



Account Application Form

Individual Applicant(s) Information

Family Name	Given Name (s):		
Account Name			
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mst	<input type="checkbox"/> Rev <input type="checkbox"/> Dr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss
Date of Birth	□□-□□-□□□□		
Residential Address			
Postal Address			
Telephone (home)			
Telephone (work)			
Mobile number			
E-Mail Address			
Tax File Number (s)	□□□-□□□□-□□□□	□□□□-□□□□-□□□□	tick if exempt <input type="checkbox"/>

Organisation Applicant(s) Information

Name of Entity			
Account Name			
Business Address			
Postal Address			
ABN	□□-□□□□-□□□□-□□□□		
Telephone (business)			
Fax			
E-Mail Address			
Tax File Number	□□□□-□□□□-□□□□	or	tick if exempt <input type="checkbox"/>

Account Type

Access Account	<input type="checkbox"/>
Term Deposit	<input type="checkbox"/>

Term Deposit

3 months	<input type="checkbox"/>
6 months	<input type="checkbox"/>
12 months	<input type="checkbox"/>
24 months	<input type="checkbox"/>
36 months	<input type="checkbox"/>

Interest Payment Options

Compound	<input type="checkbox"/>
Cheque Payment	<input type="checkbox"/>
Credit GDIF account Please provide details	<input type="checkbox"/>
GDIF □□□□□	
Credit external account Please provide details	<input type="checkbox"/>
BSB □□□□□□□□	
A/C □□□□□□□□□□	

Funds to be deposited

Access Account	\$ _____.
Term Deposit	\$ _____.

Account signature(s)

Your signature here indicates your agreement to and acceptance of the GDIF Terms and Conditions as detailed overleaf.

1	3	Date
2	4	
If more than one signatory, please indicate how many signatures to authorise transaction.		1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>

GDIF PO Box 4, 50 Victoria Street, Grafton NSW 2460

Phone: 1800 810 919 or 02 6642 4480

Fax: 02 6643 2391

Email: gdif@nor.com.au

GRAFTON DIOCESE INVESTMENT FUND TERMS AND CONDITIONS STATEMENT (effective 1st January 2008)

All investments are made with The Corporate Trustees of the Diocese of Grafton ("The Corporate Trustees"), 50 Victoria Street, Grafton, NSW 2460, an incorporated body, in its capacity as trustee for the Anglican Diocese of Grafton.

The GDIF is not subject to the requirement to have a disclosure document or Product Disclosure Statement and be registered or have a trust deed under the *Corporations Act 2001* (Cth). It has not been examined or approved by the Australian Securities & Investments Commission (ASIC). Further, neither the GDIF nor The Corporate Trustees is prudentially supervised by the Australian Prudential Regulation Authority (APRA) and investments in the GDIF are not deposits and do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959* (Cth).

No persons other than the Diocese of Grafton and its Ministry Units, including schools and other community institutions, will receive a material benefit in connection with the promotion of the GDIF, the administration or management of the assets of the GDIF or the provision of investment advice in respect of the GDIF. However, investment proceeds received by the GDIF may be invested in funds managed by The Corporate Trustees and, as a result, The Corporate Trustees and other third parties associated with the operations of those funds may indirectly benefit from the payment of fees and expenses out of those funds.

Investments are not secured but repayment is supported by the underlying investments made by the GDIF. Please note that the liability of The Corporate Trustees to investors in the GDIF is strictly limited to the assets of The Corporate Trustees held in its capacity as trustee of the GDIF and does not extend to the assets of The Corporate Trustees held in any other capacity (including in its capacity as trustee of the Diocese of Grafton).

Set out below are the terms and conditions applying to your investment in the GDIF.

1. Investments are ultimately invested by the GDIF Board on behalf of The Corporate Trustees, and include cash, mortgages, fixed interest and market based securities. Such investments are made within the ethical and prudent investment guidelines established by the Anglican Church of Australia and the Diocese of Grafton. In keeping with the charitable purpose of the Anglican Diocese of Grafton, investments are also used to make loans to parishes and schools of the Diocese.
2. Surpluses of the GDIF are used for the mission and ministry of the Diocese of Grafton.
3. The minimum acceptable initial investment and minimum balance to be maintained at all times may be set by the GDIF Board and will depend on the type of account opened or operated.
4. You will receive a written acknowledgment for each investment, this is not a document of title but its surrender may be required on repayment of the investment.
5. Investments are repayable at call or at an agreed date where the investment is for a specified time. Investments are not transferable.
6. Additional investments may be lodged at any time except where funds are held in a Term Investment Account.
7. You may arrange for interest due to be:
 - (a) added to the amount of the investment; or
 - (b) transferred to your nominated bank account; or
 - (c) transferred to another GDIF investment account.
8. Preferably your investments should be made by negotiable instrument (eg, a cheque). Large cash deposits should be notified ahead of the transaction.
9. The Corporate Trustees reserve the right to refuse any investment without assigning a reason.
10. Interest is calculated on a daily basis from the date of receipt of moneys by the GDIF provided that investments are received before 2pm on that day. Interest will be calculated to the day prior to withdrawal.
11. Interest will be paid on Access Accounts half-yearly (at 31 May and 30 November) and upon withdrawal in full unless otherwise notified by the GDIF.
12. Interest will be paid on Term Deposits either at maturity, or half yearly (at 31 May and 30 November) dependant upon the overall term of the investment and upon withdrawal in full unless otherwise notified by the GDIF.
13. A penalty adjusted interest amount will apply to early withdrawal from Term Deposits. This penalty adjusted interest rate will be applied from the date of lodgement to the date of early withdrawal. The penalty adjusted interest rate will reflect the actual term that the funds have been lodged and may, in some instances, mean that an interest refund will need to be recouped from the investor.
14. The rate of interest paid on Access Accounts may be varied from time to time such change will be notified to the depositor with the next Account Statement. In the event of death of the investor the GDIF will (except in the case of joint accounts) pay the investment(s) with accrued interest to the personal representative, Executor or Administrator on completion of legal formalities to the satisfaction of the GDIF. In the case of joint accounts, the investment will be placed in the name of the surviving investor on satisfactory evidence of death.
15. An appropriately signed withdrawal form is the only authority required for a withdrawal, this may be provided to the GDIF electronically, provided that the signature of the party or parties concerned are legible so that the signature(s) can be verified against records maintained by the GDIF.
16. Requests for withdrawal of investments in joint names must be signed by all parties concerned unless authority on the signature form is completed to allow for one signatory to operate.
17. Electronic Funds Transfers (EFT's) will be repaid from the GDIF on the day requested provided the withdrawal form is received by 10.30am. For other withdrawals, same day payment will be made provided the withdrawal form is received by 2pm.
18. Withdrawals (by cheque, electronic funds transfer or by transfer between accounts) will only be paid to a party named on a signed withdrawal form. GDIF is committed to protecting your privacy and will abide by the *Privacy Act 1988 (Cmth)*.
19. This Policy will be reviewed regularly and is subject to change. GDIF reserves its rights to act outside of these terms and conditions to protect the investments made with it.
20. Subject to any applicable law, you agree to release The Corporate Trustees, indemnify The Corporate Trustees and hold The Corporate Trustees harmless from all liability which The Corporate Trustees may incur (including, without limitation, any liability to you) as a result of: (a) acting on your instructions in relation to a withdrawal from your investment (whether by cheque, electronic fund transfer or transfer between accounts) where the withdrawal details provided by you to The Corporate Trustees are incomplete or incorrect or where a signature contained on a withdrawal form (whether the form is lodged in writing or in electronic form) is misrepresented or provided fraudulently; (b) acting on your instructions in relation to a withdrawal from your investment (c) a refusal by The Corporate Trustees to process a withdrawal request in good faith and in the ordinary course of business; or (d) any breach of these terms and conditions by you.