

uniting

FINANCIAL

SERVICES



Product Disclosure Statement

July 2022

unitingfinancial.com.au



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"), pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No. 1 of 2021, for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod") 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. None of The Uniting Church in Australia ("Uniting Church"), UCAPT and UCTAL is prudentially supervised by APRA.

Therefore, investments with and contributions to these 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.

Surpluses generated are distributed to promote the charitable purpose of Uniting Church in accordance with Synod resolution. The Synod uses this grant to fund charitable objects and activities, and to promote the interests of the Uniting Church.

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 Disclosure Statement (PDS) may only be used by persons who receive it in Australia. The information in this PDS does not constitute an offer in any jurisdiction other than Australia.

Non-Cash Payment Products

This PDS is dated as of the latest date borne by any of the documents which comprise it. This core document is dated 1 July 2022.

This document should be read in full before you make a decision to acquire any of the products described in it from UCTAL or UCAPT. 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 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 or more of the products described in this document, then we strongly recommend you retain this document for future reference. Information in this PDS is subject to change from time to time and may be updated as described in this document. If we introduce or increase fees or charges, we will give you at least 30 days' notice prior to the change taking effect. If you received this document electronically or if you receive 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

Part 1 of 3
Dated 1 July 2022



Part 1

1 Definitions

2 Purpose and Contents of this Product Disclosure Statement (“PDS”)

3 Name of Issuer and Australian Financial Services Licence (AFSL) holder

4 Contact details of Uniting Financial Services

5 Which non-cash payment products are offered by Uniting Financial Services?

6 Uniting Online

- Key Features and Benefits
- Key Risks
- Costs

7 BPAY® Electronic Payment Service

- Key Features and Benefits
- Key Risks
- Costs

8 Electronic Funds Transfer (EFT)

- Key Features and Benefits
- Key Risks
- Costs

9 Transaction Manager (available to Uniting Church organisations only)

- Key Features and Benefits
- Key Risks
- Costs

10 Direct Debit Request

- Key Features and Benefits
- Key Risks
- Costs

11 Periodic Payment Request

- Key Features and Benefits
- Key Risks
- Costs

12 Documentation

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

14 Disclosure of any relevant conflicts of interest

15 Dispute Resolution

16 Privacy and Collection of Information

17 Anti-Money Laundering and Counter-Terrorism Financing Act Obligation



18	<p>Terms and Conditions – BPAY® Electronic Payment Service</p>	<ul style="list-style-type: none"> ▪ BPAY® Scheme ▪ How to use the BPAY® Scheme ▪ Payments ▪ Information you must give us ▪ Cut-off times ▪ Valid payment direction ▪ When a Biller cannot process a payment ▪ Payment queries and complaints ▪ Liability ▪ Consequential damage ▪ Changes to terms and conditions ▪ Investment records ▪ Suspension ▪ Privacy
19	<p>Terms and Conditions – Electronic Funds Transfer</p>	<ul style="list-style-type: none"> ▪ BPAY® Scheme ▪ How to use the BPAY® Scheme ▪ Payments ▪ Information you must give us ▪ Cut-off times ▪ Valid payment direction ▪ When a Biller cannot process a payment ▪ Payment queries and complaints ▪ Liability ▪ Consequential damage ▪ Changes to terms and conditions ▪ Investment records ▪ Suspension ▪ Privacy
20	<p>Terms and Conditions – Transaction Manager (Available to Uniting Church organisations only)</p>	<ul style="list-style-type: none"> ▪ General terms and conditions ▪ Safety precautions ▪ Notification of unauthorised use ▪ No credit ▪ Changes to terms and conditions
21	<p>Terms and Conditions – Direct Debit Request</p>	<ul style="list-style-type: none"> ▪ Debiting your Account or Uniting Financial Services investment ▪ Changes by us ▪ Changes by you ▪ Your obligations ▪ Disputes ▪ Accounts ▪ No liability ▪ Privacy ▪ Notice ▪ Changes to terms and conditions



22	Terms and Conditions – Periodic Payment Request	<ul style="list-style-type: none"> ▪ General terms and conditions ▪ Dishonoured or stopped transactions ▪ No liability ▪ Changes to terms and conditions
Part 2		
	Interest Rate Schedule	Refer separate schedule which forms part of the PDS Document.
Part 3		
	Fee Schedule	Refer separate schedule which forms part of the PDS 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.

Associate means:

- i. a body constituted by or under the authority of a decision of the Uniting Church; or
- ii. a person or body in relation to which the Uniting Church is empowered to make ordinances or other binding rules; or
- iii. a body with a charitable purpose (related chartable 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; or
- 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; or
- vi. a member of the clergy, or equivalents in other denominations, within a related religious organisation; or
- vii. 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.

AFSL means Australian Financial Services Licence.

APRA means Australian Prudential Regulation Authority.

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 only)..

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

Biller means a Payer Institution Member of the

BPAY® Scheme. BPAY® – ® Registered to BPAY Pty Ltd ABN 69 079 137 518

BPAY® Payments means an electronic payment service which enables bills to be paid to various Biller institutions participating in the BPAY® Scheme. BPAY® is available to Uniting Financial Services investors (not applicable to Retail Investors) via Uniting Online.

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 issue cheques as the drawer of that cheque.

Cleared Funds means the balance of your investment less the sum of:

- The minimum balance (if applicable);
- Cheques deposited to that investment that have not been cleared; and
- Any other deposits to that investment that have not been cleared.

Cut-off Time means the time specified by us, which is 4:30pm Sydney time after which the transaction may not be fully processed until the following Business Day.

Debit Day means the day that a debit payment is due to be made.

Debit Payment means a particular transaction where a debit is made.

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.

Direct Debit Request means the Direct Debit Request between you and us.

Electronic funds transfer (EFT) means a digital movement of money from one bank account to another.

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



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

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

Payment Date means the date on which you instruct us to make a payment.

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

PDS means this Product Disclosure Statement.

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.

Times in this PDS and the 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 Financial Services means together and separately, as applicable, The Uniting Church (NSW) Trust Association Limited ACN 000 022 480 and The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 and, in relation to non-cash payment products, means The Uniting Church (NSW) Trust Association Limited.

Uniting Financial Services Cheque is 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 or loan.

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.

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.

2. Purpose and Contents of this Product Disclosure Statement ("PDS")

This PDS is designed to provide you with important information regarding the Uniting Financial Services non-cash payment and debenture 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; and
- Our internal and external dispute resolution process.

The information in this PDS is subject to change from time to time. Where changes are material, we will issue a revised or supplementary PDS to all investors. This PDS does not constitute an offer or solicitation to anyone outside Australia.

If you would like further information, this is available at www.unitingfinancial.com.au or by calling our Partner Solutions and Support team on **1300 133 673**.



3. Name of Issuer and Australian Financial Services Licence (AFSL) holder

UCTAL is the issuer of the non-cash payment and debenture products. Financial services are provided by UCTAL and UCAPT (together and separately "Uniting Financial Services"), pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No.1 of 2021, for the Synod 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.

This PDS 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 PDS or for the products offered herein.

UCTAL is authorised to provide general financial product advice, and deal, in relation to non-cash payment debenture products to retail and wholesale clients. UCTAL utilises 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 by Uniting Financial Services to them. If you have any questions or concerns regarding this charge, please contact us using the details provided in Section 4.

4. Contact details of Uniting Financial Services

Uniting Financial Services
Level 10, 222 Pitt Street Sydney NSW 2000

Mail: PO Box A2178 Sydney South, NSW 1235

Telephone: 1300 133 673

Facsimile: 02 9267 4965

Email: contactus@unitingfinancial.com.au

Website: unitingfinancial.com.au

5. Which non-cash payment products are offered by Uniting Financial Services?

A person makes a non-cash payment if they make payments or cause payments to be made through a facility, other than through the physical delivery of cash.

Uniting Financial Services is authorised to provide non-cash payment facilities and offers the following non-cash payment products (not applicable to Retail Investors):

- Uniting Online including BPAY®;
- Electronic Funds Transfer (EFT)
- Transaction Manager
- Direct Debit Request;
- Periodic Payment Request.

In the following sections we provide further detail as to the nature, key benefits and key risks of utilising non-cash payment 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 a transaction.

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

6. Uniting Online

Uniting Online is a facility provided by Uniting Financial Services to facilitate day-to-day management of your investment(s) with us. You will be provided with a User ID and Passcode to gain access to your investment(s) from any computer which has an internet connection with a compatible browser, by logging on to unitingfinancial.com.au.

By setting up access to Uniting Online, you will be able to do one or more of the following:

(i) Enquiry Only Access – enables authorised users to view balances and transaction history. No transactions can be undertaken at this level.



(ii) Initiator Access – (not applicable to Retail Investors) enables authorised users to create fund transfers and upload files.

(iii) Authoriser/Initiator Access (not applicable to Retail Investors) – enables authorised users for Initiator Access and Authoriser Access.

(iv) Authoriser Access (not applicable to Retail Investors) – enables authorised users to do, for example:

- View At Call Investment(s) balances;
- View transaction history;
- Download transactions;
- Transfer funds from one Uniting Financial Services At Call Investment to another or to a Uniting Financial Services loan;
- Transfer funds from your Uniting Financial Services At Call Investment(s) to external accounts (provided you have a BSB, account number and name).
- A default daily limit applies;
- Pay bills using BPAY® Electronic Payment Service. See below Section 20 for 'Terms and Conditions – BPAY® Electronic Payment Service' for full details;
- Print a transaction listing;
- Customise Uniting Online screen to suit your needs;

If at any time you believe your access method, User ID and Passcode have been misused, lost, or compromised in any way, you must inform us immediately.

Key Features and Benefits

- Uniting Online provides you with access to your investment(s) and loan(s) 24 hours a day, seven days a week.
- The security system utilises the same level of encryption as other financial institutions to facilitate the safety and privacy of your transactions.
- The security of Uniting Online to access your investment(s) and loan(s) is maintained through the issue of a unique User ID and Passcode.

Key Risks

- If you divulge your User ID and Passcode to a third party, you may be liable for any losses sustained as a result of the actions of such third party.
- If at any time you believe your User ID and Passcode have been misused, lost, or compromised in any way, you must inform us immediately. If you do not notify us immediately you may be liable for any losses sustained as a result of the actions of a third party.
- We cannot enable your Uniting Online access, and cannot accept liability for transfers where you do not provide us with sufficient or accurate information.
- Transfer of funds is only possible from 31 Day Investments after the expiration of the 31 day notice period and for certain At Call Investments (not available to Retail Investors). For At Call Investments:
 - If instructions are received before the Cut-off Time transfers to other Uniting Financial Services investment(s) will occur immediately.
 - If instructions are received before the Cut-off Time, the funds destined for an account with a financial institution may not be credited to the destination account, due to circumstances beyond our control, until the following Business Day.
 - Transactions effected after the Cut-off Time will be processed to a receiving financial institution on the next Business Day.
- We cannot warrant that data you transmit via Uniting Online is totally secure.
- Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.
- We recommend that you protect yourself when online by installing and maintaining on your computer up to date virus detection and other online security software.



Costs

- Uniting Financial Services does not charge a fee for the provision of access to the Uniting Online facility.
- Refer Part 3 of this PDS for the Fee Schedule.

Please ensure you read Section 19 in this PDS for the specific terms and conditions which will apply to this product.

7. BPAY® Electronic Payment Service *(not available to Retail Investors)*

Key Features and Benefits

- The convenience and ease to make payments to institutions participating as Billers in the BPAY® Scheme.
- BPAY® Payments can be one-off or scheduled payments for due dates.

Key Risks

- You will need to ensure that sufficient cleared funds are available.
- Any refund of funds debited will need to be organised directly with the Biller you are paying unless the debit was the result of an error made by Uniting Financial Services.
- Disruption to computer and/or telecommunication system may occur from time to time resulting in temporary unavailability of this service.
- Transactions effected after the Cut-off Time cannot be guaranteed to be processed to the other financial institution until the following Business Day.

Costs

- Uniting Financial Services does not charge a fee for the provision of the BPAY® service. Refer to Part 3 of this PDS for the Fee Schedule.

Please ensure you read Section 20 in this PDS for the specific terms and conditions which will apply to this service.

8. Electronic Funds Transfer *(available to Uniting Church organisations only)*

Electronic Funds Transfer (EFT) refers to a transfer of funds from one bank or provider to another electronically using a computer, phone or electric terminal. EFT also includes transfer within UFS either between investments or between Church organisation.

Key features and benefits

- With EFT your transfer can be accessed within 1-2 business days.
- If you make a mistake with EFT, you have a right to ask UFS to investigate the issue.
- If you want to make a payment, you can do it directly from your electronic device without having to use a cheque or walk to a bank branch.
- EFT is considered to be a safer method of funds transfer than paper cheque.
- EFT transactions comply with the Synod policy that requires all monetary transactions to be authorised by two people.

Key Risks

- You will need to ensure that sufficient cleared funds are available.
- Any refund of funds transferred will need to be organised directly with the beneficiary you are paying unless the debit was the result of an error made by Uniting Financial Services.
- Disruption to computer and/or telecommunication system may occur from time to time resulting in temporary unavailability of this service.
- Transactions effected after the Cut-off Time cannot be guaranteed to be processed to the other financial institution until the following Business Day.



9. Transaction Manager (available to Uniting Church organisations only)

Formerly called the Cheque Facility, the UFS (Uniting Financial Services) Transaction Manager is exclusively designed to help Uniting Church Organisations to manage day-to-day payments and receipts. This facility provides easy access to your funds, with all funds available at call.

Key features and benefits

- Interest is calculated daily and paid monthly.
- No minimum balance is required.
- A balance sweep facility is available.
- Transact and manage your facility via Uniting Online.
- Make payments with ease via electronic funds transfer (EFT), BPAY or direct debit.
- Deposit cheques given to you as payment through Australia Post.

Key Risks

- You will need to ensure that sufficient cleared funds are available before making payments.
- Disruption to computer and/or telecommunication system may occur from time to time resulting in temporary unavailability of Uniting Online.
- Please refer to the features, benefits and risks of using EFT, BPAY, Direct Debit and Periodic Payment Requests in the relevant sections of this PDS.
- Refer Part 3 of this PDS for the Fee schedule. Please ensure you read Section 20 in this PDS for the specific terms and conditions which will apply to this product.

10. Direct Debit Request (not available to Retail Investors)

A Direct Debit Request uses an automated payment system which enables an amount to be debited and then credited on a pre-arranged, periodic (or one-off) basis.

Key Features and Benefits

- The convenience and ease of pre-arranging regular payments for a set or indefinite timeframe without having to arrange individual payments or transfers each time.
- Automatic payments can be one-off or periodic/regular payments.

Key Risks

- You will need to ensure that sufficient cleared funds are held to cover the Direct Debit amount.
- If you wish to cease the Direct Debit, you may need to contact the recipient of the funds, as well as notify Uniting Financial Services.
- Any refund of funds debited will need to be organised directly with the party you are paying unless the debit was the result of an error made by Uniting Financial Services.
- Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.

Costs

- Uniting Financial Services does not charge a fee for the provision of the Direct Debit Request. However, transfers to accounts held at a financial institution may incur a fee per transaction.
- A dishonour fee will apply where there are insufficient funds in the nominated Account to cover the direct debit payment.
- Refer Part 3 of this PDS for the Fee Schedule.

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



11. Periodic Payment Request (not available to Retail Investors)

A Periodic Payment Request uses an automated payment system which enables an amount to be debited and then credited on a pre-arranged, periodic (or one-off) basis.

Key Features and Benefits

- The convenience and ease of pre-arranging regular payments for a set or indefinite timeframe without having to arrange individual payments or transfers each time. Automatic payments can be one-off or periodic/regular payments.

Key Risks

- You will need to ensure that sufficient cleared funds are held to cover the Periodic Payment amount.
- Any refund of funds debited will need to be organised directly with the party you are paying unless the debit was the result of an error made by Uniting Financial Services.
- Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.

Costs

- Uniting Financial Services does not charge a fee for the establishment or the provision of making Periodic Payments. However, transfers to accounts held at a financial institution may incur a fee per transaction.
- A dishonour fee will apply where there are insufficient funds in the nominated Account to cover the Periodic Payment.
- Refer Part 3 of this PDS for the Fee Schedule.

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

12. Documentation

Uniting Financial Services will provide you with an application or authorisation form in order to facilitate your utilisation of our non-cash payment products described in Sections 6 to 11, which you will need to complete, sign and return, prior to using these services.

Uniting Financial Services reserves the right to request any additional documentation it needs.

This may include, but is not limited to, information required to confirm the identity of authorised signatories to any product. Any additional requirements will be advised at the time of your enquiry. An application or authorisation form may be accepted or rejected by Uniting Financial Services in its absolute discretion.

Please contact us for a copy of the relevant form. You should read the terms and conditions detailed in this PDS carefully and seek independent legal and/or financial advice should you have any concerns, prior to signing the relevant form.

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

13. 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.

14. 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.



15. 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, email, or letter) using the contact details in Section 4 of this PDS.

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 Australian Financial Complaints Authority (contact details below), an approved external dispute resolution scheme, of which we are a member.

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne, VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

16. 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 statement in the application form. You can obtain a copy of our Privacy Policy by:

- visiting our website <http://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 all 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.

17. Anti-Money Laundering and Counter-Terrorism Financing Act Obligation

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).



TERMS AND CONDITIONS

18. Terms and Conditions – BPAY® Electronic Payment Service (not available to Retail Investors)

18.1 BPAY® Scheme

- a. We are a Payer Institution Member of the BPAY® Scheme. The BPAY® Scheme is an electronic payments scheme through which you can ask us to make payments on your behalf to organisations (Billers) who tell you that you can make payments to them through the BPAY® Scheme (BPAY® Payments); and We will tell you if we are no longer a Payer Institution Member of the BPAY® Scheme.
- b. When you tell us to make a BPAY® Payment, you must give us the information specified in Section 19.4 below. We will then debit your nominated At Call Investment with the amount of that BPAY® Payment.

18.2 How to use the BPAY® Scheme

- a. You may make a BPAY® Payment from any At Call Investment with us unless the terms and conditions of that investment specifically exclude the use of BPAY® Payments.
- b. You can make a BPAY® Payment by:
 - i. Uniting Online; and
 - ii. Any other method that we may advise from time to time.
- c. You must comply with the terms and conditions applying to the At Call Investment to which you request us to debit a BPAY® Payment, to the extent that those investment terms are not inconsistent with or expressly overridden by the BPAY® terms and conditions. The BPAY® terms and conditions set out below are in addition to those terms. If there is any inconsistency between the terms and conditions applying to the At Call Investment and the BPAY® terms and conditions, the BPAY® terms and conditions will apply to the extent of that inconsistency.

- d. You acknowledge that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.

18.3 Payments

- a. We will not accept an order to stop a BPAY® Payment once you have instructed us to make that BPAY® Payment.
- b. You should notify us immediately if you become aware that you may have made a mistake (except when you make an underpayment) – for those errors see Section 19.9.2 and 19.9.3 when instructing us to make a BPAY® Payment, or if you did not authorise a BPAY® Payment that has been made from your At Call Investment. Section 19.9 Liability below describes when and how we will arrange for such a BPAY® Payment (other than in relation to an underpayment) to be refunded to you.
- c. Subject to Section 19.5, Billers who participate in the BPAY® Scheme have agreed that a BPAY® Payment you make will be treated as received by the Biller to whom it is directed:
 - (i) On the date you make that BPAY® Payment, if you tell us to make the BPAY® Payment before our Cut-off Time on a Business Day; or
 - (ii) On the next Business Day, if you tell us to make a BPAY® Payment after our Cut-off Time on a Business Day, or on a non Business Day.
- d. A delay may occur in processing a BPAY® Payment where:
 - i. The day after you tell us to make a BPAY® Payment is not a Business Day;
 - ii. You tell us to make a BPAY® Payment either on a day which is not a Business Day or after the Cut off Time on a Business Day;
 - iii. Another financial institution participating in the BPAY® Scheme does not comply with its obligations under the BPAY® Scheme; or



- iv. A Biller fails to comply with its obligations under the BPAY® Scheme.
- e. While it is expected that any delay in processing under this agreement for any reason set out in Section 19.3d. will not continue for more than one Business Day, any such delay may continue for a longer period.
- f. You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a BPAY® Payment and you later discover that the amount you told us to pay was less than the amount you needed to pay, you can make another BPAY® Payment for the difference between the amount actually paid to a Biller and the amount you needed to pay.

18.4 Information you must give us

The information you must give us to instruct us to make a BPAY® Payment is

- i. The Biller Code of the Biller to be paid;
- ii. The Payer's Customer Reference Number;
- iii. The amount of the payment; and
- iv. Details of your At Call Investment to be debited with the amount of the payment.

You acknowledge that we are not obliged to effect a BPAY® Payment if you do not give us all of the above information or if any of the information you give us is inaccurate.

18.5 Cut-off Times

If you tell us to make a payment before the time specified below, it will in most cases be treated as having been made on the same day. Cut-off Time is 4.30 pm Sydney time.

The payment, however, may take longer to be credited to a Biller on a day which is not a Business Day.

18.6 Valid payment direction

We will treat your instruction to make a BPAY® Payment as valid if, when you give it to us, you comply with:

- i. Written requests are signed in accordance with the current signing authority with us; and
- ii. If using Uniting Online that valid User ID and Passcode are supplied. Refer to Section 19 of the current PDS.

18.7 When a Biller cannot process a payment

If we are advised that your payment cannot be processed by a Biller, we will:

- a. Advise you of this;
- b. Credit your At Call Investment with the amount of the BPAY® Payment; and
- c. Take all reasonable steps to assist you in making the BPAY® Payment as quickly as possible.

18.8 Payment queries and complaints

- a. a. If you have any queries regarding any BPAY® Payment you should first contact us. We may ask for any queries to be submitted in writing to ensure that only authorised parties receive information;
- b. If you have a complaint regarding BPAY® Payment we will seek to resolve and respond to complaints promptly and fairly, and will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing;
- c. If a query or complaint is not so resolved as contemplated in (a.) or (b.) between you and us within 20 Business Days of the date that you notified us of the query or complaint, then the applicable mechanisms for the resolution of disputes are set out in Section 15 of this PDS.
- d. If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) (contact details in Section 15 of this PDS), an approved external dispute resolution scheme, of which we are a member.

18.9 Liability

18.9.1 Liability through fraud or breach

If we can prove on the balance of probability that you contributed to a loss through fraud, or breaching our Passcode security requirements then you are liable in full for any loss that occurs before you report the matter to us other than any loss which exceeds your applicable daily transaction limit.



18.9.2 Mistaken payments, unauthorised transactions and fraud

We will attempt to make sure that your BPAY® Payments are processed promptly by the participants in the BPAY® Scheme, including those Billers to whom your BPAY® Payments are to be made. You must promptly tell us if:

- i. You become aware of any delays or mistakes in processing your BPAY® Payments;
- ii. If you did not authorise a BPAY® Payment that has been made from your At Call Investment; or
- iii. If you think that you have been fraudulently induced to make a BPAY® Payment.

We will attempt to rectify any such matters in relation to your BPAY® Payments in the way described in this clause. However, except as set out in this Section 19.9 and Section 19.10, we will not be liable for any loss or damage you suffer as a result of using the BPAY® Scheme.

The longer the delay between when you tell us of the error and the date of your BPAY® payment, the more difficult it may be to perform the error correction. For example, we or your Biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the Biller to correct the error.

18.9.3 Mistaken payments

If a BPAY® Payment is made to a person or for an amount, which is not in accordance with your instructions (if any), and your At Call Investment was debited for the amount of that payment, we will credit that amount to your At Call Investment. However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount of that payment from the person who received it within 20 Business Days of us attempting to do so, you must pay us that amount.

18.9.4 Unauthorised payments

If a BPAY® Payment is made in accordance with a payment direction, which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your At Call Investment with the amount of that unauthorised

payment. However, you must pay us the amount of that unauthorised payment if:

- i. We can not recover within 20 Business Days of us attempting to do so that amount from the person who received it; and
- ii. The payment was made as a result of a payment direction, which did not comply with our prescribed security procedures for such payment directions.

18.9.5 Fraudulent payments

If a BPAY® Payment is induced by the fraud of a person involved in the BPAY® Scheme, then that person should refund you the amount of the fraud-induced payment.

However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in the BPAY® Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

18.9.6 Resolution principles

If a BPAY® Payment you have made falls within the type described in section 19.9.4. and also Sections 19.9.3 or 19.9.5, then we will apply the principles stated in Section 19.9.4.

If a BPAY® Payment you have made falls within both the types described in Sections 19.9.3 and 19.9.5, then we will apply the principles stated in section 19.9.5.

18.9.7 Indemnity

You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you;

- i. Did not observe any of your obligations under these terms and conditions; or
- ii. Acted negligently or fraudulently in connection with this agreement.

18.9.8 Biller consent

If you tell us that a BPAY® Payment made from your At Call Investment is unauthorised, you must first give us your written consent addressed to the Biller who received that BPAY® Payment, consenting to us obtaining from the Biller



information about your account with that Biller or the BPAY® Payment, including your customer reference number and such information as we reasonably require to investigate the BPAY® Payment.

If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® Payment.

18.10 Consequential damage

This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws or that code would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY® Scheme, other than due to any loss or damage you suffer due to our negligence or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

18.11 Changes to terms and conditions

We may change the terms and conditions that apply to your investments, your investment access channels (e.g. Uniting Online) or any product or service outlined in this PDS.

We will provide updated information by giving you notice (if this were required, such as if the change were materially adverse to you) or by posting the information on our website. You can obtain a paper copy of any information without charge by contacting us using the details provided in Section 4 of this PDS.

18.12 Investment records

You should check your At Call Investment records carefully and promptly report to us as soon as you become aware of them any BPAY® Payments that you think are errors or are BPAY® Payments that

you did not authorise or you think were made by someone else without your permission.

18.13 Suspension

- a. We may suspend your right to participate in the BPAY® Scheme at any time.
- b. The circumstances in which we may suspend your right to participate are:
 - i. You or anyone acting on your behalf are suspected of acting in a fraudulent manner; or
 - ii. In circumstances we consider appropriate.

18.14 Privacy

- a. If you use the BPAY® Scheme, you agree to our disclosing:
 - i. Billers nominated by you and if necessary the entity operating the BPAY® Scheme (BPAY® Pty Ltd) or any other participant in the BPAY® Scheme and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY® Scheme;
 - ii. Such of your personal information (for example your name, email address and the fact that you are an investor with Uniting Financial Services) as is necessary to facilitate your registration for or use of the BPAY® Scheme; and
 - iii. Such of your transactional information as is necessary to process your BPAY® Payments. Your BPAY® Payments information will be disclosed by BPAY® Pty Ltd, through its agent, to the Biller's financial institution;
- b. You must notify us, if any of your personal information changes and you consent to us disclosing your updated personal information to all other participants in the BPAY® Scheme referred to in Section 19.14a as necessary.
- c. You can request access to your information held by us by using the contact details in Section 4 of this PDS, BPAY® Pty Ltd or its agent, Cardlink Services Limited, Level 4, 3 Rider Boulevard, Rhodes, NSW, 2138. Telephone: 02 9646 9222.



d. If your personal information detailed above is not disclosed to BPAY® Pty Ltd or its agent, it will not be possible to process your requested BPAY® Payment.

19. Terms and conditions – Electronic Funds Transfer (not available to retail investors)

19.1 How to use EFT

- a. You may make a transfer using EFT from any At Call Investment with us unless the terms and conditions of that investment specifically exclude the use of EFT payments.
- b. You can make an EFT payment through Uniting Online.
- c. You acknowledge that the receipt by a beneficiary of a mistaken or erroneous payment does not or will not constitute under any circumstances part of whole satisfaction of any underlying debt owed between you and that beneficiary.
- d. EFT Transactions may be limited to specific amounts set by UFS. For example, there are maximum and minimum daily withdrawal limits that may vary.

19.2 Payments

- a. We will not accept an order to stop an EFT payment once you have instructed us to make that payment.
- b. You should notify us immediately if you make a mistake, except when you make an underpayment. If an underpayment has occurred, you can make another payment for the difference.
- c. A delay may occur in processing an EFT payment where:
 - i. The day after you tell us to make an EFT payment is not a Business Day;
 - ii. You tell us to make an EFT payment either on a day that is not a Business Day or after the Cut Off Time on a Business Day;
 - iii. A beneficiary or another financial institution fails to comply with their obligations under the EFT scheme.

iv. While it is expected that any delay in processing under this agreement will not continue for more than one Business Day, any such delay may continue for a longer period.

19.3 Information you must give us

The information you must give us to instruct us to make an EFT Payment is

- i. The account name of the beneficiary.
- ii. The BSB number and account number.

19.4 Cut-off Times

Cut-off time is 4.30pm Sydney time. The payment, however, may take longer to be credited to a beneficiary on a day which is not a Business Day.

19.5 Valid payment direction

We will treat your instruction to make an EFT payment as valid if:

- i. Written requests are signed in accordance with the current signing authority with us; and
- ii. If using Uniting Online that a valid User ID and Passcode are supplied.

19.6 Liability

- a. To ensure your safety when carrying out EFT transactions, it is prudent to take certain precautions. When sending information through the internet, aim to do so by only using websites which offer secure encryption technology. Also seek to carefully review your statements each month, to check for any errors.
- b. You must promptly tell us if:
 - i. You become aware of any delays or mistakes in processing your EFT payments;
 - ii. You did not authorise a payment;
 - iii. You think you have been fraudulently induced to make a payment.

19.7 Suspension

We may suspend your right to use EFT at any time if you or anyone acting on your behalf are suspected of acting in a fraudulent manner; or in circumstances we consider appropriate.



20. Terms and conditions – Transaction Manager *(available to Uniting Church organisations only)*

General terms and conditions

- a. Signing the application form provided by Uniting Financial Services shall signify your acceptance of these terms and conditions.
- b. Transaction Manager holders will be notified of any changes to the terms and conditions or fees and charges applicable thereto via any such other means as considered appropriate by Uniting Financial Services.
- c. Uniting Financial Services reserves the right to withdraw your Transaction Manager at any time if it is believed that the service is not being used in a satisfactory manner. A letter advising that the facility has been withdrawn shall be forwarded to your last known address.
- d. Any request to alter the authorised signatories on a Transaction Manager must be received in writing and are subject to acceptance by Uniting Financial Services.
- e. Cancellation of a Transaction Manager must be notified in writing to Uniting Financial Services.
- f. Uniting Financial Services may at its discretion require new or existing Transaction Manager holders to lodge a minimum opening balance or have a minimum balance before a Transaction Manager is provided.
- g. You will indemnify and keep us indemnified fully in respect of any claims, actions, losses, damages or expenses howsoever arising and by whomsoever caused, made against or incurred by us in respect of any matters resulting from your use of the Transaction Manager.
- h. Please refer to the terms and conditions of using EFT, BPAY, Direct Debit and Periodic Payment Requests in the relevant sections of this PDS.

Safety precautions

- a. You must take all reasonable care to prevent fraud occurring in relation to your Transaction Manager.
- b. Subject to applicable law, Uniting Financial Services shall not be held responsible or liable for any arrangement or transaction which is conducted or processed by us on your behalf, or for any delay or failure in processing a transaction on your behalf, or for any other actions taken or not taken in relation to your Transaction Manager.

Notification of unauthorised use

You should carefully review your statements and notify us immediately of any errors. This can help reduce fraud. If you do not notify us within two weeks of receiving your statement, then you agree that you do not have the right to make a claim against us regarding any unauthorised transaction noted therein.

Changes to terms and conditions

We may change the terms and conditions that apply to your investments, your investment access channels (e.g. Uniting Online) or any product or service outlined in this PDS.

We will provide updated information by giving you notice (if this were required, such as if the change were materially adverse to you) or by posting the information on our website. You can obtain a paper copy of any information without charge by contacting us using the details provided in Section 4 of this PDS.

21. Terms and Conditions – Direct Debit Request *(not available to Retail Investors)*

You agree to these terms and conditions by signing the Direct Debit Request form.

Debiting your account or Uniting Financial Services investment

By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your Account,



or Uniting Financial Services investment. You should refer to the Direct Debit Request and these terms and conditions for the terms of the arrangement between us and you. We will only arrange for funds to be debited from your Account or Uniting Financial Services investment as authorised in the Direct Debit Request.

If the Debit Day falls on a day that is not a Business Day, we may direct your financial institution to debit your Account or Uniting Financial Services investment on the following Business Day. If you are unsure about which day your Account or Uniting Financial Services investment has or will be debited you should ask your financial institution.

Changes by us

We may vary any details of these terms and conditions or a Direct Debit Request at any time.

Changes by you

You may cancel, change or defer your authority for us to debit your account at any time by giving us 14 days notice in writing before the next Debit Day.

Your obligations

It is your responsibility to ensure that there are sufficient cleared funds available in your Account or Uniting Financial Services investment to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient funds in your Account or Uniting Financial Services investment to meet a Debit payment, you may be charged a fee and/or interest by your financial institution. You may also incur fees or charges, imposed or incurred by us and you must arrange for the Debit payment to be made by another method or arrange for sufficient cleared funds to be in your Account or Uniting Financial Services investment by an agreed time so that we can process the Debit payment. You should check your Account or Uniting Financial Services investment statement to verify that the amounts debited from your Account or Uniting Financial Services investment are correct.

If we are liable to pay GST on a supply made by us in connection with these terms and conditions, then you agree to pay us on demand an amount

equal to the consideration payable for the supply multiplied by the prevailing GST rate.

Disputes

If you believe that there has been an error in debiting your Account or Uniting Financial Services investment, you should notify us directly on 1300 133 673 and confirm that notice in writing with us as soon as possible so that we can resolve your query. If we conclude, as a result of our investigations, that your Account or Uniting Financial Services investment has been incorrectly debited we will request your financial institution to adjust your Account or Uniting Financial Services investment (including interest and charges) accordingly.

We will also notify you in writing of the amount by which your Account or Uniting Financial Services investment has been adjusted. If we conclude as a result of our investigations that your Account or Uniting Financial Services investment has not been incorrectly debited we will provide you with reasons and any evidence for this finding.

Any queries you may have about an error made in debiting your Account or Uniting Financial Services investment should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf. Accounts Direct Debit may not be available on all types of

Accounts or investments, so you should check with your financial institution before completing this authority; your Account or Uniting Financial Services investment details which you have provided to us are correct by checking them against a recent Account or Uniting Financial Services investment statement; and with your financial institution before completing the Direct Debit Request to obtain its terms and conditions in relation to a Direct Debit arrangement or if you have any queries about how to complete the Direct Debit Request.

No liability

In acting on your Direct Debit Request we are not acting as agent for you or any other party, and we are not liable for any loss or damage to you.



To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using this facility or any delay, omission or failure in respect of any debit including but not limited to technical/system failure or third party failure. You will indemnify and keep us indemnified fully in respect of any claims, actions, losses, damages or expenses howsoever arising and by whomsoever caused, made against us in respect of any matters arising from your use of the Direct Debit facility.

Privacy

We will keep any information (including your Account or Uniting Financial Services investment details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification reproduction or disclosure of that information. We will only disclose information that we have about you to the extent specifically required by law, or for the purposes of these terms and conditions (including disclosing information in connection with any query or claim).

Notice

If you wish to notify us in writing about anything relating to these terms and conditions you should write to Uniting Financial Services, at the address provided in Section 4 of this PDS. We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request. Any notice will be deemed to have been received two Business Days after it is posted.

Changes to terms and conditions

We may change the terms and conditions that apply to your investments, your investment access channels (e.g. Uniting Online) or any product or service outlined in this PDS.

We will provide updated information by giving you notice (if this were required, such as if the change were materially adverse to you) or by posting the information on our website. You can obtain a paper copy of any information without charge by contacting us using the details provided in Section 4 of this PDS.

22. Terms and Conditions – Periodic Payment Request (not available to Retail Investors)

You agree to these terms and conditions by signing the Periodic Payment Authority.

General terms and conditions

- a. You shall ensure that sufficient funds are available in the nominated investment to meet all commitments on their due dates.
- b. Uniting Financial Services may terminate the Periodic Payment Request we provide to you at any time, without notice.
- c. You will be required to provide Uniting Financial Services with full details of payee, name of financial institution including BSB and account name and numbers (if applicable), in order for us to facilitate your payment requests.
- d. If the Payment Date falls on a non-Business Day, you must ensure sufficient funds are available to meet all commitments on the last Business Day prior to the Payment Date.
- e. When you instruct us to make a payment to an Account held with another financial institution, we will endeavour to make that payment in accordance with the details you have advised.

Dishonoured or stopped transactions

- a. If you have insufficient funds in your investment(s), Uniting Financial Services may choose, at our discretion, to honour the transaction. If we so choose to honour the transaction, and your investment becomes overdrawn as a result, you agree to incur and repay the debt up to the amount that the debit, any debit interest due and payable, and dishonour fee exceeds the balance of your investment.
- b. You can arrange for a payment to be stopped or altered if you notify us before the payment is made, and arrange for cancellation or alteration of a Periodic Payment at least one Business Day before the payment is due to be made.



- c. We may at our discretion stop a Periodic Payment at any time. We will notify you in writing should this occur.
- d. The Periodic Payment Authority may be cancelled if the payment is returned due to incorrect account number, account closed or similar and you shall be liable for any fees incurred as a result thereof.

No liability

- a. It is your sole obligation to ensure the information you provide to us is correct, as Uniting Financial Services will accept no liability or responsibility for payments to incorrect accounts, and any fees resulting there from.
- b. To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using this facility or any delay, omission or failure in respect of any payment (including but not limited to technical/system failure or third party failure).
- c. If we debit your investment under a Periodic Payment Authority, we are not acting as agent for you or any other party, and we are not liable for any loss or damage to you.
- d. Uniting Financial Services shall not be liable for any Periodic Payments made in good faith notwithstanding your death or bankruptcy or the revocation of this request by any other means until notice of your death or bankruptcy or of such revocation is received by Uniting Financial Services.

Changes to terms and conditions

We may change the terms and conditions that apply to your investments, your investment access channels (e.g. Uniting Online) or any product or service outlined in this PDS.

We will provide updated information by giving you notice (if this were required, such as if the change were materially adverse to you) or by posting the information on our website. You can obtain a paper copy of any information without charge by contacting us using the details provided in Section 4 of this PDS.

PART 2

Interest Rate Schedule

Refer separate schedule which forms part of the PDS Document.

PART 3

Fee Schedule

Refer separate schedule which forms part of the PDS 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 2021 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.

uniting

FINANCIAL

SERVICES



Call **1300 133 673**
or visit **unitingfinancial.com.au**



Level 10, 222 Pitt Street
Sydney NSW 2000
PO Box A2178
Sydney South NSW 1235