessment to be made of your total liabilities (present and future) to us and that related entity; and
- b) any other information concerning you, if the related entity provides financial services related or ancillary to those provided by us, unless you tell us not to.

Please refer to our Privacy Policy for information about how you may tell us not to disclose information.

We, or any related entity of us to whom we disclose information may disclose information about or provided by you to employees or outside contractors for the purpose of our or the related entity's businesses. Any outside contractor to whom we or a related entity disclose information will have access to that information only for the purpose of our or the related entity's business and will be strictly prohibited from using that information for any other purpose whatsoever.

You agree that we may disclose information about you in those cases where the Privacy Act 1988 (Cth.) permits disclosure of such information.

If your investment is in more than one person's name you agree that each person may instruct us in relation to that investment and have access to information about that investment without your consent.

You may ask us to provide you with our record of your personal information, your investments with us and information relating to those investments. We may charge you our reasonable costs of supplying this information.

You may request the correction of any of this information concerning you that we hold. We will deal with your request for access to information or correction of information within a reasonable time.

We will use your personal information to contact you or send you information about other products and services offered by us.

Please contact us on the telephone numbers and address provided in Section 4 if you do not wish to receive marketing communications from us.

Further, you may from time to time be contacted by representatives of us or related entities of us. Those representatives may be either employees of, or contractors to, us or the related entity. Any person who contacts you will have access to information about, or provided by you only for the purpose of our or the related entity's business and will be strictly prohibited from using that information for any other purpose whatsoever.

18. Anti-Money Laundering and Counter-Terrorism Financing Act Obligations

Uniting Financial Services must meet regulatory and compliance obligations and you should be aware and agree that from time to time we may require additional information from you to assist us in the above compliance process and you must provide that information.

You agree that Uniting Financial Services may disclose the information gathered to regulatory and/or law enforcement agencies or where required by law.

You declare and undertake to Uniting Financial Services and indemnify Uniting Financial Services against any potential losses arising from any breach by you of such undertakings. You declare that you will not initiate, engage in or effect a transaction that may be in breach of any Australian laws (or the law of any other country).

19. Terms and Conditions

General terms and conditions applicable to all investments

- a) Lodged funds may be invested by Uniting Financial Services in secured or unsecured loans, debentures, the money market, mortgage loans, government or semi government stocks, real estate, equities and loans to Uniting Church agencies or organisations.
- b) Investments are accepted either on an at call (not available to Retail Investors), a 31 day investment basis or for a fixed term from 31 days to 60 months. It is requested that, where possible, early notice of the intended date of withdrawal of investments is given to assist with our funds management.
- c) An application form must be completed to open an investment. The completed application form must specify the investment operating instructions authorised by the applicant.
- d) Uniting Financial Services may credit to a joint investment the proceeds of a cheque or other negotiable instrument received in the name of any one of the joint investment holders.
- e) By opening an investment, the investment holder and any authorised signatories specified on the application form, or subsequently notified to Uniting Financial Services by the investment holder, are bound by these Terms and Conditions.
- f) The operating instructions (including the authorised signatories) specified in the application form are

conclusive evidence of the manner in which the investment holder wishes Uniting Financial Services to operate the investment holder's investment and may only be varied by the completion of an Authority Form signed by the investment holder[s] and provided to Uniting Financial Services.

- g) The investment holder must immediately inform Uniting Financial Services in writing of any changes to the details specified on the application form (such as an address change) on a Change of Details Form signed by the investment holder(s). A separate Change of Details form must be completed by each investment holder, if they require their information to be changed.
- h) Uniting Financial Services reserves the right to decline any investment application.
- i) All instructions relating to the invested funds must be given to Uniting Financial Services in writing or via Uniting Online (**www.unitingfinancial.com.au**) or Uniting by Phone (**1300 133 673**) services. Uniting Online and Uniting by Phone are non-cash payment facilities issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- j) A confirmation is issued for each transaction that the Corporations Act 2001 (Cth.) requires be confirmed, unless Uniting Financial Services offers a facility through which investment holders can obtain confirmation of the transaction in accordance with the Corporations Act 2001 (Cth.). Such confirmation is neither a document of title nor a condition of repayment of the investment.
- k) The proceeds of funds invested by way of cheque, other instrument or Direct Debit are not available until cleared. Our non-cash payment facilities are issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- l) Withdrawals can be made by providing Uniting Financial Services with a letter or withdrawal form signed in accordance with the investment operating instructions or by any other approved method of instruction such as through Uniting Online (unitingfinancial.com.au) or Uniting by Phone (1300 133 673) services where applicable. Uniting Online and Uniting by Phone are non-cash payment facilities issued by UCTAL as described in Section 3 of this PIB

and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services. Uniting Financial Services will not action withdrawal requests which do not comply with the relevant investment operating instructions.

- m) Additional terms and conditions apply to the Uniting Online (unitingfinancial.com.au) and Uniting by Phone (1300 133 673) services and use of those services requires a User ID and Passcode. Uniting Online and Uniting by Phone are non-cash payment facilities issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- n) Withdrawals will be paid by direct deposit or by BPAY® into a nominated account of a financial institution approved by the APCA or by cheque either posted to the mailing address last notified to Uniting Financial Services by the investment holder (or in the case of joint investment or business holders to the address that statements are sent to). Our non-cash payment facilities are issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- o) All withdrawal requests for issue of a cheque(s) whether to Uniting Financial Services or using Uniting Online must be received by 10:00 am (Sydney, NSW time). Requests received by 10:00 am will usually be processed the same day. Requests received after 10:00 am will usually be processed the following Business Day. Investment holders may make a request to Uniting Financial Services directly for withdrawn funds to be made available in the form of a bank cheque, but payment by this method is at the sole discretion of Uniting Financial Services. If Uniting Financial Services agrees to payment by bank cheque, the investment holder must pay the cost of the bank cheque and make arrangements to collect it from the Uniting Financial Services office or elsewhere as otherwise agreed. Our non-cash payment facilities are issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

- p) All other withdrawal requests for transfer of funds whether to Uniting Financial Services or using Uniting Online must be received by:-
- Transfers to external institutions – 4.30pm cut-off for transfer same day
 - Transfers to internal investments – 4.30pm cut-off for transfer same day. All times are Sydney NSW time. Requests received by 4.30pm will usually be processed the same day. Requests received after 4.30pm will usually be processed the following Business Day.
- q) Upon request, withdrawals paid by cheque crossed 'not negotiable' can be made payable to third parties and will be remitted to the mailing address of the investment holder as known to Uniting Financial Services. Cheques cannot be made payable to cash.
- r) Uniting Financial Services may remit any funds payable to an investment holder directly to an investment nominated by the investment holder. Uniting Financial Services may accept funds forwarded by a bank transfer or any other authorised means. Uniting Financial Services will not be liable for any delays or errors in the transmission of such funds or for delays in receipt of cheques that are posted.
- s) If a cheque lodged with Uniting Financial Services is dishonoured, Uniting Financial Services may charge a fee to the investment affected.
- t) Investment statements will generally be issued twice yearly as at the last day of June and December.
- u) Investment holders will be required to pay certain fees and charges for the provision of ancillary services such as copies of additional statements, tax or financial audit certificates, bank cheques and same day urgent electronic funds transfers. These costs may be debited to the investment holder's nominated investment.
- v) Interest rates that apply from time to time appear on the current Interest Rate Schedule in Part 2 of this PIB and may also be obtained at **www.unitingfinancial.com.au** or by calling our friendly Service Team on **1300 133 673**.
- w) Uniting Financial Services may, at its sole discretion, withdraw the availability of any investment without notice. An existing Fixed Term Investment however will not be closed before the Maturity Date.
- x) The Terms and Conditions that apply to investments may be changed at any time, but the interest rate payable on a Fixed Term Investment already accepted will not be changed. Changes will be notified on the Uniting Financial Services' website (www.

unitingfinancial.com.au). To obtain a free up-to-date copy of the Terms and Conditions that apply to your investment, please visit our website at **unitingfinancial.com.au** or call our friendly Service Team on **1300 133 673**.

- y) Uniting Financial Services may engage the services of external parties in the administration of your investments.
- z) Interest is calculated daily on all investments and is based on the balance of the investment as at close of business (Sydney, NSW time).
- aa) Where the investment is held jointly by two or more persons, they shall each be jointly (together) and severally (individually) liable for any obligations arising in relation thereto.
- bb) Uniting Financial Services has the right to close any and all of your Accounts if:
 - (i) you cease to be an Australian tax resident;
 - (ii) it is no longer lawfully possible for us to provide an Account to you;
 - (iii) we have ceased to offer the relevant Account;
 - (iv) we consider that you have committed a material breach of these terms and conditions;
 - (v) we consider that your Account is 'inactive' such that you have not made a deposit into the account or withdrawn funds from the account within the previous 12 months and the Account balance is less than \$1,000;
 - (vi) we have assessed you as being a recalcitrant account holder (including if you are 'recalcitrant' within the meaning of any Applicable Regulations);
 - (vii) you are involved in or convicted of criminal activity and we, in our reasonable opinion, consider such an involvement or conviction may adversely impact the Uniting Church's reputation; or
 - (viii) we consider it necessary, in our reasonable opinion, in order to protect our legitimate business interests.
- cc) Prior to closing your Account under clause 18(bb)(ii) or 18(bb)(iii) above, we will use all reasonable endeavours to contact you to confirm your instructions. If no such instructions are received, we may in our reasonable discretion and acting in a commercially reasonable manner close your Account and transfer the amount of the credit balance to another Account in your name(s).

20. Terms applicable to At Call Investments only (not available to Retail Investors)

- a) There is generally no minimum investment amount for At Call Investments except where otherwise specified.
- b) Funds may be invested into an At Call Investment at any time. Invested funds may be withdrawn at any time except for those funds which are the proceeds of any cheques, other instruments or direct credits where we debit another financial institution, which have not yet been cleared.
- c) Interest is paid on investments on the last day of the month and when an investment is closed. The investment holder must specify on the application form whether the interest is paid directly to the existing At Call Investment balance or if it is then directed into a nominated investment. If the application form is silent on this matter interest will be added to the existing At Call Investment balance.
- d) Withdrawals will be paid by direct deposit or by BPAY® into a nominated account of a financial institution approved by the APCA or by cheque either posted to the mailing address last notified to Uniting Financial Services by the investment holder (or in the case of joint investment or business holders to the address that statements are sent to). Our non-cash payment facilities are issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- e) Interest is calculated daily on all investments and is based on the balance of the investment as at close of business (Sydney, NSW time).
- f) The rate of interest may be varied by Uniting Financial Services from time to time without prior notice.

21. Terms applicable to Fixed Term Investments only

- a) The minimum investment amount for Fixed Term Investment is \$2,000.
- b) The invested funds are generally lodged for a fixed term of 31 days to 60 months, or such other terms that may be offered by us from time to time, as nominated by the investment holder, which commences on the date of lodgement. Invested funds are not available for withdrawal during the period of the fixed term.

- c) Interest is calculated from the date of lodgement until Maturity Date at the rate applicable at the date of lodgement on the principal or any subsequent renewal of the investment.
- d) The investment holder must nominate on the application form whether the interest is to be paid directly to the existing investment balance or if it is to be directed into a nominated investment. Once nominated, this decision is irrevocable. In the absence of investor instructions or nomination, interest will be added to the existing investment balance. If the due date for the payment of interest is not a Business Day, the payment will be made on the Business Day immediately following the due date for payment.
- e) Investors who choose the monthly interest option will receive interest monthly. When the investment holder has chosen the monthly interest payment option, the following special conditions also apply:
- Minimum investment (refer to interest rate schedule available at www.unitingfinancial.com.au or by calling our friendly Service Team on 1300 133 673);
 - Minimum term (refer to interest rate schedule available at www.unitingfinancial.com.au or by calling our friendly Service Team on **1300 133 673**);
 - Interest cannot be compounded; and
 - Interest on the investment shall be calculated daily from the date of the lodgement of the investment and posted monthly as nominated. Where the interest date is not a Business Day, interest will be paid to the nominated investment on the first Business Day thereafter.
- f) All other investors shall be paid interest annually and upon maturity, or such other interest frequencies as may be offered from time to time.
- g) The rate of interest applicable to new Fixed Term Investments may be varied by Uniting Financial Services from time to time without notice.
- h) A notice will be sent to the investor prior to maturity of the term specifying the Maturity Date.
- i) At the completion of the fixed term, if notice of reinvestment or withdrawal has not been received by Uniting Financial Services from the investor the investment will be reinvested. If an investor wishes to add to their investment, the additional funds to be invested on the fixed term with the maturing investment must be provided prior to the Maturity Date with written instructions.

- j) A reinvested Fixed Term Investment is invested for a period equal to the fixed term that the investment was previously lodged, and carries the interest rate offered by Uniting Financial Services for Fixed Term Investments at the time of the reinvestment and on the terms and conditions applicable to Fixed Term Investments at that time.
- k) Reinvestment is not available if at the time the fixed term expires Uniting Financial Services is not offering a Fixed Term Investment of that term.
- l) No additional funds can be added to a Fixed Term Investment during the term of the investment except where the investor has elected to credit interest payable on the investment to the same Fixed Term Investment.
- m) Notwithstanding clause (b) above, Uniting Financial Services may consider requests for early redemption and if, in its sole discretion, it allows an early redemption, the withdrawn funds will receive interest at the rate of 2% p.a. less than the fixed term rate for the relevant investment, payable for the period the amount was held on fixed term. Where an over-payment of interest has occurred to the investor in a case of early withdrawal, the difference will be deducted from the amount withdrawn.

22. Terms applicable to Rolling 31 Day Investments & Higher Values 31 Day Roll Investments (available to Retail Investors only)

- a) There is generally no minimum investment amount except where otherwise specified.
- b) Additional funds may be invested at any time with a new application. Once invested, funds may only be withdrawn at maturity.
- c) Interest is calculated daily from the date of lodgement at the rate applicable on that day and is paid to the investment on the last day of the term or when an investment is closed.
- d) Interest is payable every 31 days commencing from the date of lodgement or rollover, and either directly to the existing investment balance or to a nominated account with a financial institution (approved by APCA). If the due date for the payment of interest is not a Business Day, the payment will be made on the Business Day immediately following the due date for payment.
- e) The rate of interest applicable may be varied by Uniting Financial Services from time to time without notice.

- f) Investments continue until such times as notice is provided to partially withdraw or close the investment.
- g) Notwithstanding clause (b) above, Uniting Financial Services may consider requests for early redemption on hardship grounds and if, in its sole discretion, it allows an early redemption, the withdrawn funds will receive interest at the rate applicable to the investment amount being withdrawn at the time of withdrawal.

23. Terms applicable to Self Help Investments (not available to Church Organisations)

- a) Minimum initial investment amount is \$100 for 31 day terms and \$2,000 for longer terms.
- b) Investments are available for terms ranging from 31 days up to 60 months.
- c) Additional funds may be added at any time.
- d) Interest is calculated daily and credited quarterly on the last day of March, June, September and December each year.
- e) The investment holder(s) must specify on the application form that interest be foregone at the rate applicable to the Self Help Investment at the time.
- f) The investment holder(s) may choose to remain anonymous by specifying on the investment application form so the investment holder's personal information is not made available to their Self Help Scheme organiser.
- g) The rate of interest applicable to the Self Help Investment may be varied by Uniting Financial Services from time to time without prior notice.
- h) Investments continue until such times as a minimum of 31 days' notice is provided to partially withdraw or close the investment.
- i) Withdrawals can only be made after 31 days' notice has been received by Uniting Financial Services. Notice begins from the date in which Uniting Financial Services has received a written request to withdraw funds. Only funds that have been held for a minimum of 31 days can be accessed.
- j) Withdrawals can be transferred into another Uniting Financial Services investment or nominated account of a financial institution approved by the APCA or by cheque either posted to the mailing address last notified to Uniting Financial Services by the investment holder (or in the case of joint investment or business holders to the address that statements are sent to). Our non-cash payment facilities are issued by The Uniting Church (NSW) Trust Association Limited as

described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

- k) Notwithstanding clause 23(i) above, Uniting Financial Services may consider requests for early withdrawal on hardship grounds and if, in its sole discretion, it allows an early redemption, the withdrawn funds will receive interest at the rate applicable to the investment amount being withdrawn at the time of withdrawal.

24. Terms applicable to Funeral Investments (Retail Clients and Associates who are individuals only)

The same terms and conditions that apply for At Call Investments also apply for the Funeral Investment with the following exceptions:

- a) A Funeral Investment can only be opened in the name of one individual investment holder. It cannot be opened in joint names, the name of a partnership or a business name. An investment holder can only hold one Funeral Investment.
- b) A Funeral Investment cannot be closed until all the funds in the investment have either been withdrawn to finance the investment holder's funeral or have been released to the estate of the investment holder after costs relating to the funeral of the investment holder have been paid. Requests for the withdrawal of funds prior to the death of the investment holder will be declined.
- c) Funds lodged to the Funeral Investment cannot be withdrawn at any time during the life of the investment holder.
- d) Funds lodged into the Funeral Investment will be an 'Exempt Funeral Investment' for the purposes of the Social Security Act 1991(Cth.) [subject to special conditions] and therefore interest earned on the investments will not be assessable under the income test or the assets test for the purposes of that Act, provided there is no other investment in the name of the investment holder or jointly with the investment holder's partner (or both):
- Which will mature on the death of the investment holder if it does not mature on the death of the investment holder's partner;
 - On which the investment (including returns) cannot be realised before maturity;

- Which on maturity is to be applied to the expenses of the funeral of the person on whose death it matures; and
 - Expenses have not been paid in advance in relation to the investment holder's funeral.
- e) There is no minimum investment amount.
- f) Additional funds may be added into the Funeral Investment.
- g) Lodgement of funds by Periodic Payment or Direct Debit from any investment in set defined periods into a Funeral Investment are prohibited. After the investment is opened, lodgement of additional funds may be made on an ad hoc basis, at varying times. Direct Debit Requests and Periodic Payment Requests are non-cash payment facilities issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- h) Upon the death of the investment holder, the investment balance (together with interest earned) forms part of the investment holder's estate. Funds in the investment will be applied to pay costs relating to the funeral of the investment holder before any remaining balance can be withdrawn payable to the estate.
- i) The following documents must be presented to Uniting Financial Services before any withdrawal of funds can be made:
- Either the original or certified copy of the Medical Certificate of Cause of Death of the investment holder OR the original or certified copy of the Death Certificate of the investment holder; and
 - Original or certified copies of invoices relating to the funeral of the investment holder and/or proof of payment of such invoices.
- j) Payment of funds from the investment holder's investment will be made by electronic funds transfer where possible or by cheque payable to the funeral service provider.
- k) Our non-cash payment facilities are issued by UCTAL as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

25. Terms applicable to Staff At Call Investments (available to Uniting Church Ministers and Staff only)

- a) There is generally no minimum investment amount for At Call Investments except where otherwise specified.
- b) Funds may be invested into an At Call Investment at any time. Invested funds may be withdrawn at any time except for those funds which are the proceeds of any cheques, other instruments or direct credits where we debit another financial institution, which have not yet been cleared.
- c) Interest is paid on investments on the last day of the month and when an investment is closed. The investment holder must specify on the application form whether the interest is paid directly to the existing At Call Investment balance or if it is then directed into a nominated investment. If the application form is silent on this matter interest will be added to the existing At Call Investment balance.
- d) Withdrawals will be paid by direct deposit or by BPAY® into a nominated account of a financial institution approved by the APCA or by cheque either posted to the mailing address last notified to Uniting Financial Services by the investment holder (or in the case of joint investment or business holders to the address that statements are sent to). Our non-cash payment facilities are issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.
- e) Interest is calculated daily on all investments and is based on the balance of the investment as at close of business (Sydney, NSW time).
- f) The rate of interest may be varied by Uniting Financial Services from time to time without prior notice

26. Terms applicable to Higher Values Investments (available to Uniting Church Ministers and staff only)

The same terms and conditions that apply for Staff At Call Investments also apply for the Higher Values Investment with the following exceptions:

- a) Withdrawals will be made by Uniting Online and/or Uniting by Phone and transferred into a nominated account of a financial institution approved by the APCA or by cheque either posted to the mailing address last

notified to Uniting Financial Services by the investment holder (or in the case of joint investment or business holders to the address that statements are sent to).

- b) Funds can only be transferred from your investment using Uniting Online and/or Uniting by Phone. Our non-cash payment facilities are issued by The Uniting Church (NSW) Trust Association Limited as described in Section 3 of this PIB and are set out in our Product Disclosure Statement. Please ensure you obtain and read this document prior to operating a non-cash payment facility with Uniting Financial Services.

PART 2

Interest Rate Schedule

Refer separate schedule which forms part of the PIB Document.

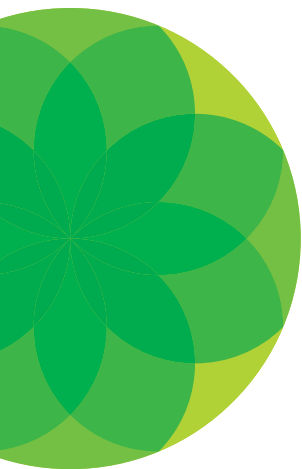
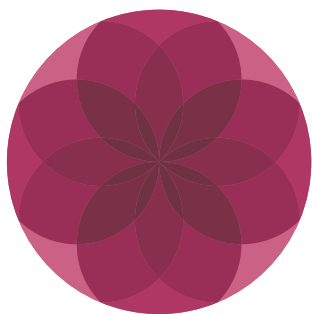
PART 3

Fee Schedule

Refer separate schedule which forms part of the PIB Document.

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 ("UCTAL") and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 ("UCAPT") (together and separately "Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod"), under s.911A Corporations Act 2001 (Cth.) authorisation and pursuant to APRA Banking Exemption No. 1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services® is a registered trademark of UCTAL used with permission by UCAPT. None of The Uniting Church in Australia, UCAPT and UCTAL is prudentially supervised by APRA. Therefore, investments with and contributions to these Uniting Church organisations will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote the religious and charitable purposes of Uniting Financial Services and The Uniting Church in Australia and for whom profit considerations are not of primary importance in their decision to invest.

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