

Uniting Churches and Organisations

investment application



As a church or church-based organisation, your values, mission and objectives may seem foreign to traditional financial institutions. At U.C.I.S, we've been providing financial services for The Uniting Church, Queensland Synod and its agencies since 1977. Combining core Christian beliefs with our financial knowledge and experience, we work alongside churches to help fund their mission.

Cash investment

Cash investment with competitive interest rates.

Features include:

- variable interest rate, reset monthly
- unlimited investments and withdrawals
- interest calculated daily and paid monthly
- monthly statements.

Fixed Term investment

An investment offering competitive fixed interest rates for a set period of time.

Features include:

- invest for terms between three months and one year
- fixed rates of return
- interest calculated daily and paid quarterly, not just at maturity.

Becoming identified

Legislation requires that each person who is a signatory to an investment or loan be appropriately identified by The Queensland Synod Office to confirm that you are who you say you are. If you're yet to be identified by us, please read and complete the Becoming Identified form. For further details please call 1300 655 653.

Disclaimer

The Uniting Church Investment Service (U.C.I.S) operates as part of The Uniting Church in Australia Property Trust (Q.) of 60 Bayliss Street, Auchenflower, Qld 4066. U.C.I.S is not subject to the normal requirement to have a disclosure document or Product Disclosure Statement and be registered or have a trust deed under the *Corporations Act 2001* and this scheme has not been examined or approved by the Australian Securities and Investments Commission (ASIC). The Queensland Synod Office will deliver audited financial accounts to ASIC each year ended 30 June. U.C.I.S is not prudentially supervised by the Australian Prudential Regulation Authority (APRA) and investments with U.C.I.S do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959*. U.C.I.S investments and schemes are designed for customers who wish to promote the charitable purposes of The Uniting Church and for whom the considerations of profit are not of primary relevance.

You'll need the following:

- signatures of Authorised Representatives
- A completed Authority to Operate and Access form
- An initial amount to invest.



The Uniting Church in Australia
QUEENSLAND SYNOD

Accessing your congregation's U.C.I.S investment



Accessing your congregation's investments is simple at U.C.I.S.

Customer Service enquiries: 1300 655 653
Customer Service fax: 07 3377 9716
Customer Service email: ucis@ucaqld.com.au

To open an investment

Simply complete and return:

1. an Investment Application form
2. Becoming Identified documents
3. Your cheque or transfer funds from your external bank account (please contact U.C.I.S to arrange)

Post to U.C.I.S, Reply Paid 674, Brisbane QLD 4001 (no stamp required).

Adding to your congregation's Cash investment

- send U.C.I.S a cheque through the mail with an investment slip or letter
- transfer funds from your external bank account, using your external internet banking service, to U.C.I.S's ANZ bank account. Contact U.C.I.S for the details and to advise them of your transaction. Use your name and U.C.I.S investment number in the reference details

Adding to your congregation's Term Investment

- before the Term Investment is due to mature, send U.C.I.S a cheque through the mail with a letter
- before the Term Investment is due to mature, transfer funds from your external bank account, using your external internet banking service, to U.C.I.S's ANZ bank account. Contact U.C.I.S for the details and to advise them of your transaction. Use your name and U.C.I.S investment number in the reference details

Withdrawing or transferring funds from your congregation's Cash Investment

- Fax, email or mail U.C.I.S with your signed request

Withdrawing or transferring funds from your congregation's Term Investment

- prior to the maturity date fax, email or mail U.C.I.S with your signed request

**the Uniting Church Centre
Level 2 60 Bayliss Street
AUCHENFLOWER QLD 4066**

**Reply Paid 674
BRISBANE QLD 4001**



The Uniting Church in Australia
QUEENSLAND SYNOD



Church/Organisation details (Who is the investment for?)

Name	<input type="text"/>
ABN	<input type="text"/>
Phone	(<input type="text"/>) <input type="text"/>
Street address	<input type="text"/>
	postcode
Postal address	<input type="text"/>
	postcode
Email address	<input type="text"/>
Web address	<input type="text"/>

Contact person details (Who are the best people to contact with enquiries?)

	Contact 1	Contact 2
Name	<input type="text"/>	<input type="text"/>
Position	<input type="text"/>	<input type="text"/>
Phone (home)	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Phone (mobile)	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
Street address	<input type="text"/>	<input type="text"/>
	postcode	postcode
Postal address	<input type="text"/>	<input type="text"/>
	postcode	postcode
Email address	<input type="text"/>	<input type="text"/>

Investment (Please choose the investment style/s that best meets your needs.)

Investment name

Cash investment
(monthly interest/statements)
 Fixed term investment
(quarterly interest)

60 days 90 days
 180 days 12 months

Add interest to existing investment
 Transfer interest to another account
(Please specify as Prenominated account)

Office use only

Opening date / /	Maturity date / /
Deal No	Ckd
A/C No.	TFN Yes / No
Term 90 days / 12 months	

Tax File Number or Exemption

You are assured that your Tax File Number information will be kept confidential. It is not an offence if you choose not to quote your Tax File Number, but if you don't, tax may be taken out of your interest earned.

Investor 1 (TFN or Exemption reason)

Tax File Number Exemption Reasons

Pensioner – in the space provided above for Exemption, write the full name of the pension received: Aged Pension, Wife's Pension, Invalid Pension, Carer's Pension, Service Pension, Widow's Pension, Sole Parent's Pension, Special Benefit, Rehabilitation Allowance.

Child under 16 – in the space above, write the child's date of birth





Initial investment (How will you make your first investment)

Transfer \$ amount in words

from U.C.I.S investment number or from your external bank account

Cheque attached

Please make a cheque payable to U.C.I.S O/A followed by investment name

I/We hereby invest with The Uniting Church in Australia Property Trust (Q.) upon the Terms & Conditions which I/we acknowledge having received and read, funds as indicated above totalling the sum of:

\$

Date / /

Prenominated account (This is an external bank account.)

To receive interest from your U.C.I.S investment.

External bank account details

Financial institution

Branch

Account name

BSB

Account Number

Signatures

Number of signatories you require for withdrawal (minimum of 2 required)

Name

Position

Signature Date / /

/ /

Name

Position

Signature Date / /

/ /

Office use only

Opening date / /	Maturity date / /
Deal No	Ckd
A/C No.	TFN Yes / No
Product	



Terms and conditions applying to Organisations

(Please retain for your records)

General

1. All investments will be administered by the Queensland Synod Office. The Queensland Synod Office operates as part of The Uniting Church in Australia Property Trust (Q.) of 60 Bayliss Street, Auchenflower, Queensland, 4066 which is the body corporate incorporated by statute for The Uniting Church in Australia Queensland Synod and the body that offers these investments. Since the name of the fund is Uniting Church Investment Service ("U.C.I.S"), The Uniting Church in Australia Property Trust (Q.) is referred to as "U.C.I.S" in various parts of these Terms and Conditions.
2. U.C.I.S is not subject to the normal requirement to have a disclosure document or Product Disclosure Statement and be registered or have a trust deed under the Corporations Act 2001 and this scheme has not been examined or approved by the Australian Securities and Investments Commission (ASIC). The Queensland Synod Office will deliver audited financial accounts to ASIC each year ended 30 June. U.C.I.S is not prudentially supervised by the Australian Prudential Regulation Authority (APRA) and investments with U.C.I.S do not obtain the benefit of the depositor protection provisions of the Banking Act 1959.
3. U.C.I.S investments and schemes are designed for investors who wish to promote the charitable purposes of the Uniting Church and for whom the considerations of profit are not of primary relevance.
4. Such investments are not specifically secured but repayment is underwritten by the overall funds and assets of The Uniting Church in Australia Property Trust (Q.). Funds raised by U.C.I.S are invested in loans to churches, charities and community service organisations, as well as some passive investments. The Fund also maintains access to liquidity reserves to ensure liabilities can be met as required.
5. All profits derived from the activities of U.C.I.S are used for the wider work of the Uniting Church.
6. U.C.I.S may change, or add to, these Terms and Conditions at any time by written notice to the customer, who will be taken to have accepted the new Terms and Conditions in respect of all investments and services by maintaining those investments and services through U.C.I.S.
7. These Terms and Conditions operate in conjunction with other Terms and Conditions relating to products and services with U.C.I.S. These may include, but are not limited to Mutual Support and the terms of any loans with U.C.I.S.
8. By completing any application forms, you agree to U.C.I.S collecting and using the personal information you give us, to enable us to provide to you the services you have requested, information on your investment, general information (such as newsletters) and information on our other investment and lending products and services, or otherwise as required by law. If you have any concerns about how we will use the information, or wish to amend your personal details, please write to us at the address shown on this application/brochure.

Terms and Conditions relating to investments

9. The investor will receive a written acknowledgment for each term investment and for the initial investment for other types of investments.
10. An acknowledgment of investment is not a document of title but its surrender may be requested on repayment of the investment.
11. Interest is calculated on a daily basis from the date of receipt of monies by U.C.I.S. Upon closure of the investment, interest will be calculated to the day prior to the date of repayment and paid in full.
12. A withdrawal form or letter of request signed by the nominated signatories is the only authority required for a withdrawal. U.C.I.S may also accept requests by telephone by prior arrangement. U.C.I.S may act on that request and will not be liable for any loss suffered as a result of U.C.I.S acting on that request.
13. U.C.I.S reserves the right to repay any or all investments together with interest up to the day prior to the date of repayment upon giving one calendar month's notice of its intention to do so by letter forwarded to the last known address of the investor.
14. U.C.I.S reserves the right to refuse any investment without assigning a reason.
15. Investments are NOT TRANSFERABLE. Where a change of ownership is requested, U.C.I.S will consider requests to invest the funds again in the new name.

16. The investor indemnifies U.C.I.S fully against all loss U.C.I.S suffers as a result of the investor failing to observe these Terms and Conditions.
17. External transfers requested before the Electronic Funds Transfer deadline time (2 pm Australian Eastern Standard Time) will be processed by U.C.I.S on that business day, and should generally be available in the destination account at the destination institution on the following day. External transfers requested after the Electronic Funds Transfer deadline will be processed by U.C.I.S on the next business day, and should generally be available in the destination account on the day following. Please be aware that it may take longer for funds to reach destination accounts, depending on destination and other variables, and that U.C.I.S is not responsible for any delays.
18. There are no ongoing fees charged on investments held at U.C.I.S, but some fees may apply for additional services linked to your investment or if you perform transactions outside the Terms and Conditions for that investment.

Terms and Conditions applying to various investment categories

Cash Investment

19. Additional investments may be lodged at any time and will appear on the statement for the investment.
20. The rate of interest may be varied from time to time, and will be published in brochures displayed in the U.C.I.S office and on the U.C.I.S web site.
21. Interest will be calculated on daily balances and credited to the existing investment monthly and on closure of the investment.
22. Statements of the investment will issue monthly and on closure of the investment.
23. Investments will be repaid in whole or in part upon request by the authorised signatories.
24. All nominated signatories must sign requests for withdrawal unless the Authority to Operate is completed to allow for two signatories to operate. Arrangements may be made for a request for withdrawal to be given by telephone.

Fixed Term Investments

25. A minimum investment of \$5,000 is required.
26. Interest will be calculated on daily balances and paid quarterly from the date of opening the investment and on closure of the investment, and can be
 - a) credited to the existing investment or
 - b) transferred to a nominated U.C.I.S, bank or building society account in the name of the account holder or
 - c) paid in another agreed manner.
27. Interest rates on individual Fixed Term investments of \$50,000 and over from any one organisation will be quoted on the day of lodgement.
28. Interest payment advices for the investment will issue quarterly.
29. The interest rate will be fixed for the term of the investment.
30. Funds will not be available until the maturity date. In the case of early repayment of part or all of the investment there may be an interest reduction as well as an early repayment fee.
31. Unless otherwise arranged, at maturity of the term investment
 - a) In the absence of a request for repayment or renewal, the investment will be reinvested for a similar fixed term, at interest rates and on Terms and Conditions then applying, or
 - b) If the investor so requests, the investment will be repaid or renewed on the maturity date or by the next business day.



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