

INTEREST RATES FOR INDIVIDUALS

As at 01 March 2008

Incentive Plus

\$1 - \$2,000	1.00% pa
\$2,000 plus	5.95% pa

- Interest paid quarterly
- Incentive bonus of 0.50% pa
- Incentive bonus paid to your nominated Parish, Catholic School or Church Organisation

Money for Christmas Savings Account

\$1 - \$2,000	3.00% pa
\$2,000 plus	4.00% pa

- Save your funds during the year
- Access account November to January only

Term Deposits

3 - 5 months	7.15% pa
6 - 11 months	7.40% pa
12 months	7.65% pa

- Minimum deposit \$1,000
- Interest paid on maturity
- Term and rates may be negotiated on deposits over \$100,000

The CDF is exempt from extended deeming rules as applied by the Departments of Social Security and Veteran's Affairs. This concession allows eligible clients of the CDF to receive a lower rate of interest on their savings in support of Church works. Centrelink or DVA assesses interest income at the lower rate for the calculation of pension entitlements where the exemption is claimed.

Disclosure:

The Catholic Development Fund, Diocese of Wollongong (CDF) is not subject to the provisions of the Corporation Act 2001 nor has it been examined or approved by the Australian Securities and Investments Commission (ASIC). Deposits with CDF are guaranteed by CDPF Limited, a company established by the Australian Catholic Bishops Conference for this purpose. We welcome your investment with the CDF rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church. CDF nor the Trustees of the Roman Catholic Church for the Diocese of Wollongong are prudentially supervised by the Australian Prudential Regulation Authority (APRA); contributions to CDF do not obtain the benefit of the depositor protection provisions of the Banking Act 1959; the CDF provides an opportunity for persons wishing to promote the charitable purpose of the Diocese.