



## CUSTOMER ACKNOWLEDGEMENT STATEMENT

**Client ID:** \_\_\_\_\_

The Catholic Development Fund, Diocese of Bathurst (CDF) holds an Australian Financial Services Licence (AFSL) Licence Number: 497040

The CDF uses the funds you invest with us to advance the charitable purposes of the Catholic Church. Although we do pay a return on your investment, we are required by law to advise you that our products are principally designed to allow investors to support our charitable work. For example, instead of making a donation, you might choose to invest with us, which allows you to earn a return on your funds while at the same time supporting our charity. For this reason, we are also required by law to notify you that our investments are not comparable with those offered by banks, finance companies or fund managers.

The CDF has certain exemptions from the Australian Securities and Investment Commission, and we are required by law to advise you that this means you do not have the benefit of all the usual protections available to investors under the *Corporations Act 2001*. For example, we are not required to issue you with a prospectus identifying the key features of our investment products. However, you may access this information in our Terms and Conditions on our application forms. CDF AFSL NSW LTD also maintains a complaints system, so if you have any concerns, you may raise them with their Complaints Officer in the first instance. Complaints may be lodged at [cdfcomplaints@cdf.bathurst.org.au](mailto:cdfcomplaints@cdf.bathurst.org.au).

We are also required by law to notify you that you may not be able to get your money back on demand - this is because our products are either term investments for a fixed term, meaning you cannot withdraw the money early, or require you to give us 31 days' notice of a withdrawal. Exceptions may be made in cases of hardship. We are also required by law to notify you that there is no guarantee that you will get your money back at all, as we are not regulated by the Australian Prudential Regulation Authority like banks. However, we have a system of guarantees amongst the Australian Dioceses of the Catholic Church, so that if for some reason we are not able to reimburse you, the other Dioceses will contribute to ensure your funds are returned.

As part of the exemptions granted to us by ASIC, we are required to lodge an "identification statement" which explains the exemptions we rely on, how we comply with the legal conditions imposed upon us, and other information about how we operate. If you are interested to read this information, you may access it at: <http://www.bathurst.catholic.org.au/?i=177&identification-statement-and-disclaimer>

### Customer Acknowledgement

I acknowledge and understand the above statements in relation to my investments with the CDF, Diocese of Bathurst:

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Full Name/s: \_\_\_\_\_

Email address: \_\_\_\_\_

Phone (Home or mobile): \_\_\_\_\_

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**CATHOLIC DEVELOPMENT FUND**

SERVING THE DIOCESE OF BATHURST

ABN: 36 939 424 395