

What is this document about?

This document is a Financial Services Guide (**FSG**) and is provided by CDFMN AFSL Limited ABN 74 623 033 830, AFSL No. 504182 (**we, us or our**).

This FSG is provided by us to you to provide you with details about the kinds of financial services and the kinds of financial products that we are authorised to arrange for you to acquire and is designed to help you to decide whether you want to use the financial services or financial products that we are arranging.

This FSG will also provide you with the following:

- ▶ information about the fees, charges, commissions or any other benefits we may receive for providing you with the financial services and financial products
- ▶ a process for you lodging a complaint and a how we will deal with a complaint
- ▶ information about other disclosure documents we may give you and the purpose and content of the disclosure documents

What are our contact details?

Location:

CDFMN AFSL Limited ABN 74 623 033 830, AFSL No. 504182
841 Hunter Street
Newcastle West NSW 2302

You can contact us by:

Calling us on: (02) 4979 1160 or Toll free on 1800 810 330
Emailing us at: cdf@mn.catholic.org.au
Writing to us at: 841 Hunter Street, Newcastle West NSW 2302

What financial services and products are we authorised to provide under our AFSL?

We are authorised to arrange for the following range of financial products to be issued to you by Diocese of Maitland-Newcastle Catholic Development Fund ABN 59 728 447 508 (**CDF**):

- ▶ debentures known as Saver, Cheque or Trust Accounts
- ▶ debentures known as Associate Saver Account or Notice Saver Account (including Student)
- ▶ a debenture known as Agency Saver Account
- ▶ a debenture known as the Term Investment Account

Our Relationship with the CDF

The CDF is an activity of The Trustees of the Roman Catholic Church for the Diocese of Maitland-Newcastle ABN 62 089 182 027 (**Trustees**).

We are wholly owned by the Trustees.

What disclosure documents will we provide to you?

We will provide you with an Information Statement. The Information Statement will contain information about the product, including the terms and conditions, fees and charges, interest rates and features of the product. This information will help you to decide whether to acquire the product.

Who do we act for?

We act on your behalf when we arrange for the issue of financial products.

What advice will we provide to you?

We will only give you general advice about the financial products that we arrange to be issued to you. This information will be disclosed in the disclosure documents we will give you about each financial product.

We will not provide you with any personal financial product advice. You must obtain your own personal financial advice before you make any investment decisions.

What fees, charges, commissions and other benefits do we receive for the financial services and financial products we provide to you?

We will not receive any fees or commissions for arranging for the financial services and products.

What fees and charges will you be charged for the financial services and financial products?

You will not be charged any fees or charges for us arranging for the financial services and products.

The fees and charges which you may pay to the CDF in respect of the financial products will be disclosed in the disclosure document for that specific financial product.

What arrangements do we have with external service providers?

We may from time to time instruct a third party to provide financial services to you for us.

If that third party does not hold its own AFSL, then the third party we instruct will provide the financial services as our authorised representative.

We can authorise a company or an individual to act as our authorised representative for sales and marketing activities.

What compensation arrangements do we have?

We hold a current professional indemnity insurance policy to comply with our legal requirements as a holder of an AFSL. This policy covers us and any of our employees even if an employee no longer works for us.

How will you instruct us?

You can give us instructions in writing by completing and signing an application form.

What can you do if you have a problem or dispute with us?

We are committed to resolving any problem or dispute you may have with us. Please let us know if you have any problem, dispute or complaint by contacting our complaints officer as follows:

Complaints Officer

Calling us on: (02) 4979 1160 or **Toll free** on 1800 810 330

Emailing us at: cdf@mn.catholic.org.au

Writing to us at: 841 Hunter Street, Newcastle West NSW 2302

Our complaints officer will deal with your complaint in an efficient and timely manner. Our complaints officer will provide you with information about how your complaint will be processed and the expected time frame for resolving the complaint.

If you feel that your complaint has not been resolved properly by us or in a timely manner, then you can refer your complaint to the Australian Financial Complaints Authority (**AFCA**) or the Australian Securities and Investments Commission (**ASIC**):

AFCA

Telephone: 1800 931 678

Email: info@afca.org.au

Internet: www.afca.org.au

Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001

ASIC

Information line 1300 300 630

Fax: 03 5177 3999

Email: infoline@asic.gov.au

Internet: www.asic.gov.au

Important Information that we are obliged to disclose to you

Your investment with the Diocese of Maitland-Newcastle Catholic Development Fund ABN 59 728 447 508 (Fund/we/us) will be used to generate a return to the Fund that will be applied to further the charitable works of the Catholic Diocese of Maitland-Newcastle. Accordingly, we are required by law to tell you that your investment with us is not comparable to those with banks, finance companies or fund managers.

We have been granted certain exemptions by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

Under these exemptions, we are required by law to tell you:

- ▶ The Fund is not prudentially supervised by APRA. Therefore, an investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959. Investments in the Fund are intended to be a means for investors to support the charitable purposes of the Fund.
- ▶ Investments that the Fund offers are not subject to the usual protections for investors under the Corporations Act 2001 or regulation by ASIC.
- ▶ Investment in the Fund is only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of the Fund.
- ▶ We have an identification statement which contains information about us which may be viewed at <https://www.cdfmn.com.au/media/34080/2019-Identification-Statement-August-2019-Signed-.pdf>.
- ▶ The Fund does not operate under an Australian Financial Services Licence. The Fund will enter into an intermediary authorisation with an Australian financial services licensee, CDFMN AFSL Limited ABN 74 623 033 830, AFSL No. 504182 which has an authorisation to issue and deal in debentures which will enable the Fund to rely upon the licensing exemption contained in section 911A(2)(b) of the Corporations Act 2001.

The Fund is required by law to tell you that you may be unable to get your money back. However, CDPF Limited, a company established by the Australian Catholic Bishops Conference, has indemnified the Fund against any liability arising out of a claim by investors in the Fund. In practice, this means your investment is backed by the assets of Catholic Diocese of Maitland-Newcastle.