

Identification Statement

For the purposes of this statement:

- **ASIC Instrument** means the *ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813*
- **Community Fund** means **CDF Community Fund**

Information to be Provided	Information Provided by the Community Fund
Identification Information	Roman Catholic Trust Corp for the Diocese of Melbourne ABN: 52 768 159 282 on behalf of the Community Fund ABN: 94 380 397 118.
	Corporate Status: A body corporate created under the provisions of the Roman Catholic Trusts Act 1907 (Victoria) as amended.
	Address: Level 5 / 486 Albert Street, East Melbourne, VIC 3002
Compliance	The Community Fund relies upon the following exemption: Exemption section 5(1) of the ASIC Instrument. The Community Fund has received advice and has implemented appropriate policies, practices and procedures to ensure that all relevant conditions of the exemptions are met. Such policies are revised and reviewed on a regular basis to ensure ongoing compliance.
Financial year	From 1 July to 30 June of the next calendar year.
Australian Financial Services Licence	The Community Fund does not hold an Australian Financial Services Licence. The Community Fund has entered into an intermediary authorisation with an Australian Financial Services Licensee, CDFCF AFSL Limited ABN 49 622 976 747, AFSL No. 504202 which has an authorisation to issue and deal in debentures which will enable the Community Fund to rely upon the licensing exemption contained in section 911A(2)(b) of the Corporations Act 2001.

Charitable purpose	The Community Fund's charitable purpose is the advancement of religion by promoting the charitable and educational activities, principally within the Archdiocese of Melbourne, Diocese of Sale & Diocese of Bunbury, and also Participating Dioceses which have agreed to support the Mission of the Community Fund. Through the issue of debentures to investors the Community Fund will raise funds to: a) Provide finance and credit for capital and other expenditures in the work of the Catholic Church primarily within the Archdiocese of Melbourne, Diocese of Sale & Diocese of Bunbury. b) Assist in the better financial management of the investments and assets primarily within the Archdiocese of Melbourne, Diocese of Sale & Diocese of Bunbury, parishes and other Catholic Church entities. c) Achieve operating surpluses the majority of which are directed toward the pastoral works of the Archdiocese of Melbourne, Diocese of Sale & Diocese of Bunbury.
Assets held by the Community Fund	The types of assets that will be held by the Community Fund are: - loans made to Catholic organisations; and - investments in term deposits with Authorised Deposit-Taking Institutions (ADIs) or investment grade bonds (primarily with ADIs); - cash and at call investments with ADIs None of these assets are located outside Australia.

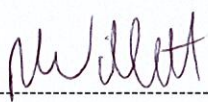
Information to be Provided	Information Provided by the Community Fund
Method of fundraising	The Community Fund will issue debentures as its method of fundraising.
Key terms	Debentures can be used for a fixed term investment or a non-fixed term account. Interest will be paid according to the type of debenture at the prevailing published interest rate or by negotiation. The interest rate on a non-fixed term account debenture can be varied without prior notice. The interest rate on fixed term debentures will remain in force for the term of the debenture, except in the case of floating rate fixed term debentures where rates are re-set on a pre-determined periodic basis during the term. Standard interest rates will be determined by the Advisory Board of the Community Fund from time to time. The prevailing standard interest rates will be published on our web site: www.cdfcommunity.org.au. Interest rates for larger fixed term debentures, generally in excess of \$250,000, are determined day to day by Management taking into account the prevailing market rates available to the Community Fund. Where an account is opened or closed, a non-periodic contribution is made by a client or there is a variation of the terms of the investment, the Community Fund will provide a transaction confirmation statement to the client at the end of the month in which the transaction occurred. In addition, the statement provided to the client for the month of June will confirm interest paid in respect of the client's account for the relevant financial year. The Community Fund does not currently charge any fees to debenture holders (other than dormancy fees), however fees may be charged by third parties for the provision of products and services that have been facilitated through the Community Fund.

Dormancy Fees	'Dormant accounts' are those Community Fund Accounts which have not been operated on for a period greater than 7 years (excluding accounts that are classified as a Student Accounts which are handled separately as set out in the section titled "Investors" and excluding certain accounts held by persons residing in Western Australia as detailed further below). 'Operation' is deemed by the Community Fund to be either a self-initiated (by account holder) withdrawal or deposit. The crediting of interest to fixed term accounts are included as operation. However, non-fixed term accounts that have only interest credited to the accounts for the last 7 years and are also considered uncontactable (no response to either an email, mail or telephone call) are classified as dormant. The Process for Handling Dormant Accounts: i. No interest is to be paid on dormant accounts. ii. The Community Fund will annually contact potential dormant account holders to confirm the status of their account and to advise of the Dormant Account and Unclaimed Monies Policy implications including the application of a dormant account fee. iii. Accounts identified as dormant and with balances less than \$20 will be closed. iv. Accounts identified as dormant and with balances \$20 or greater will be charged: a) An initial \$20 dormant account fee; and b) A further \$5 per quarter dormant account maintenance fee. c) Accounts will be marked as dormant until the account is either classified as unclaimed monies or the account reaches a nil balance (at which point in time the account will be closed). v. Customers approaching the Community Fund after their account has been identified as dormant will have fees refunded and be paid the balance of their account. vi. If a customer resides in Western Australia and opened an account that does not bear interest which has a balance equal to or greater than \$100, such account is unclaimed money under the Unclaimed Money Act (WA) after 6 years of dormancy. Please see Dormant & Unclaimed Monies Policy on our website: www.cdfcommunityfund.org.au
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Investors	The Community Fund will issue debentures to: i. Persons and organisations as retail and wholesale, non-associated clients; and/or ii. Persons and organisations as retail, associated clients including any people who are employees but excluding volunteer employees. Debentures will generally be offered to potential investors in person, over the phone or online, through printed and online material issued by the Community Fund. Investors who lodge debentures for a fixed term will be issued with a certificate. Statements of account will be issued for all other debenture types. Investors may have online access to their accounts and statements. The individual holding a student account that turns 18, will receive notification from the Community Fund providing the following options: a. Transitioning to a Parishioner account; b. Donating the funds to the CDF (this gift is not a tax deductible gift or donation). c. Returning the funds to the individual; and d. In the instance of no reply, the account will automatically be transferred to a parishioner account and flagged as dormant.
Audited financial reports	The Community Fund is a basic religious charity and therefore will not be required to lodge audited financial statements with the Australian Charities and Not-for-profits Commission. Consistent with the requirements of the ASIC Instrument audited financial statements issued after 1 January 2018 will be lodged with ASIC and published on our web site www.cdfcommunityfund.org.au.
Guarantees and obligations	CDPF Limited will provide a guarantee for the benefit of, and owe an obligation to, holders of any debentures issued by the Community Fund.
Acceptance of identification statement by a sponsor	This identification statement is to be accepted for the purposes of the ASIC Instrument by CDPF Limited. A copy of the Deed Poll for CDPF Limited may be found at: https://www.catholic.org.au/all-downloads/bishops-commissions-1/administration-and-information-1/1911-2003-sponsor-deed-poll/file



Completed by CDF Community Fund
 Authorised representative of CDF Community
 Fund Melbourne
 Matthew Cassin – CEO
 Date: 26.5.21



Accepted by CDPF Ltd
 Authorised representative of CDPF
 Date: 18 JUNE 2021