

# BAPLINK NEW FIXED TERM INVESTMENT FORM - AFFILIATE

Affiliate name

Client number

Amount to invest \$

Method of operation

One to sign

Two to sign

Term of investment

6 months

12 months

Interest frequency

Monthly

Every 3 months

Every 6 months

Every 12 months

End of Term

Interest option

Compounding

Transfer to account

## ALL ACCOUNT SIGNATORIES MOVING FORWARD

Full name (please print)

Signature












## AUTHORISATION TO BE COMPLETED BY THE AFFILIATE

- Minutes Attached** - The opening of this account must be approved at a meeting of the Management / Committee / Board or Department Heads. By signing below two representatives of the Management / Committee / Board or Department Heads acknowledge that a true and correct copy of the minutes is attached.

Full name (please print)

Full name (please print)

Date

Date

Signature (Affiliate Management)

Signature (Affiliate Management)

Your Baplink accounts can be managed via our website. Go to [www.baplink.org.au](http://www.baplink.org.au) and click on the BapNet tab or go to the app store on your smart phone and download the BapApp. Please call 1800 650 062 to register. (Access may be limited VIEW ONLY for certain accounts. Eg. Loan, Insurance and Fixed Term Investment accounts.)

## AUTHORISATION TO BE COMPLETED BY BAPLINK STAFF

Client account number

Signature (Baplink staff member)

BSB 034 819

6 Digit account number

Date



*A ministry of Queensland Baptists*

P 1800 650 062 F 07 3354 5605 PO Box 6166, Mitchelton QLD 4053

[baplink@baplink.org.au](mailto:baplink@baplink.org.au) [www.baplink.org.au](http://www.baplink.org.au) ABN 59 241 212 544

## TERMS AND CONDITIONS - TERM INVESTMENTS

1. All investments will be administered by Baplink which operates as a ministry of The Baptist Union of Queensland ABN 59 241 212 544 (**Queensland Baptists**) of 37 Redgum Place, Gaythorne Queensland 4051. This is the body corporate incorporated under the "Religious and Educational and Charitable Institutions Act of 1861" by issue of Letters Patent. Queensland Baptists is a "charitable investment fundraiser" as that term is defined in the ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 (**2016 ASIC Instrument**).

### 2. IMPORTANT DISCLOSURES

Investment funds will be used to support the charitable purposes of Queensland Baptists, namely the funds will be lent to affiliated Baptist churches, ministers, other clergy, employees, aged care facilities, church worship centres, schools and community welfare facilities.

Queensland Baptists' Identification Statement under the 2016 ASIC Instrument may be viewed at [www.qb.org.au](http://www.qb.org.au) and [www.baplink.org.au](http://www.baplink.org.au).

Queensland Baptists is required by law to notify investors that the investments and their offering is not subject to the usual protections for investors under the Corporations Act 2001 (Cth) or regulation by the Australian Securities and Investments Commission.

Queensland Baptists does not hold an Australian financial services licence. It has entered into an "intermediary authorisation" agreement under s911A(2)(b) of the Corporations Act 2001 (Cth) with Theta Asset Management Ltd ACN 071 807 684 AFSL 230920 (Theta Asset Management) under which Theta Asset Management has been appointed to arrange for the issue, variation and disposal of Kingdom Offset accounts by Queensland Baptists. Theta Asset Management has also appointed Queensland Baptists (Authorised Representative number 1253438) and Robert Chapman (Authorised Representative number 1253437), the manager of Baplink, as authorised representatives of Theta Asset Management in relation to dealing in Kingdom Offset accounts.

Queensland Baptists is required by law to notify investors that:

- (a) the investment is only intended to attract investors whose primary purpose of making their investment is to support the charitable purposes of Queensland Baptists;
- (b) investors may be unable to get some or all of their money back when the investor expects or at all; and
- (c) the investment is not comparable to investments with banks, finance companies or fund managers.

Neither Queensland Baptists (controlling entity) nor Baplink (the fund) is prudentially supervised by the Australian Prudential Regulation Authority. 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.

3. Investments are unsecured. A copy of the audited financial statements of Queensland Baptists is lodged with the Australian Charities and Not for Profits Commission each year and is available on request.

4. All profits derived from the activities of Baplink are used for the wider work of Queensland Baptists and its constituted Churches.

5. The investor will receive confirmation for new investments or any amendments.

6. Investments are NOT TRANSFERABLE. Where a change of ownership is requested, Baplink will consider requests to invest the funds again in the new name.

7. A written request in the form of either a signed withdrawal, letter, fax, or email is required for a withdrawal.

8. Requests for withdrawal of investments in joint names must be signed by all parties concerned unless authority on the Application Form is completed to allow for one signatory.

9. Baplink will only transfer funds to an external account with an Australian ADI (approved deposit-taking institution under the Banking Act) which has the same account name as the Baplink account.

10. Baplink reserves the right to repay any or all investments on giving one calendar month's notice of its intention to do so by letter forwarded to the last known address of the investor.

11. Baplink reserves the right to refuse any investment without assigning a reason.

12. In the event of the death of the investor Baplink will pay the investment(s) to the personal representative, Executor or Administrator on completion of legal formalities to the satisfaction of Baplink, except in the case of joint accounts where the investment will be transferred to the surviving investor.

13. A maturity advice notice will be posted to each investor approximately one month before maturity requesting instructions from the investor.

14. If the investor so requests, the investment will be repaid on the maturity date or by the next business day.

15. In the absence of a request for repayment or renewal, the investment will be re-invested for a similar fixed term on terms and conditions then applying.

16. Subject to clause 17, an investor cannot withdraw funds from a term investment early (in whole or in part) until the expiry of 31 days after receipt by Baplink of a written withdrawal request from the investor, and also subject to Baplink agreeing to the request. Baplink may charge the investor a break fee on an early termination of a term investment (other than in a hardship situation referred to in clause 17).

17. Baplink may, upon written request from an investor at any time, pay to the investor some or all of funds invested in a term investment, provided that Baplink determines it is satisfied that the investor has demonstrated that the investor is subject to exceptional circumstances that have caused hardship or may lead to hardship and that it is appropriate to release the funds. Baplink will only make such a determination and release funds under this clause if the release is permitted in accordance with Baplink's Hardship Policy. That Policy sets out the basis upon which Baplink will determine whether exceptional circumstances exist which have led to hardship, or whether there are exceptional circumstances that may lead to hardship and which warrant the early release of an investor's funds.

18. If an investor causes Queensland Baptists to incur a third party cost, this cost may be charged back to the investor on a pass-through basis.

19. Notwithstanding any other provision in these Terms and Conditions, Queensland Baptists may only repay funds invested in a term investment:

- (a) if Queensland Baptists has reasonable grounds to believe that if all repayments and redemptions that it may be required to pay on that day were made and all repayments and redemptions that may reasonably be expected to be due on each future day were made on that future day, all holders of debentures would be repaid or redeemed on that day and on each future day in accordance with holders' entitlements; or
- (b) in the case where the holder of a debenture is an individual, Queensland Baptists is satisfied that the repayment or redemption would alleviate financial hardship that the holder is suffering or would suffer (refer clause 17); or
- (c) on a winding up of Queensland Baptists.

### General Advice Warning

20. The information contained in this document is of a general nature only and has been prepared without taking account of any person's objectives, financial situation or needs. Persons considering investing with Queensland Baptists should consider the appropriateness of the investment in light of their own circumstances and read this document and the Identification Statement before making a decision. Queensland Baptists is not licensed to provide financial product advice in relation to these investments. Investors do not have a cooling-off period within which to withdraw their investment if they change their mind.

### Privacy Statement

The Privacy Act applies to Baplink.

We collect and use personal information from you for the purpose of:

- Performing administrative tasks and managing your accounts with Baplink
- Telling you about other products and services provided by Baplink or other organisations
- Product development, research and managing business operations
- Complying with legislative and regulatory requirements

We may also disclose this information to organisations providing processing and other support functions to Baplink. If you provide incomplete or inaccurate information, we will not be able to process your application or provide efficient services to you. The Privacy Act allows you to have access to and correct records or personal information held by us. If you wish to make an enquiry or complaint regarding the information we hold about you, you can contact our Privacy officer at the address on the front cover.

### Tax File Number Information

The collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. Please note that it is not against the law if you choose not to give your Tax File Number or Exemption but tax may be taken out of your interest. If you are exempt but have a Tax File Number, it is safer to give your Tax File Number in the event your circumstances change.

For details about who is exempt, please refer to the Australian Taxation Office.

Pensioner — In the space provided for Exemption, write the full name of the pension received.

Child Under 16 — In the space for Exemption, write the child's date of birth.

Organisations not required to lodge a Tax Return — In the space for Exemption, write 'NIL' and the reason why the organisation is not required to lodge a Tax Return.

# BAPLINK INVESTOR ACKNOWLEDGEMENT STATEMENT

By signing below, I/we acknowledge that I/we have read and understand:

1. the Terms and Conditions of Term Investments with The Baptist Union of Queensland ABN 59 241 212 544 **(Queensland Baptists)**; and
- 2 in particular the following important information contained in section 2 of the Terms and Conditions:

Investment funds will be used to support the charitable purposes of Queensland Baptists, namely the funds will be lent to affiliated Baptist churches, ministers, other clergy, employees, aged care facilities, church worship centres, schools and community welfare facilities.

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Full name (please print)

Date

Signature (Client 1)

Full name (please print)

Date

Signature (Client 2)



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