



Baptist Financial Services

ABN 56 002 861 789 – AFSL 311062
("BFS" and "Baptist Financial Services")

A National Affiliated Ministry of Australian Baptist Ministries

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Web www.bfs.org.au

Term Investments

Invest with BFS and support Christian ministry.

For further questions that you have please phone our BFS Client Service team on **1300 650 542** during office hours for further assistance or visit the www.bfs.org.au [Savings & Investments](#) page. Please also refer to our [Target Market Determination – Term Investments](#).

FEATURES AND BENEFITS AT A GLANCE

BFS offers a tailored range of Term Investment opportunities to grow your funds with:

- attractive interest rates (current interest rates are available on our website),
- range of fixed term periods from 31 days to 36 months,
- no minimum investment amount,
- interest calculated daily with a choice of interest payment options, for example:
 - on maturity, or
 - every month, 3 months, 6 months, or 12 months
- no account keeping fees or no transaction fees*,
* other fees and charges may apply, such as for early redemption.
- a certificate of term investment will be issued.

INVESTMENTS WITH BFS

- BFS makes it easier to monitor your Term investments and accounts by providing a variety of options to access our Client Service team by using phone, secure email, email, or mail,
- eStatements are also available for BFSOnline users,
- BFS understands that your investments are integral to the development of your organisation,
- BFS provides you with the opportunity to not only grow your funds, but to also help other Christian Ministries.

GETTING STARTED

Obtain the relevant application forms and product information at www.bfs.org.au/forms and return your cheque or direct debit instructions to BFS. Or contact us to discuss how to set-up your new BFS Term Investment.

Our current Investment Interest Rate Schedule can be viewed at <https://bfs.org.au/rates-fees>

MORE INFORMATION

BFS term investments in this advertisement are debentures products and not deposit products. Baptist Financial Services Australia Limited (BFS) ABN 56 002 861 789 AFSL 311062 is a Registered Charity and issuer of the Debentures products. BFS is not prudentially supervised by APRA. Therefore, an investor in our products will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959. Investments in our products are intended to be a means for investors to support the charitable purposes of BFS. We are required by law to notify investors that our products are intended only to attract investors whose primary purpose is to support our charitable purposes, are not comparable to investments with banks, finance companies or fund managers, and investors may be unable to get some or all their money back when they expect or at all. Persons should consider whether the debentures are appropriate for them.

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