

Armidale

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Financial Services Guide

This Financial Services Guide describes the services offered by CDF AFSL Limited ABN 80 617 161 805, Australian Financial Services License 497040 (CDF AFSL) and is designed to assist you to use any of our services. It describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have. We give you the FSG before you acquire financial services from us.

OUR SERVICES

We are authorised to provide general advice on, and to issue, apply for, acquire, vary or dispose of basic deposit products and securities.

If we provide you with advice, it is general in nature and does not take into account your objectives, needs or financial situation. Before making a decision on purchasing any security or basic deposit product, we advise you about, you should consider the appropriateness of the advice for your objectives, needs and financial situation.

WHO WE ACT FOR

When we arrange for the issue of debentures to you, we act as the agent of The Trustees of the Roman Catholic Church for the Catholic Diocese of Armidale on behalf of the Armidale Diocesan Investment Group and the Trustees of the Roman Catholic Church for the Diocese of Bathurst on behalf of the Bathurst Catholic Development Fund (CDFs). This means that when we arrange for the issue of debentures to you or provide general advice, we are acting for the CDFs and not on your behalf.

REMUNERATION

CDF AFSL is a registered charity. We receive no remuneration from the CDFs and we charge no fees to you. The CDFs cover our expenses only.

ASSOCIATIONS

We arrange for the issue of debentures on behalf of the CDFs. The Bishop of the Roman Catholic Diocese of Armidale and the Bishop of the Roman Catholic Diocese of Bathurst are the owners and shareholders of CDF AFSL.

OUR PROFESSIONAL INDEMNITY INSURANCE

We, our employees and our authorised representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporation Act. The Insurance (subject to its terms and conditions) will continue to cover claims in relation to our employees and authorised representatives who no longer work for us (but who did at the time of the relevant conduct).

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, contact our Complaints Officer by email at armidale@adig.com.au. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 21 days.

If you are unhappy with our decision, you may refer your dispute to the Australian Financial Complaints Authority (AFCA). You can contact them on 1800 931 678 or visit their website at www.afca.org.au. You can access this for free and any decision they make is binding on us but not on you.

HOW CAN YOU CONTACT US ?

We can be contacted at:

CDF AFSL NSW Limited
ABN: 80 617 161 805
AFS License No: 497040
1/131 Barney Street, Armidale, NSW, 2350
Ph: (02) 6772 8311
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