

CDF Community Fund - 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 CDF
Identification Information	<p><i>Trustee:</i> Archbishop Peter Andrew Comensoli DOB: 25 March 1964</p> <p><i>Custodian:</i> Roman Catholic Trusts Corporation for the Diocese of Melbourne ABN 52 768 159 282 on behalf of the Archdiocese of Melbourne Catholic Development Fund ABN 15 274 943 760 being a corporation created under the provisions of the <i>Roman Catholic Trusts Act 1907 (Vic)</i> as amended.</p> <p><i>Address:</i> Level 5 / 486 Albert Street, East Melbourne, VIC 3002</p>
Compliance	<p>The Community Fund relies upon the following exemption:</p> <ul style="list-style-type: none"> • Exemption section 5(1) of the ASIC Instrument. <p>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.</p>
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	<p>The Community Fund's charitable purpose is the advancement of religion by promoting the charitable and educational activities of the Archdiocese of Melbourne, Dioceses of Sale, Bunbury and Ballarat.</p> <p>Through the issue of debentures to investors the Community Fund will raise funds to:</p> <ol style="list-style-type: none"> (a) Provide finance and credit for capital and other expenditures in the work of the Catholic Church primarily within the Archdiocese of Melbourne, Dioceses of Sale, Bunbury and Ballarat. (b) Assist in the better financial management of the investments and assets of the Archdiocese, Dioceses of Sale, Bunbury and Ballarat, 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, Dioceses of Sale, Bunbury and Ballarat.

Assets held by the Community Fund	<p>The types of assets that will be held by the Community Fund are:</p> <ul style="list-style-type: none"> • loans made to Catholic organisations; • investments in term deposits with Authorised Deposit-Taking Institutions (ADIs) or investment grade bonds (primarily with ADIs); and • cash and at call investments with ADIs <p>None of these assets are located outside of Australia.</p>
Method of fundraising	<p>The Community Fund will issue debentures as its method of fundraising.</p>
Key terms	<p>Debentures can be used for a fixed term investment or a non-fixed term account.</p> <p>Interest will be paid according to the type of debenture at the prevailing published interest rate or by negotiation.</p> <p>The interest rate on a non-fixed term account debenture can be varied without prior notice.</p> <p>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.</p> <p>The prevailing standard interest rates are set by management, taking into account prevailing market rates and will be published on our web site: https://www.catholicdevelopmentfund.org.au/communityfund/interest-rates</p> <p>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. These statements are provided to all clients except those holding Mission Saver and Mission Saver Plus accounts. These clients can access account information at any time via CDF Online. In addition, a statement for the month of June will be provided to all clients that will confirm interest paid in respect of the client's account for the relevant financial year.</p> <p>The Community Fund does not currently charge any fees to debenture holders (other than dormancy fees). Fees may be charged by third parties for the provision of products and services that have been facilitated through the Community Fund.</p>
Investors	<p>The Community Fund will issue debentures to:</p> <ol style="list-style-type: none"> 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. <p>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.</p>

<p>Audited financial reports</p>	<p>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.</p> <p>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: https://www.catholicdevelopmentfund.org.au/communityfund/resources</p>
<p>Guarantees and obligations</p>	<p>CDPF Limited will provide a guarantee for the benefit of, and owe an obligation to, holders of any debentures issued by the Community Fund.</p>
<p>Acceptance of identification statement by a sponsor</p>	<p>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.au/s/article/CDPF-Sponsor-Deed-Poll</p>
<p>Dormancy and Unclaimed Monies</p>	<p><i>Dormant monies</i> are those that are held within CDF Community Fund accounts where there have been no deposits (credit interest accrued is not considered a deposit) or withdrawals for 7 years.</p> <p>Where an account becomes ‘dormant’ based on the above definition, the process for handling these monies is as follows:</p> <ol style="list-style-type: none"> a) The CDF will attempt to contact a customer once an account becomes dormant, b) Accounts identified as dormant and with balances less than \$20 will be closed, c) Accounts identified as dormant and with balances \$20 or greater will be charged: <ol style="list-style-type: none"> i. A \$20 dormant account fee; and ii. Accounts will be marked as ‘dormant’ and treated in accordance with the Unclaimed Monies Policy, iii. No interest will be paid on monies held within dormant accounts. <p>Customers who contact the CDF Community Fund after their account has been identified as ‘dormant’ will have:</p> <ul style="list-style-type: none"> • The account re-established or, where this is not possible, a new account established, or • The balance of their monies paid to a nominated account, and • The dormant account fee refunded. <p><i>Unclaimed monies</i> are Dormant monies (refer to the CDF Community Fund Dormancy Policy) that cannot be reunited with the account owner.</p> <p>The CDF Community Fund will hold any unclaimed monies for a period of 12 months after Dormancy. Where the monies continue to remain unclaimed, the account will be closed, and the balance transferred to a charitable account, that aligns to the charitable purposes of the CDF Community Fund.</p> <p>Customers who contact the CDF Community Fund after their account has been closed, where the account was dormant and monies were unclaimed, will:</p>

	<p>a) Have the unclaimed monies paid to their nominated account, and b) Any fees charged, subsequent to Dormancy, refunded.</p> <p>Please see Dormant & Unclaimed Monies Policy on our website: https://www.catholicdevelopmentfund.org.au/communityfund/dormancy https://www.catholicdevelopmentfund.org.au/communityfund/unclaimed-monies</p>
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Accepted by CDF Community Fund

Authorised representative of
CDF Community Fund

Signed:



Andrew Carman
Interim Chief Executive Officer

Date: 10/12/2025

Accepted by CDPF Ltd

Authorised representative of CDPF Ltd

Signed:



William Manuel
Manager, CDPF Limited

Date: 18/12/2025