



## Invest in good with the CDF

The CDF exists to help the Church achieve its mission by providing loans and funding for activities that strengthen the Catholic Diocese of Christchurch.

Being over 55 years old, the Fund is well-established with approximately \$30 million under investment. Governed by a Board of Trustees it is managed from the Diocesan Office.

CDF members are offered a range of investment and savings products (debt securities) that provide an interest return, some of which is shared with the Bishop to fund Catholic Social Services, Education Office, Youth Team, Chaplaincy Services and the National Seminary.

Members' funds also enable the completion of building projects, so parishes, schools and diocesan groups do not have to borrow commercially.

INVEST IN **GOOD** TODAY

CATHOLIC DEVELOPMENT FUND

## INVEST IN GOOD

Visit Us:

391 Moorhouse Avenue, Christchurch 8011

[cdf.org.nz](http://cdf.org.nz)

Call Us:

03 366 9869 / 0800 403 863



CATHOLIC DEVELOPMENT FUND

## INVEST IN GOOD

INVESTMENT & SAVINGS ACCOUNT

# YOUR MONEY IS SAFE WITH CDF

All investments with the CDF are 100% guaranteed by the Catholic Bishop of Christchurch. The CDF complies with the Financial Markets Conduct Act 2013.

For many, the CDF offers an opportunity to park funds knowing that one's savings are supporting projects and works within the Catholic Diocese of Christchurch.

For others, the CDF offers a safe and flexible savings option where no account fees and one-on-one service means your relationship with the CDF is a personal one.

We welcome all investors - individuals, businesses, schools, parishes, and Catholic organisations.



## BENEFITS OF CHOOSING A CDF TERM INVESTMENT OR ON-CALL SAVINGS ACCOUNT

### TERM INVESTMENTS

- The minimum investment is \$500
- Interest calculated daily and paid at maturity for 3 - 6 month term, or 6 monthly for investments over 6 months

### ON-CALL SAVINGS ACCOUNT

- No minimum deposit required – make a lump-sum deposit or save regularly
- Earn the on-call rate of interest, calculated daily

**Important Information:** Information regarding the Financial Markets Conduct Act 2013, for existing and prospective account holders of Debt Securities, in the Christchurch Catholic Diocesan Development Fund i.e. The Product Disclosure Statement and the Trust Deed can be viewed at [www.business.govt.nz/disclose](http://www.business.govt.nz/disclose), [www.cdf.org.nz](http://www.cdf.org.nz) or in person at the CDF Office at 2/9 Washington Way, Sydenham, Christchurch.

**Disclaimer:** Please note that neither any trustee of the CDF nor any of its employees or agents (nor anyone on its behalf) is providing any financial advice nor any financial advice service. For the avoidance of doubt, they are not providing any recommendation, guidance, or opinion in connection with any investment in the CDF. If investment risk or return is important to you, you should consider seeking financial advice before investing in the CDF. Visit [www.fam.govt.nz](http://www.fam.govt.nz) for a list of authorised financial advisers who can provide financial advice. The CDF has been declared under the Non-bank Deposit Takers (Declared-out Entities) Regulations 2015 not to be a non-bank deposit taker. This means the CDF is not subject to the NBDT legislation.

### NO FEES OR CHARGES

The CDF does not charge fees on any of its services. As required by law, Resident Withholding Tax will be deducted from the interest you earn.

### DEPOSITS

- By bank transfer or phone banking
- In-person at Cathedral House (visitor parking available)
- In your home, parish or workplace (where practical)

### WITHDRAWALS

- By bank transfer, phone banking or CDF Online
- Cash in-person at Cathedral House
- 24 hours notice required for cash withdrawals over \$500

### INTEREST RATES

- Current rates available via [cdf.org.nz](http://cdf.org.nz), on request from the CDF or parish office