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Community Saver Account

Supplement to Terms and Conditions

as at 1 November 2026

This document

1. The Anglican Diocese of Armidale Diocesan Development Fund (DDF) is governed by the *Diocesan Development Fund Ordinance 2017-2022* (DDF Ordinance). This document is a supplement to and should be read in conjunction with the Investment Products Terms and Conditions (as at 1 November 2026). Taken together, this document and the Terms and Conditions comprise the terms and conditions for the Community Saver Account. If there is any inconsistency between this document and the Investment Products Terms and Conditions (as at 1 November 2026), the latter terms and conditions prevail.

More information about DDF

2. The DDF Ordinance, the Diocesan Development Fund Identification Statement and financial statements can be found on the Diocesan website: http://www.armidaleanglicandiocese.com/invest-with-us/ .

3. The Anglican Diocese of Armidale Diocesan Development Fund is governed by the *Diocesan Development Fund Ordinance 2017-2022*. The Ordinance, under Section 27, sets out a guarantee by The Corporate Trustees of the Diocese of Armidale of any obligation of the Fund's Trustee in relation to any payment to an investor of any part or the whole of an investment made by the investor into the Fund, this being subject to, and limited by, the terms and conditions applicable to the investment.

4. The DDF does not have an Australian Financial Services Licence.

Who may invest?

5. The Community Saver Account is available to parishes, Diocesan agencies, clergy, Diocesan, and voluntary staff of the Anglican Diocese of Armidale. These persons are referred to in the Terms and Conditions as ***associates***.

6. The DDF only intends to attract investors whose primary purpose for making their investment is to support the work of the Anglican Diocese of Armidale. The DDF is required to advise that investors may be unable to get some or all of their money back when the investor expects or at all. The DDF is not comparable to investments with banks, finance companies or fund managers.

Not equivalent to other on-line transactional facilities

7. The Community Saver Account is not intended to provide ***retail, non-associated clients*** with day-to-day transactional facilities equivalent to a bank or other financial institution. Your investment is not available to you 'at call'.

8. There are restrictions regarding the period of notice an investor must provide to the DDF to withdraw money in their account and other restrictions affecting transactions on their account. The following will apply if you are a ***retail, non-associated clients***:
    a. 31 Days' written notice is required if the investment is to be repaid;
    b. in cases of financial hardship, exceptional circumstances will be considered by the DDF; and
    c. when an investment is to be repaid, the DDF is only able to transfer funds from the account to an account in the name of the investor with an Australian Authorised Deposit-taking Institution or by cheque.

9. The DDF may only repay an investment in the DDF if it has reasonable grounds to be satisfied as to its ability to meet the repayment requests made by you and other investors in the DDF, taking into account the guarantee by the Corporate Trustees of the Diocese of Armidale over investor funds as set out in Section 27 of the DDF Ordinance.

10. If you are a retail client (which may include some persons who are ***associates***) you are required to provide a signed 'investor acknowledgement' to the DDF when you open the account. **You will be told if this requirement applies to you**. If you are required to provide an investor acknowledgement at the time of account opening you are also required to provide one each time your investment in the account increases. The form of 'investor acknowledgement' may be downloaded at http://www.armidaleanglicandiocese.com/invest-with-us/.

Interest rate and charges

11. The variable interest rate on the Community Saver Account is currently 4.85 per cent per annum calculated daily and paid monthly on the daily balance in the account.

12. In addition, an amount calculated by reference to the total annual interest paid to the investor, is donated by the DDF (at its discretion) from its own funds to an investor's preferred Anglican Parish, Diocesan entity or project within the Anglican Diocese of Armidale. This bonus donation is currently based on a variable interest rate calculation of 0.50 per cent per annum.
This amount is not paid to the investor as a return on their investment in the DDF.

13. Variable interest rates are set by the DDF Board, based on considerations of such factors as the rates of interest offered in the market, market conditions and the cash rate determined by the Reserve Bank of Australia.

14. The DDF does not impose any fees or charges on investments.

Activity Statements

15. You may also view your investment activity on-line at www.aidf.com.au .

16. Investor statements will also be issued to investors annually.