

Interest rates

Effective 1 April 2012

3.95%

Per Annum

CDF eSaver Account

Available for individual clients only.

Interest is paid on 30th June.

Minimum account balance \$100.

Term Investment

Interest is paid quarterly, half yearly, or compounded annually
(for terms less than 12 months, on maturity).

	2,000 to \$19,999	20,000 and over
6 to less than 12 months	0.50% p.a.	4.70% p.a
12 to less than 24 months	0.80% p.a.	5.00% p.a
24 to 60 months	1.60% p.a.	5.00% p.a
* 4 months \$20,000 to less than \$500,000		4.70% p.a

- Interest on all accounts is calculated on the daily balance.
- There are no CDF account charges.
- A non interest bearing option is available.
- Interest rates are subject to change without notice.



Catholic Development Fund

BUILDING OUR CATHOLIC COMMUNITY SINCE 1956

What does CDF do with your money?

Supporting the mission of the Catholic Church for over 50 years, CDF has provided over \$1.1 billion for capital projects. Money invested with CDF is used to provide low cost loans to fund new facilities or refurbish existing buildings for education, worship and other needs of the Church. Since the foundation of CDF in 1956, the principal use of funds continues to be for Catholic Education.

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The Archdiocese of Melbourne – Catholic Development Fund (CDF) is designed for investors who wish to promote the charitable purposes of the Catholic Archdiocese of Melbourne. We welcome your investment with CDF rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church. CDF is not subject to the fundraising provision of the Corporation Act 2001 nor has it been examined or approved by the Australian Securities and Investments Commission. Neither CDF nor the Trustees of the Roman Catholic Trusts Corporation for the Archdiocese of Melbourne is prudentially supervised by the Australian Prudential Regulation Authority. Contributions to CDF do not obtain the benefit of the Depositor Protection Provision of the Banking Act 1959. The Catholic Archdiocese of Melbourne has indemnified the CDF against any liability arising out of a claim by investors in the CDF through CDPF Limited, which is a company established by the Australian Catholic Bishops Conference. In essence, this means that your deposit, investment and any interest payable is guaranteed by the Catholic Archdiocese of Melbourne.