

Early Redemption Request: Hardship

Please use this form to request early redemption of your CDF Community Fund Term Investment due to hardship. Once complete, email the signed form and supporting documents to: csg@melbcdf.org.au

Important Information

CDF Community Fund requires confirmation of the exceptional circumstances that have led to hardship. Please review our [Hardship Policy](#) to understand qualifications.

Interest and Fees

- No fees are charged for early redemption.
- Interest is paid only up to the early redemption date.
- If you withdraw early, your entire investment will earn interest at the 31-Day Mission Saver rate that was in effect on the day you opened your Term Investment, instead of your original Term Investment rate. This reduced rate applies to the full investment period from opening date until withdrawal.

Processing Timeframes

- Exceptional circumstances: Processed within 1 business day.
- Non-exceptional circumstances: 31-day notice period applies. Your withdrawal will be processed no earlier than the 32nd calendar day after we receive your request.

Section 1 Account Holder Details

Account Holder 1

Name

CDF Member Number

Email

Mobile

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Holder 2 (please complete for joint accounts)

Name

CDF Member Number

Email

Mobile

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Section 2 Investment Details

Term Investment Number

Maturity Date (dd/mm/yyyy)

Principal Amount

<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
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Section 3 Early Redemption Details

Please select your redemption type

Full redemption

Redeem \$ and reinvest the remaining principal and accrued interest for months.

*The minimum investment required for a Term Investment account is \$2,000. View the full terms and conditions [Term Investment information Statement](#).

Supporting Documents

CDF requires confirmation of the exceptional circumstances that have led to hardship. Please provide documentation to support your request i.e. sudden and substantial medical expenses or significant health or medical problems.

Tick to confirm you have attached confirmation to support your hardship request.

Please provide a reason for early redemption of this term investment.

Section 4 Nominated Account Details

Please provide details of an account CDF can credit funds related to your Term Investment.

- The account must be held in the name of the Member(s) referenced in Section 1.
- The account must be able to accept direct debits/credits.
- Non-CDF accounts must be held with an Australian Authorised Deposit-Taking Institution (ADI).

<input type="checkbox"/> CDF Account	Acc name	<input type="text"/>
	Acc number	<input type="text"/>

<input type="checkbox"/> External Account	Name of Financial Institution	<input type="text"/>
	Acc name	<input type="text"/>
	BSB	<input type="text"/>
	Acc number	<input type="text"/>

If details of this account have not previously been provided to CDF, please enclose a Bank Statement header, which confirms the Account Name, BSB/Account Number and the name of the ADI.

Section 5 Account Holder Authority

Please sign here to:

- Confirm your early redemption request.
- Provide authority to credit your nominated account details in Section 4.
- Confirm your understanding that Hardship requests must meet exception circumstances such as those listed in our Hardship Policy, and in instances where CDF does not consider the circumstances to be 'exceptional', a 31-day notice of withdrawal period will apply. Should you withdraw early, your entire investment will earn interest at the 31-Day Mission Saver rate that was in effect on the date you opened your Term Investment, instead of your original Term Investment rate. This lower rate applies to the entire period your money was invested, from opening date until withdrawal. No additional fees will be charged for early withdrawals.

Tick to proceed with 31-day notice of withdrawal period should this request not meet exceptional circumstances

Signatory 1

Full Name	Signature
<input type="text"/>	<input type="text"/>
Date (dd/mm/yyyy)	
<input type="text"/>	

Signatory 2

Full Name	Signature
<input type="text"/>	<input type="text"/>
Date (dd/mm/yyyy)	
<input type="text"/>	

Important Information

Disclosure Statement: The Fund is required by law to make the following disclosure: Investment in the Fund is only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of the Fund. Investor's funds will be used to generate a return to the Fund that will be applied to further the charitable works of the Catholic Church. The Fund is not prudentially supervised by the Australian Prudential Regulation Authority nor has it been examined or approved by the Australian Securities and Investments Commission (ASIC). 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 (Cth). The investments that the Fund offers are not subject to the usual protections for investors under the Corporations Act (Cth) or regulation by ASIC. Investors may be unable to get some or all of their money back when the investor expects or at all and investments in the Fund are not comparable to investments with banks, finance companies or fund managers. The Fund's identification statement may be viewed [here](#) or by contacting the Fund. The Fund does not hold an Australian Financial Services Licence. The Fund has entered into an intermediary authorisation with CDFCF AFSL Limited ABN 49 622 976 747, AFSL No. 504202 to issue and deal in debentures.

Direct Debit Request Service Agreement: By signing this authority you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and the CDF Community Fund as set out in this Term Investment Maturity Advice – you can view the CDF Direct Debit Request Service Agreement [here](#) and on the CDF website catholicdevelopmentfund.org.au

Privacy Policy: View the CDF Privacy Policy on the CDF website catholicdevelopmentfund.org.au/privacy