

# FEE SCHEDULE for UCSA Congregations

Effective from 9 October 2020



This schedule forms part of the *Financial Services Guide* and the *Product Disclosure Statement*. Please refer to these documents prior to making a decision to use a product or service provided by UC Invest. A current version of this document can be found on our website [ucinvest.com.au](http://ucinvest.com.au) or by calling 1300 274 151.

TRANSACTION & SERVICE FEES	AMOUNT
Maintenance fees	Nil
Transaction fees	Nil
Statement reprint	Nil
Certificate of balance (audit purposes)	Nil
Westpac deposit book fee	Nil
Direct entry transaction rejection	\$3.00
Stop payment or replacement cheques	\$5.00
Dishonour of a cheque credited to your investment or loan	\$5.00
Copy of a cheque or investment form	\$5.00
Bank cheque	\$12.00
Local (Australian) real-time funds transfer	\$15.00
Trace of paid cheque or investment made	\$20.00
Dishonour of a cheque drawn on your cheque facility (Uniting Church Organisations ONLY)	\$20.00
After cut-off processing fee (after 3:30pm)	\$50.00

## Early Redemption Fee

An Early Redemption Fee may apply to withdrawals from Fixed Term Investments that are requested prior to the scheduled maturity date of the investment. This variable fee is calculated as follows:

$$\frac{0.5\% \times \text{Redemption Amount} \times \text{Remaining days of term}}{\text{Original days of term}}$$

UC Invest is the trading name of Uniting Church SA Investment Fund Limited ACN 620 095 472 AFSL 501022 ('the Fund'), 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.

Neither UC Invest nor the Uniting Church SA are prudentially supervised by APRA. Investments and contributions lodged with UC Invest will not benefit from the depositor protection provisions of the *Banking Act 1959*. Our investment products and services are issued to both retail and wholesale clients. These products and services are designed for investors who wish to promote and support the charitable purposes of the Uniting Church SA and for whom profit is not the primary motivation for their investment decision.