

Retail Clients - Personal Investors. Please use BLOCK LETTERS in black or blue pen.

STEP 1:

Request for early redemption of investment

Uniting Church SA Investment Fund (“UC Invest”) may approve an Early Redemption request for a valid reason at its sole discretion. However, except in hardship cases, 31 days’ notice must be provided by a retail client.

Any request for the early redemption of funds on the grounds of Financial Hardship will be assessed by the Manager, UC Invest. We will notify you of any decision within 2 business days (South Australian business days).

An Early Redemption Fee may apply to each early redemption allowed by UC Invest.

Financial Hardship

Funds may only be released to a retail client without requiring 31 days’ notice in cases of demonstrated financial hardship or in cases which may lead to financial hardship.

Financial hardship is defined as a difficulty in coping with financial commitments due to unforeseen/exceptional circumstances such as:

- Death of a direct family member or dependent;
- Moving to an aged care facility or a nursing home;
- Natural disaster;
- Significant life events such as relationship breakdown / domestic violence;
- Sudden loss of employment or a reduction in working hours;
- Sudden unforeseen changes in income or expenditure; or
- Suffering an illness or injury.

Please note that the following examples will **NOT** be considered financial hardship for the purposes of early redemption and will therefore require 31 days notice before funds may be redeemed prior to maturity:

- Purchase of a vehicle / repair of a vehicle;
- House or property purchase;
- Travel costs;
- Time limited investment or business opportunities;
- House repairs or maintenance costs;
- Payment of school fees, invoices, or other bills that can reasonably wait 31-Days ;
- Purchase of non-essential items; or
- Any other purpose not considered by UC Invest as constituting Financial Hardship.

Once you have completed this form, send it to the UC Invest team for assessment:

By email:
info@ucinvest.com.au

In person:
Level 2, 212 Pirie Street
Adelaide SA 5000

By mail:
GPO Box 2145
Adelaide SA 5001

Helpful hints for completing this application

- This form is for early redemption of investments.
- Documentation to support your financial hardship claim should be submitted with this application.
- If UC Invest approves your application, any remaining funds in your investment will earn interest at the rate applicable to the remaining balance at the time of withdrawal.
- If your application is assessed as not constituting Financial Hardship, and at our discretion we agree to an early redemption, a notice period of 31 days will apply to any redemption, and you may incur an early redemption penalty. We may also advise you to wait for the maturity date of your investment if we have not received sufficient evidence from you to support an early redemption.

Need help or have a question? Call us on **1300 274 151** Visit us at ucinvest.com.au Email us at info@ucinvest.com.au

STEP 2:

Transaction Details

Your Details

Account Holder _____

Account Number(s) _____ OR All Accounts

Contact Number _____

Amount \$ _____ OR Close All Accounts

Description of financial hardship claim

If insufficient room, provide further information in the written request submitted alongside this application.

List of documentation attached to this application to support your financial hardship claim.

What measures are you taking to bring the hardship to an end?

Have you contacted an independent financial counsellor or financial advisor to discuss your financial situation?

Yes No

(Please provide as much detail as possible)

Electronic Funds Transfer (EFT)

Financial Institution _____

BSB Number _____

Must be 6 digits

Account Number _____

Maximum of 9 digits

Account Holder _____

Must be held in the name of at least one account holder

STEP 3:

Authorisation

I/We declare that all information provided in this application is true and correct. I/We undertake to provide UC Invest with such additional information or documentation as UC Invest may request at any future time to ensure compliance with applicable Hardship Regulation.

Collection, use and disclosure of personal information

I/We consent to the collection, use and disclosure of our personal information as detailed in the relevant UC Invest disclosure document.

I/We acknowledge that any information collected on this form is done for the distinct purpose of assessing this application for hardship relief. If some or all the information is not collected, it may not be possible to assess this request. I/We understand that we can view and obtain your Privacy Policy from your website ucinvest.com.au.

Sign here

Sign here

Print Full Name _____

Print Full Name _____

Date DD / MM / YYYY

Date DD / MM / YYYY

Office Use Only

Personnel Comment: _____

Hardship request: Approved Declined

Transaction Date DD / MM / YYYY

Authorised by: _____

Uniting Church SA Investment Fund Ltd ACN 620 095 472 AFSL 501022 ('the Fund') is a public company, limited by guarantee and registered under the Corporations Act 2001. The Fund exists for the charitable purpose of advancing religion by supporting the mission of the Uniting Church in Australia. The Fund holds an Australian Financial Services licence (AFSL) number 501022 authorising it to deal in, and provide general financial product advice in relation to, securities (which include debentures) and non-cash payment products. It also operates under an instrument made by ASIC the effect of which is to exempt it from the requirement to comply with Parts 6D.2 and 6D.3 of the Corporations Act 2001 in relation to offers to issue debentures (ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813). Our Charitable Investment Fundraiser Identification Statement provides more information and explains how investment funds are used to support the charitable purposes of the Fund.

Our AFS Licence does not authorise us to provide personal advice. Before acquiring any product or service of UC Invest you should read our Product Disclosure Statement (PDS) and consider the appropriateness of the product or service having regard to your particular objectives, financial situation and needs.

The Fund is not 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 depositor protection provisions of the Banking Act 1959. Investments in the Fund are intended to be a means for investors to support the charitable purposes of the Fund. The Fund is required by law to advise investors that investments in it are only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of the Fund, that investors may be unable to get some or all of their money back when they expect or at all, that investments are not subject to the usual protections for investors under the Corporations Act 2001 or regulation by the Australian Securities and Investments Commission (ASIC), and that the investment is not comparable to investments with banks, finance companies or fund managers.

UC Invest

A trading name of Uniting Church SA Investment Fund Ltd
ABN: 46 620 095 472 | AFSL: 501022

Registered Office

Level 2, 212 Pirie Street, Adelaide SA 5000
GPO Box 2145, Adelaide SA 5001

Call: 1300 274 151

Email: info@ucinvest.com.au