



# **The Capital Fund (Investments)**

## **Presbyterian Church of Queensland**

## Main Features

The Fund pays the following tiered rates annually on 30th June:

- ✓ 3.25% for balances up to \$20,000
- ✓ 3.75% for balances between \$20,000 and \$100,000
- ✓ 4.25% for balances over \$100,000

Any deposit over \$200 is accepted.

Capital and accumulated interest can be repaid on 24 hours notice on balances under \$500,000.

Balances \$500,000 and over, only accepted for a fixed term of twelve months which may be renewed for a similar term on maturation.

### **Important Information:**

- Investments in the Capital Fund are the issue of unsecured debentures by the Presbyterian Church of Queensland (PCQ) which is an undertaking by PCQ to repay, as a debt, money that is lent.
- Investments in the Capital Fund are only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of PCQ and for whom considerations of profit are not of primary relevance in the investment decision.
- Investors may be unable to get some or all of their money back when the investor expects or at all PCQ or its debentures.
- Investments in the Capital Fund are not comparable to investments with banks, finance companies or fund managers.
- Neither PCQ nor its investments have been examined or approved by the Australian Securities & Investments Commission.
- PCQ's Identification Statement can be viewed at: [PCQ Capital Fund](#)
- PCQ is required by law to notify investors that the debenture and their offering is not subject to the usual protections for investors under the Corporations Act or regulation by ASIC.
- PCQ does not hold an Australian financial services licence for the issue of its debentures.

We do not disclose personal information to overseas recipients

### **Our Privacy Policy contains information about how:**

- ✓ you may access to information, including credit information, held about you;
- ✓ you may seek the correction of information, including credit information, about you;
- ✓ you may complain about a breach of the *Privacy Act 1988*; and
- ✓ we will deal with a privacy complaint.

*We may use personal information we collect from you to send marketing material from time to time, unless you elect not to receive the material. We will not provide your personal information to any third party other than in accordance with our Privacy Policy.*

# Privacy Statement

PCQ is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which provides further information about how we handle your information, is available upon request or by accessing our website ([www.pcq.org.au](http://www.pcq.org.au))

PCQ's contact details for privacy purposes are as follows:

**PCQ's Privacy Manager**

PO Box 1351

Milton LPO QLD 4064

Telephone: (07) 37162800

Facsimile: (07) 37162810

Email: [privacy@pcq.org.au](mailto:privacy@pcq.org.au)

We generally collect personal information directly from you. For example, personal information will be collected through our application processes, forms and other interactions with you in the course of providing our non-for-profit activities.

**We collect and hold personal information about you so that we may:**

- provide you with our and services and to administer your affairs;
- let you know about other services we provide;
- protect our business and other customers from fraudulent or unlawful activity;
- consider any concerns or complaints you may have;
- comply with relevant laws, regulations and other legal obligations; and
- help us improve the services offered to our members.

**If you do not provide us with the personal information we request, we may not be able to provide you with our services, or meet your needs appropriately.**

### **How the funds are used**

Investments in the Capital Fund are used to support the charitable purpose of PCQ by lending money to Congregations for church extension and ministry on favourable terms.

Congregations will always require assistance to purchase property or to expand existing facilities. It is vital that Church organisations and individuals continue to support the Fund with deposits to ensure that sufficient money is always available to meet Church Extension needs.

### **Something to think about...**

Do you have any funds in bank or building society deposits which are not needed for immediate use?

You will *receive* a competitive interest rate on these funds while helping to ensure the Capital Fund is able to continue functioning effectively.

Would you prayerfully consider investing some of your money in the Capital Fund, remembering it will be used to support ministry.

The Capital Fund provides money for congregations to buy new property, build, or extend buildings.



*Loans from the Capital Fund have enabled the construction of a number of churches including the Creek Road Presbyterian Church pictured above.*

### **Presbyterian Church of Queensland Capital Fund**

*Helping congregations to buy new property,  
or to build, or extend buildings.*

# Application Form

Please detach and return both pages to Presbyterian Church Office

## Applicant details

### PERSONAL DETAILS

Name/s:

1. \_\_\_\_\_

2. \_\_\_\_\_

Address:

\_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth:

1. \_\_\_/\_\_\_/\_\_\_\_ [dd/mm/yyyy]

2. \_\_\_/\_\_\_/\_\_\_\_ [dd/mm/yyyy]

Amount of Initial Deposit: \$ \_\_\_\_\_

Interest is paid at 30 June, please select how you would like this paid:

Accrued into the Capital Fund Account

Cheque made to: \_\_\_\_\_

Paid direct to Bank A/C in name of: \_\_\_\_\_

BSB \_\_\_\_\_ Account No. \_\_\_\_\_

TYPE OF DEPOSITOR

Please select the type of depositor you are:

- Wholesale client** – these are typically:
- Persons depositing more than \$500,000
  - Professional investors e.g. they hold an Australian Financial Services Licence or control more than \$10 million
  - Individuals that meet the wealth test – you will need to provide an accountant’s certificate which certifies you have more than \$2 million in assets or earned more than \$250,000 p.a.
- Retail, associated client** – these are typically:
- Churches, organisations, presbyteries charges created by or come under the control of the Presbyterian Church of QLD (PCQ)
  - Charities with the same or similar charitable purpose as PCQ
  - Reverends or employees of any of the above.

If you have any questions about which category of depositor you come within please contact Suzi Choi ([suzi@pcq.org.au](mailto:suzi@pcq.org.au))

**Unless you come within one the above depositor categories,  
you will not be able to make deposits into the Capital Fund.**

**DECLARATIONS AND SIGNATURE**

I/We declare that:

- All the information in this application form is true, correct and complete.
- I/We are either a wholesale or retail associated client.
- I/We have read and understood the “Important Information” above.
- I/We consent to the collection, use and disclosure of personal information for the purposes shown in the Privacy Statement below.

Date:        \_\_\_/\_\_\_/\_\_\_\_ [dd/mm/yyyy]

Signature 1: \_\_\_\_\_

Signature 2: \_\_\_\_\_

**Presbyterian Church of Queensland Capital Fund**  
Church Liaison Officer  
Presbyterian Church of Queensland  
PO Box 1351 MILTON QLD 4064  
Phone: 3716 2800  
Fax: 3716 2810  
Email: [churchoffice@pcq.org.au](mailto:churchoffice@pcq.org.au)