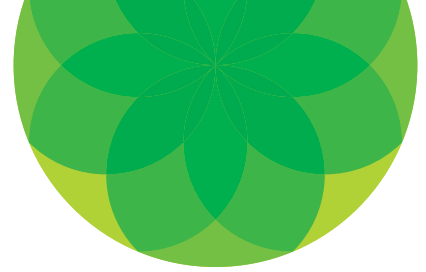


**Higher Values
Online Investment**
Uniting Church
Ministers and Staff



It's all
about you
and the
future.



Higher Values Online Investment

Uniting Church Ministers and Staff

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

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

