

FEE SCHEDULE

for personal and other investors



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 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
Direct entry transaction rejection	\$3.00
Stop payment or replacement cheques	\$5.00
Dishonour of a cheque credited to your investment	\$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
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.

The Fund is not prudentially supervised by the Australian Prudential Regulation Authority (APRA). 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.

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.