



Anglican Investment & Development Fund

Personal Account | Term Investment

I/We authorise the Anglican Investment & Development Fund - User ID 413946, to open a Term Investment in the name(s) of:

1 - Customer Details

Title Given Name/s Surname

Address

Phone Email Address

Tax File Number Internet Access (please tick)
View only None

2 - Customer Details

Title Given Name/s Surname

Address

Phone Email Address

Tax File Number Internet Access (please tick)
View only None

**For every signatory and owner (new customers only) we require certified photo identification (preferably a driver's licence - showing current address) signed in the usual manner or by a member of the clergy or employee of the diocese or its associates.*

Investment Instructions

Investment Amount Investment Term (eg. 3months, 1year)

Source of Funds

Cheque From AIDF Account Direct Debit*

0520 -

Name

BSB

Acc Number

Branch

**By supplying any external account details and completing the declaration on this application form, you are hereby authorising AIDF (User ID:413946) to debit your account as appropriate under the Terms & Conditions set out in the attached Direct Debit Service Agreement.*

Office Use

Open & emailed: / /

P/W given: / /



Office Use

Actioned by:



Anglican Investment & Development Fund

Personal Account | Term Investment

Interest Instructions

Frequency

If investment term is 12 months or longer, please select the frequency of interest payments below:

Monthly Quarterly Half-Yearly Yearly

Payment

To an AIDF Account Credit to an External Account

0520 -

Name

BSB

Acc Number

Branch

Maturity Instructions

Principal

Re-Invest Credit to AIDF Account *as above* Credit to External Account *as above*

Interest

Re-Invest Credit to AIDF Account *as above* Credit to External Account *as above*

By signing this application, I/We agree to the following:

- The information provided in this application is true and correct;
- I/We have read and understand the Terms and Conditions contained in this document;
- I/We confirm we meet the definition of an 'Associated Client' as defined overleaf;
- I/We have read and agree with the Direct Debit Service Agreement attached to this document;
- I/We agree that if we have elected to have our initial investment made by direct debit, we authorise the Anglican Investment and Development Fund to debit the amount listed from the nominated account above.

First Signatory Date / /

Second Signatory Date / /

Please return to: GPO Box 1243, Canberra, ACT 2601 OR aidf@aidf.com.au



Level 4, 221 London Circuit, Canberra ACT 2601
GPO Box 1243 Canberra ACT 2601



Phone: (02) 6247 3744
Freecall: 1800 232 400



Email: aidf@aidf.com.au
Website: www.aidf.com.au



ABN: 71 007 807 415
BSB: 702 389





Anglican Investment & Development Fund

Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with **Anglican Investment and Development Fund, User ID 413946 ABN 71007807415 (the Debit User)**. It explains what your obligations are when you undertake a Direct Debit arrangement with us.

It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

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

agreement means this Direct Debit Service Request Agreement between you and us.

banking day means a day other than a Saturday or Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

Direct Debit Request means the written, verbal or online request between us and you to debit funds from your account.

us or **we** means Anglican Investment and Development Fund User ID 413946 – (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

Debiting your account

- By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from *your account*. The *Direct Debit Request* and this *agreement* set out the terms of the arrangement between *us* and *you*.
- We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
- If the *debit day* falls on a day that is not a *banking day*, we may direct *your financial institution* to debit *your account* on the following *banking day*. If you are unsure about which day *your account* has or will be debited you should ask *your financial institution*.

Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days written notice sent to the preferred email or address you have given us in the *Direct Debit Request*.

How to cancel or change direct debits

You can:

- cancel or suspend the *Direct Debit Request*; or
- change, stop or defer an individual *debit payment*, at any time by giving at least 3 working days' notice. To do so, contact us in the first instance at aidf@aidf.com.au or by telephoning 02 6247 3744 during business hours; You can also contact *your own financial institution*, which must act promptly on your instructions.

Your obligations

- It is *your* responsibility to ensure that there are sufficient clear funds available in *your* account to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.
- If there are insufficient clear funds in *your* account to meet a *debit payment*:
 - You may be charged a fee and/or interest by *your financial institution*;
 - We may charge *you* reasonable costs incurred by us on account of there being insufficient funds; and
 - You must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your* account by an agreed time so that we can process the *debit payment*.
- You should check *your account* statement to verify that the amounts debited from *your account* are correct.

Direct Debit Request (DDR) Service Agreement Cont.

Dispute

- If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* in the first instance, directly on aidf@aidf.com.au or 02 6247 3744. Alternatively, *you* can contact *your financial institution* for assistance.
- If *we* conclude as a result of our investigation that *your account* has been incorrectly debited *we* will respond to *your* query by arranging within a reasonable period for *your financial institution* to adjust *your account* accordingly. *We* will notify *you* in writing of the amount by which *your account* has been adjusted.
- If *we* conclude as a result of our investigation that *your account* has not been incorrectly debited *we* will respond to *your* query by providing *you* with reasons and any evidence for this finding in writing.

Accounts

You should check:

- with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
- *your account* details which *you* have provided to *us* are correct by checking them against a recent account statement; and
- with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

Confidentiality

- *We* will keep any information (including *your account* 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 this agreement (including disclosing information in connection with any query or claim).

Contacting each other

- If *you* wish to notify *us* in writing about anything relating to this *Direct Debit agreement*, *you* should write to –
Anglican Investment & Development Fund
PO Box 1243
CANBERRA ACT 2601
- *We* will notify *you* by sending a notice to the preferred address or email *you* have given *us* in the *Direct Debit Request*. Any notice will be deemed to have been received on the second banking day after sending.



Level 4, 221 London Circuit, Canberra ACT 2601
GPO Box 1243 Canberra ACT 2601



Phone: (02) 6247 3744
Freecall: 1800 232 400

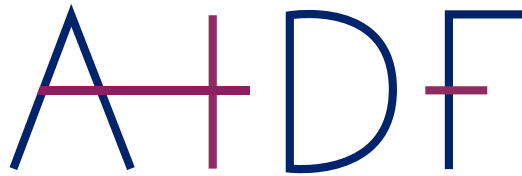


Email: aidf@aidf.com.au
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AIDF



Anglican Investment & Development Fund

New Account Customer Information

Your investment in the Fund will be used to support the charitable purpose of the Fund by allowing it to:

- make loans to the Diocese, Diocesan agencies, schools and Ministry units for building and other purposes that support the mission of the Diocese;
- make grants to the Diocese out of any surpluses from its operations for use by Bishop-in-Council to further the purpose of the Diocese;
- make donations out of any surpluses from its operations to Parishes or other Diocesan agencies.

The Fund is required by law to notify investors that:

- investments in the Fund are not subject to the usual protections for investors under the Corporations Act or to regulation by the Australian Securities & Investments Commission (ASIC);
- the investment is only intended to attract investors whose primary purpose for making their investment is to support the charitable purpose of the Fund;
- investors may be unable to get some or all of their money back when the investor expects, or at all;
- investments in the Fund are not comparable to investments with banks, finance companies or fund managers.

The Fund does not hold an Australian Financial Services Licence. The Fund has lodged an Identification Statement with ASIC as required by ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813. The statement is available on our website (aidf.com.au).

The Fund is not prudentially supervised by the Australian Prudential Regulation Authority. Therefore, an investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959.

Investments with AIDF are backed by AIDF's substantial reserves and the AIDF is guaranteed by the Diocese of Canberra and Goulburn.

Definition of 'Associate' (Personal)

The AIDF offers its investment products to associated clients, namely:

- A. persons acting as trustees of the ACPT;
- B. a member of the clergy, employee or voluntary staff member who works for a parish, Ministry unit, Diocesan agency or school of the Diocese; or
- C. a trainee clergy who receive money or money's worth.

For the purposes of paragraph B. above the following criteria will be applied in determining if a person is to be treated as a voluntary staff member for relying on that person being an associate:

- a person who is a member of the governing body of the Diocese, a Diocesan agency, school or Ministry unit;
- a person who is a member of any committee established by the Diocese to further the work of the Diocese;
- a person who works on a voluntary basis for at least 40 hours a calendar month in a business operated by a parish or Diocesan agency; or
- a person who works on a voluntary basis for at least 40 hours a calendar month in a Diocesan charitable program (e.g. a program which assists vulnerable members of the community by providing support such as counselling and low or no cost food and other household products).



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