



PERSONAL ASSOCIATE MEMBER ACCOUNT APPLICATION FORM

This form contains the information required for an Associate to open the following accounts:

Saver Account
Term Investment

Please ensure that you read every page of this booklet before you complete and sign the enclosed form.

Please complete, detach, and forward the Application Form to:

**Mail: Anglican Funds Grafton Diocese
PO Box 4
Grafton
NSW 2460**

Please retain the Terms and Condition in this document for your reference.

For more information visit www.anglicanfundsgraftondiocese.com.au

Associates are defined by ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 as:

- a) A body constituted by or under the authority of a decision of the charity or is controlled by the charity.
- b) A person or body that constituted the charity or under whose authority the charity was constituted or controls the charity.
- c) A charity with a charitable purpose (**related charitable purpose**) which is the same or similar to the charity.
- d) A person acting as a trustee of a trust for the charity or a charity with a related charitable purpose.
- e) A member of clergy, employee or ****voluntary staff member** who works for a person in paragraphs (a) to (d).
- f) A person undertaking training or education to enable them to be a person mentioned in paragraph (e) who receives money from a person mentioned in paragraph's (a) to (e).

Personal Associate Member Account Application Form



Applicant(s) Information

	Applicant 1	Applicant 2 (if applicable)
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	<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	□□□□-□□□□-□□□□ Tick if exempt <input type="checkbox"/>	□□□□-□□□□-□□□□ Tick if exempt <input type="checkbox"/>

Account Type

Initial Funds To Be Invested

Interest Payment Options

Saver Account	
Term Investment	

Saver Account	\$ _____.
Term Investment	\$ _____.

<input type="checkbox"/> Capitalize <input type="checkbox"/> Credit AFGD Account Please provide details □□□□□□□□□□	
<input type="checkbox"/> Credit External Account Please provide details Account Name _____ BSB □□□□□□□□ A/C □□□□□□□□□□	

Term Investment

AFGD Online Access

90 days	
180 days	
365 days	

View Only	
Full Access	
Transaction Limit	\$ _____.

Additional Signatories Required: Y/N

Signatory Name:	Phone Number:

Signatories are required to complete a 'Signatory Member Application Form' and provide a certified copy of 'Proof of Identity'

Account Signature(s)

Your signature here indicates your agreement to and acceptance of the AFGD 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"/>

OFFICE USE ONLY:

RIM #:	Account #:	Date Processed:
		Processed by:
<input type="checkbox"/> Welcome Letter <input type="checkbox"/> AFGD Online Access <input type="checkbox"/> Transaction Limit		

*** DON'T FORGET TO ATTACH A CERTIFIED COPY OF PROOF OF IDENTITY – SEE OVER ***

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

Phone: 1800 810 919 or 02 6642 4480

Fax: 02 6643 2391

Email: office@afgd.com.au

ANGLICAN FUNDS GRAFTON DIOCESE TERMS AND CONDITIONS STATEMENT (effective 1st January 2018)

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 AFGD 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 AFGD nor The Corporate Trustees is prudentially supervised by the Australian Prudential Regulation Authority (APRA) and investments in the AFGD 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 AFGD, the administration or management of the assets of the AFGD or the provision of investment advice in respect of the AFGD. However, investment proceeds received by the AFGD 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 AFGD. Please note that the liability of The Corporate Trustees to investors in the AFGD is strictly limited to the assets of The Corporate Trustees held in its capacity as trustee of the AFGD 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 AFGD.

1. Investments are ultimately invested by the AFGD 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 AFGD 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 maybe set by the AFGD 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 AFGD 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 AFGD 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 30 June and 31 December) and upon withdrawal in full unless otherwise notified by the AFGD.
12. Interest will be paid on Term Investments either at maturity, or 6 monthly, dependant upon the overall term of the investment and upon withdrawal in full unless otherwise notified by the AFGD.
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 AFGD 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 AFGD. 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 AFGD 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 AFGD.
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 AFGD on the day requested provided the withdrawal form is received by 12pm.
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. AFGD 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. AFGD 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.

100 Point Identity Check

To verify the identity of those investing with Anglican Funds Grafton Diocese (AFGD) we require a 100 point identity check.

You will need to get copies of your original documents (see list below) certified and forward then with your completed application form. The certification can be completed by a Justice of the Peace (JP), anyone who holds a current appointment or a licence from the Archbishop and is recorded on the Diocesan Registry database, ie Rector, Assistant Ministers and Church Wardens. The certified copies will be kept securely with AFGD records.

The certification should read 'I certify that this is a true and correct copy of the original' with the signature of the person certifying the documents and their full name and position held printed with the date.

The following lists set out the value of each document according to the 100 Point Check.

70 points

Name of preferred applicant verified from one of the following (more than one document from this list cannot be counted):

- Birth Certificate
- Birth Card issued by the NSW Registry of Births, Deaths and Marriages
- Current driver photo licence issued by an Australian state or territory
- Citizenship Certificate
- Current Australian passport
- Expired Australian passport which has not been cancelled and was current within the preceding 2 years
- Current passport from another country or diplomatic documents.

For a preferred applicant under 18 years, one document from the above list, or the following, is sufficient:

- Identity of the applicant verified by an educational institution, either on a student card or a letter signed by the principal, deputy principal, head teacher, deputy head teacher or enrolment officer, confirming that the applicant currently attends the institution.

40 points

Name and photograph/signature of preferred applicant verified from one of the following (more than one document can be counted):

- Identification card issued to a public employee
- Identification card issued by the Australian or any state government as evidence of a person's entitlement to a financial benefit
- Identification card issued to a student at a tertiary education institution.

30 points

Name and address of preferred applicant verified from any of the following (more than one document can be counted):

- Document held by a cash dealer giving security over property
- A mortgage or other instrument of security held by a financial body
- Council rates notice
- Document from current employer or previous employer within the last two years
- Land Titles Office record
- Document from the Credit Reference Association of Australia.

25 points

Name of preferred applicant verified from any of the following (more than one document can be counted):

- Current credit card or account card from a bank, building society or credit union
- Current telephone, water, gas or electricity bill
- Foreign driver's licence
- Medicare Card
- Electoral roll compiled by the Australian Electoral Commission
- Lease/rent agreement
- Current rent receipt from a licensed real estate agent
- Records of a primary, secondary, or tertiary educational institution attended by the applicant within the last 10 years
- Records of a professional or trade association of which the applicant is a member.