Term Investments

Invest with BFS and support Christian ministry.

FEATURES AND BENEFITS AT A GLANCE

BFS offers a tailored range of Term Investments offerings:

- **attractive interest rates** (current interest rates are available on our website)
- **range of fixed term periods** from 31 days to 36 months
- no minimum investment amount
- choice of interest payment options, for example:
 - on maturity or
 - every month, 3 monthly, 6 monthly or 12 monthly depending on the investment term and your preference
- interest calculated daily
- no account keeping fees or no transaction fees*

* other fees and charges may apply, such as for early redemption.

· a certificate of term investment will be issued

MORE INFORMATION

Call our BFS Client Service team on 1300 650 542 or visit www.bfs.org.au

BFS term investments in this advertisement are debentures products and not deposit products. Baptist Financial Services Australia Limited (BFS) ABN 56 002 861 789 AFSL 311062 is a Registered Charity and issuer of the debentures products. BFS is not prudentially supervised by APRA. Therefore, an investor in our products will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959. Investments in our products are intended to be a means for investors to support the charitable purposes of BFS. We are required by law to notify investors that our products are intended only to attract investors whose primary purpose is to support our charitable purposes, are not comparable to investments with banks, finance companies or fund managers, and investors may be unable to get some or all of their money back when they expect or at all. Persons should consider whether or not the debentures are appropriate for them.

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INVESTMENTS WITH BFS

• BFS makes it easier to monitor your Term investments and accounts by providing a variety of options to **access our Client Service team** by using:

- phone;
- secure email;
- email;
- mail.
- Some term investment accounts can be opened online if you're already registered as a BFSOnline user.
- eStatements are also available for BFSOnline users.

GETTING STARTED WITH YOUR BFS TERM INVESTMENT

Obtain the relevant application forms and product information at www.bfs.org.au and return your cheque or direct debit instructions to BFS. Or call us on 1300 650 542 to discuss how to set-up your new BFS Term Investment. Our current Investment Interest Rate Schedule can be viewed at www.bfs.org.au/ratesandfees

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