



TERMS AND CONDITIONS: CDF BATHURST - PERSONAL AND BUSINESS INVESTMENT PRODUCTS

Effective 1ST January, 2018

Personal investment accounts and business investment accounts offered

- **Koala Club Account;** from birth to primary school children - birth to School Year 6.
- **Student Saver;** for all secondary school children - Years 7 to 12.
- **Premium Saver Individual;** for all individual or joint personal savings.
- **Christmas Club;** for all individual or joint personal savings for the purpose of Christmas.
- **Cash Management;** for all individual or joint personal savings.
- **Business Investment Account;** for all registered Business or Company owners (*Copy of registered Business Name, including ABN or ACN will be required on application for this account.*)

Eligibility criteria

Some of our accounts are only available to eligible customers. An outline of this criteria is mentioned above. Should you require any further information, please contact our CDF Team on Ph: 1800 451 760.

How will my personal and business savings account(s) work?

There is no minimum investment required to open any of the above mentioned personal investment or business investment accounts. You may deposit any amount by regular deposit arrangement established by the CDF team or via *School Banking - *only offered to Koala Club Accounts.*

You may gain access to your deposited monies via a 'Notice to Withdraw' application. Our 'Notice to Withdraw' application requires a minimum of 31 days' notice in advance. The notice period starts on the day your request for withdrawal is received by our CDF staff. You may withdraw up to the available credit funds from your nominated personal or business investment account.

A minimum of 31days' Notice to Withdraw is required on all CDF personal investment and business investment Account(s). Withdrawal requests can only be paid to you, the account holder(s) or business name (by Electronic Funds Transfer to your own account at your nominated banking institution). Notice of withdrawal application can be accessed via our CDF online platform, your local school or parish or alternatively via our CDF Office, located at '118 Keppel Street, Bathurst'. For more information, please contact our CDF Team via email; cdf@cdfbathurst.org.au or Ph: 1800 451 760

After the initial deposit, other deposits to your personal CDF investment account can be made electronically or at our CDF Office, located at 118 Keppel Street, Bathurst. Alternatively via your local *School – *only for Koala Club Accounts.* For any further information on deposits, please contact our CDF team via email; cdf@cdfbathurst.org.au or Ph: 1800 451 760

You may arrange for regular electronic deposits from your other nominated non-CDF personal or business account(s). This regular deposit can be established by the CDF via a periodic payment instruction. Our CDF Team can be contacted to set-up a periodic payment via email; cdf@cdfbathurst.org.au or Ph: 1800 451 760. For more information on this service arrangement, please contact us for a copy of our CDF External Debit Request Service Agreement.

You can close your personal or business CDF account via completion of our 'Notice to Withdraw' application form. This application form can be obtained by contacting our CDF team via email; cdf@cdfbathurst.org.au or Ph: 1800 451 760.

When will I receive account statements?

CDF will send you statements of account for your personal or business investment account every six months. Statement of Accounts have historically been sent via mail and will change to email from 1st January, 2018. Electronic statements will be identical to paper statements. You may also gain electronic access to your daily balance via our CDF Online platform. For more information or registration to our CDF Online platform, please contact our CDF Team via email; cdf@cdfbathurst.org.au.

What credit interest rate will I receive?

CDF offers credit interest on all personal and business investment accounts. Interest is paid in accordance to your account balance and calculated daily. CDF Interest Rate Schedule is reviewed quarterly and is subject to change without notice. Any changes to our credit interest rate will be advertised via our CDF Online and emailed with your bi-annual account statement.

What fees are applicable?

For many years CDF has provided fee free account services. Your continued support is very much appreciated. Our account offerings will remain fee **FREE** on all CDF personal or investment accounts.

Electronic Account Access via CDF Online

For more information or application to our CDF Online platform. Please contact our CDF team via email: cdf@cdfbathurst.org.au or on Ph: 1800 451 760.

The above mentioned Terms and Conditions are agreed and acknowledged by signing the enclosed Customer Acknowledgement Statement. Terms and Conditions apply to all CDF Personal and Business Investment Accounts.