Product Disclosure Statement
Stewards Connect Non-Cash Payment Products

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www.stewardsconnect.au

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P 1300 728 227 | info@stewardsconnect.au | stewardsconnect.au
Suite 301, Level 3, 29 George Street, Burwood NSW 2134
ABN 57 246 942 907 | AFSL 458495
Stewards Connect is a business name of Stewards Foundation of Christian Brethren

Stewards Connect
Foundations for thriving ministry

Product Disclosure Statement- Non-Cash Payment Products

Important Notes

A. Issuer of Products

Stewards Foundation of Christian Brethren (ABN 57 246 942 907) is a corporation established under the Stewards' Foundation of Christian Brethren Act 1989 (NSW). Stewards Connect is the registered business name of the corporation and in this document the corporation shall be referred to by that name.

Stewards Connect:

- provides financial services to Christian Brethren Assemblies and Christian Community Churches of Australia, together with other Christian organisations throughout Australia;
- is a charity registered with the Australian Charities and Not-for-profits Commission (**ACNC**);
- is a charitable investment fundraiser within the meaning of Regulatory Guide 87 and Charitable Investment Fundraising 2016/813 exemption issued by the Australian Securities & Investments Commission (**ASIC**); and
- is a charity has been endorsed by the Australian Taxation Office to access the Income Tax Exemption concession.

B. Design of Products

Please note that the debenture products offered by Stewards Connect are designed for investors who wish to promote the religious and charitable purposes of Stewards Connect and for whom the consideration of profit is not of primary relevance in their investment decision.

C. Regulation of Issuer and Products

In accordance with No. 1 of 2021 (Religious charitable development funds):

- Stewards Connect is **not** prudentially supervised by the Australian Prudential Regulation Authority (**APRA**) and Stewards Connect is **not** authorised under the Banking Act 1959 (Cth) (**Banking Act**);
- Stewards Connect is not a bank; and
- Investments with Stewards Connect are **not** covered by the depositor protection provisions in section 12 of the Banking Act.

The debenture products offered by Stewards Connect are **not:**

- subject to the requirements of the Corporations Act 2001 (Cth) (**Corporations Act**) to have a trust deed, to issue a disclosure document or a Product Disclosure Statement, nor to lodge such a document with ASIC; and
- subject to the normal protections that would apply under the Corporations Act; and
- examined or approved by ASIC.

D. Products Disclosure Statement

This Product Disclosure Statement (**PDS**):

- discloses important information about the range of investment Products Steward Connect provides
- does **not** take into account your investment objectives, financial position or particular needs and therefore does not constitute a recommendation, advice or opinion.
- Contains terms and conditions relating to the Products.
- This PDS is not required to satisfy the requirements for a Product Disclosure Statement under the Corporations Act.

Before making an investment in Stewards Connect debentures, you should read this PDS carefully in its entirety and consult a financial adviser and/or other professional adviser to ensure this is appropriate for your particular financial objectives, needs and circumstances.

E. Limitations of offer of products:

The following limitations apply:

- This offer of debentures under this PDS may only be used by organisations domiciled in Australia or individuals who are Australian citizens or foreign citizens who are permitted to reside in Australia.
- The information in this PDS does not constitute an offer in any jurisdiction other than Australia.
- This is not an offer to any person or an offer in any place, to which or in which it is unlawful to make such an offer. It is an offer of debentures only; no other type of financial product is offered by Stewards Connect.

F. Questions

If you have any queries regarding this PDS, please contact Stewards Connect at the following:

a. **In person**
   Head Office in Sydney, Suite 301, Level 3, 29 George Street, Burwood NSW 2134.
b. **By Telephone:**
   1300 728 227.
c. **By Email:**
   info@stewardsconnect.au
d. **By website**: www.stewardsconnect.au.

Please view our Identification Statement at www.stewardsconnect.au

Stewards Connect
Foundations for thriving ministry

Table of Contents

1. Definitions
2. Purpose and Contents of this Product Disclosure Document (PDS)
3. Name of Issuer and Australian Financial Services Licence (AFSL)
4. Contact details of Stewards Connect
5. Specific Terms and Conduct of the Debenture Products
6. General Terms and Conditions applicable to all Debenture Products
   - 6.1 Authorised Signatories
   - 6.2 14.2 Joint Accounts
   - 6.3 14.3 Changes to your Account Details
   - 6.4 14.4 Making Investments
   - 6.5 14.5 Types of Fund Lodgements & their Availability to You
   - 6.6 14.6 Making Withdrawals
   - 6.7 14.7 About your accounts - Overdrawing, Account Statements, Payment Authority/Account Combination and Account Closure
   - 6.8 14.8 Special Circumstances – Death or Family Law Settlement
   - 6.9 14.9 Interest Calculation
   - 6.10 14.10 Changes
   - 6.11 14.11 Funds transferred in error
   - 6.12 14.12 Closing Account
7. How to Apply for an Investment
8. Documentation
9. Statements
10. Remuneration / Benefits / Commissions received by Stewards Connect in providing financial services
11. Conflicts of Interest
12. Dispute Resolution Process
13. Privacy
14. Anti-Money Laundering and Counter-Terrorism Financing Act
15. General Terms and Conditions applicable to all Debenture Products
    - 14.1 Authorised Signatories
    - 14.2 Joint Accounts
    - 14.3 Changes to your Account Details
    - 14.4 Making Investments
    - 14.5 Types of Fund Lodgements & their Availability to You
    - 14.6 Making Withdrawals
    - 14.7 About your accounts - Overdrawing, Account Statements, Payment Authority/Account Combination and Account Closure
    - 14.8 Special Circumstances – Death or Family Law Settlement
    - 14.9 Interest Calculation
    - 14.10 Changes
    - 14.11 Funds transferred in error
    - 14.12 Closing Account
16. Terms and Conditions of Debenture products offered by Stewards Connect.
    - 15.1 Terms and Conditions - Savings Accounts at Call
    - 15.2 Terms and Conditions – Progressive Online Saver Accounts at Call
    - 15.3 Terms and Conditions - Business Online Saver Accounts at Call

15.4 Terms and Conditions – Ministry Fund Savings Accounts at call
15.5 Terms and Conditions – Funeral Savings Accounts
15.6 Terms and Conditions - Term Investments
17. General Disclosures

Schedule 1 (Account and Service Fees Schedule

Schedule 2 (Interest Rate Schedule)

1. Definitions

Account means an account established by Stewards Connect for an investor
AFSL means Australian Financial Services Licence.
APRA means Australian Prudential Regulation Authority.
ASIC means Australian Securities and Investments Commission.
At Call Account means any account that has funds available for withdrawal at any time subject to the individual terms and conditions and is subject to a variable interest rate.
ATO Holder means a holder of an Authority to Operate
Authority to Operate means an authority for a person other than an investor to operate the Account of an investor
Business Day means a day other than a Saturday or Sunday or a public holiday in Sydney, New South Wales.
Deal means, in relation to a Product, to issue, apply for, acquire, vary or dispose of the Product
Direct Debit means a non-cash payment facility offered by Stewards Connect payment facility through which regular payments are made from an Account.
Direct Debit Agreement means the form required to be completed to enable Stewards Connect to set up a Direct Debit.
Direct Debit Transfer means a transfer from an established predefined external account. Direct Debit Transfer is a non-cash payment facility offered by Stewards Connect and its terms are set out in the FSG and this PDS. Please ensure you obtain and read that document before operating a non-cash payment facility with Stewards Connect.
EFT means Electronic Funds Transfer and are funds transfers initiated by giving an instruction, through electronic equipment and using an access method, to Stewards Connect (directly or indirectly) to debit or credit an account maintained by Stewards Connect. This can include, but not limited to, receipt of rent, pensions, etc, drawing of health fund payments, telephone bills, etc. Also referred to as Electronic Funds (credit) Transfer and Electronic Funds (debit) Transfer.
FSG means the Stewards Connect Financial Services Guide
PDS means this document.
Stewards Connect means Stewards Foundation of Christian Brethren ABN 57 246 942 907.
Stewards Online: means an interactive website which allows an Ivester to access their Account.
Stewards Online is a non-cash payment facility offered by Stewards Connect and its terms are set out in our FSG and this PDS
StewardsOnline Business means an interactive website for Church, Christian organisations and business clients which allows them access to their Accounts. StewardsOnline Business is a non-cash payment facility offered by Stewards Connect and its terms are set out in the FSG and this PDS.
Term Investment means any Account when funds are lodged for a set term and interest rate.
We/us/our: means Stewards Connect.
You/your: An account holder either individually or jointly or any person acting with authority on behalf of the account holder.

2. Purpose and Contents of this PDS

The purpose of this PDS is to offer Stewards Connect's debenture products and provide you with important information regarding the Stewards Connect debenture products we offer, including the following information:

- Who is Stewards Connect?
- How to contact Stewards Connect;
- Which products Stewards Connect is authorised to offer;
- Key features/benefits/risks of these products;
- Any (potential) conflicts of interest Stewards Connect may have in offering these products;
- Stewards Connect's internal and external dispute resolution process; and
- Applicable account and service fees for these products.

We may change, add to or delete information in this PDS at any time. This includes varying interest rates, the way interest is calculated or imposing any fee or charge. In doing so, we must act in accordance with any relevant legislation.

Where we make changes to these terms and conditions that require us to notify you in advance of the change, we will provide you with a notice of the change and the date the change is to be implemented.

Where we are not required to give you notice prior to implementing the change, we may do so immediately without providing prior notification to you.

Any notice we are required to give to you concerning any change to the terms and conditions may be given to you in accordance with any law or code, which may include:

- Advice on, or with your statement;
- A notice on electronic equipment, such as www.stewardsconnect.au; or
- A letter.

Any notice or document may be given by us sending it to your last known address. Except where it contravenes a law, if we send it to your last known address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

A certificate signed by an officer of Stewards Connect is evidence of the postage date and that the mail was posted on the date specified in the certificate.

This PDS does not constitute an offer or solicitation to a anyone who resides outside Australia.

If you decide to make an investment in Stewards Connect's debenture products, you should retain this PDS for future reference as it contains a summary of the key features of, and the terms and conditions which apply to, your investment.

If you would like further information, please do not hesitate to contact us. Further details about our services are also available on our website, www.stewardsconnect.au.

3. Name of Issuer & Australian Financial Services License (AFSL)

The Issuer is Stewards Foundation of Christian Brethren ABN 57 246 942 907 (**Stewards Connect**) and the Principal Contact is the General Manager.

This PDS has been prepared by Stewards Connect and has not been and is not required to be lodged with ASIC. The PDS and the debenture products offered herein have **not** been examined or approved by ASIC and ASIC assumes no responsibility for the contents of this PDS or the debenture products offered herein.

Stewards Connect holds Australian Financial Services Licence No. 458495 and is authorised to provide advice and to Deal in relation to deposit and payment products, limited to non-cash payment products to retail and wholesale clients. This PDS is issued pursuant to ASIC Regulatory Guide 87 and ASIC Charitable Investment Fundraising 2016/813 exemption.

4. Contact Details of Stewards Connect

Head Office in Sydney
Suite 301, Level 3, 29 George Street, Burwood NSW 2134

Postal:
Suite 301, Level 3, 29 George Street, Burwood NSW 2134

Telephone:
1300 728 227

Email:
info@stewardsconnect.au

Website:
www.stewardsconnect.au

5. Products offered by Stewards Connect

Stewards Connect offers the following debenture products:

For Individuals (Retail):

5.1 31-Day accounts

The 31-Day Account is designed to keep your savings accessible with just 31 days' notice of withdrawal required

Key Features

(a) No accounting keeping or transaction fees
(b) Minimum of 31 days required to withdraw funds

(c) No minimum investment amount
(d) Attractive interest rates
(e) Funds can be lodged into the account at any time
(f) Funds can be lodged via EFT, Cheque and by depositing funds into Stewards bank accounts with other banking institutions.

5.2 Funeral Investment Accounts

The Funeral Investment Account is designed to set aside funds for future funeral expenses, earn interest on their savings, and give their family greater financial peace of mind.

Key Features:

(a) Your account/s provides funds to assist with payment of the investor's funeral expenses at a time of grief for those bereaved.
(b) Up to 2 accounts may be opened by the same individual.
(c) Account/s must be in one individual name only. Joint accounts are not available.
(d) Interest is calculated daily and credited to the account at the end of each calendar month.
(e) Any residual funds [after funeral costs have been met] are paid to the Estate of the deceased investor.
(f) Additional funds may be invested at any time up to the limit of contributions approved by the Federal Government.
(g) Exempt from Centrelink income and assets tests (subject to special conditions).
(h) Monies can only be invested by cheque sent to our Head Office in Sydney; or transfer from another Account.
(i) Funds invested in the Funeral Savings Account/s cannot under any circumstances be withdrawn prior to the death of the investor.

5.3 Zoom Saver Accounts

The Zoom Saver account is designed to accelerate savings goals with a competitive interest rate, starting from a minimum of $50 a month.

Key Features

(a) No account keeping or transaction fees
(b) Very attractive interest rates
(c) Interest calculated daily and paid monthly
(d) Online access via Stewards portal
(e) Minimum $50 to open with $50 minimum per month ongoing
(f) Funds locked in for 12 months
(g) Funds can be lodged into the account at any time
(h) Funds can be lodged via EFT, Cheque and by depositing cash into Stewards bank accounts with other banking institutions.

5.4 Term Investments

Term Investment Accounts offer a fixed, competitive return over a chosen investment term, providing certainty and financial growth.

Our Term Investments are accepted for the following fixed term periods:
3, 6, 9, 12, 18, 24 and 36 months.

Key Features

(a) Fixed-term investment providing a guaranteed interest rate for the nominated investment period.
(b) No minimum investment amount.
(c) Investment terms generally range from 3 to 36 months (or other terms offered by Stewards Connect from time to time).
(d) Funds are invested for the selected fixed term and are not available for withdrawal during the term.
(e) Interest is calculated daily from the date of lodgement (or renewal) until maturity at the applicable fixed rate.
(f) Interest payment options may include:
    i. On maturity; or
    ii. Monthly, quarterly, six-monthly, annually, or other frequencies offered by Stewards Connect from time to time.
(g) Investors must nominate whether interest is:
    i. Paid into a nominated account; or
    ii. Added to the investment balance.
(h) If no interest payment instruction is provided, interest will automatically be added to the investment balance.
(i) Interest rates are fixed for the nominated investment term.
(j) Additional investments cannot be made during the fixed term, except where interest is credited back into the same Term Investment account.
(k) Additional funds may be added only within 10 calendar days following renewal of an existing Term Investment.
(l) Interest rates applicable to new Term Investments may be varied by Stewards Connect from time to time without prior notice. Investors will be notified before maturity of their existing investment.
(m) At maturity:
    i. Investors may provide instructions to withdraw or reinvest funds; or
    ii. If no instructions are received, the investment will automatically renew for the same term at the interest rate applicable on the renewal date.
(n) Reinvestment is subject to us offering a Term Investment for the relevant term at the time of maturity.
(o) Early redemption may be considered by us at our discretion.
(p) If early redemption is approved:
    i. an early redemption adjustment in line with 5.4 (q) and (r) will apply; and
    ii. an early redemption fee will apply as disclosed in the Account and Service Fees section of the PDS.

(q) For investments held 3 months or more, early redeemed funds will receive interest at up to 200 basis points (2.00%) per annum below the applicable Term Investment rate for the relevant investment period.
(r) For investments held less than 3 months, early redeemed funds will receive interest at the lower of:
    i. 200 basis points (2.00%) per annum below the Term Investment rate; and
    ii. The applicable Savings at Call interest rate.
(s) Any excess interest paid due to early withdrawal may be deducted from the redemption amount.
(t) No early Redemption Fee or interest adjustment applies where early redemption is requested following the death of an investor.
(u) Repayment of investment principal and interest will be made:
    i. By electronic transfer to a nominated approved financial institution account; or
    ii. By transfer to another Stewards Connect investment account.
(v) Payments due on non-Business Days will be processed on the next Business Day.
(i) General terms and conditions applicable to this product are set out in Section 6.

For churches, parachurches and businesses (Wholesale).

5.5 Business Savings Accounts at Call

The At Call Savings Account is designed to keep your business funds readily available while also earning interest on surplus cash and assisting Stewards Connect.

Key Features

(a) Basic transaction account for business investors.
(b) No minimum investment amount.
(c) No fixed investment term – funds are available at call.
(d) Funds can be deposited at any time.
(e) Funds can be withdrawn at any time, except for proceeds of uncleared cheques or other payment instruments.
(f) Interest is calculated daily and credited monthly at the end of each calendar month.
(g) Investors may elect to have interest:
    i. Paid into a nominated bank account; or
    ii. Reinvested by crediting it to the account balance.
(h) If no interest payment preference is specified, interest will automatically be reinvested into the account balance.
(i) Interest is paid at the applicable rate determined by Stewards Connect from time to time, or the account may be operated on an interest-free basis if nominated by the investor in writing.
(j) Stewards Connect may vary the interest rate from time to time without prior notice.
(k) General terms and conditions applicable to this product are set out in Section 6.

5.6 Ministry Saver Accounts

The Ministry Saver Account is designed to offer competitive interest, enable congregation members and other supporters to contribute directly to your ministry's savings.

Key Features

(a) Basic transaction account for business investors.
(b) No minimum investment amount.
(c) No fixed investment term – funds are available at call.
(d) Available only to customers who maintain an existing Stewards Connect Savings at Call account, with at least one account accessible through StewardsOnline.
(e) Withdrawals can be made at any time but can only be transferred to another Stewards Connect account via StewardsOnline.
(f) Transfers to external financial institutions are not permitted.
(g) Interest is calculated daily and credited monthly at the end of each calendar month.
(h) Interest is paid at the applicable rate determined by Stewards Connect from time to time, or the account may be operated on an interest-free basis if nominated by the investor in writing.
(i) Stewards Connect may vary the interest rate from time to time without prior notice.
(j) General terms and conditions applicable to this product are set out in Section 16.

5.7 31 Day Call Saver Accounts

Key Features

(a) No accounting keeping or transaction fees
(b) Minimum of 31 days required to withdraw funds
(c) No Minimum investment amount
(d) Attractive interest rates
(e) Funds can be lodged into the account at any time
(f) Funds can be lodged via EFT, Cheque and by depositing funds into Stewards bank accounts with other banking institutions
(g) General terms and conditions applicable to this product are set out in Section 6.

5.8 Term Investments

Our Term Investments are accepted for the following fixed term periods:
3, 6, 9, 12, 18, 24 and 36 months.

Key Features

(a) Available for churches, parachurches, businesses and organisational investors.
(b) Fixed-term investment with terms generally ranging from 3 to 48 months (or such other terms as offered by Stewards Connect from time to time).
(c) No minimum investment amount.
(d) Provides a guaranteed fixed interest rate for the nominated investment term.
(e) Interest is calculated daily from the date of lodgement (or renewal) until maturity at the applicable rate.
(f) Interest payment options may include:
    i. On maturity;
    ii. Monthly, quarterly, six-monthly or annually (where available); or
    iii. Other frequencies offered by Stewards Connect from time to time.
(g) Investors must nominate whether interest is:

i. Paid into a nominated account; or
ii. Added to the investment balance.

(h) If no interest payment instruction is provided, interest will be added to the investment balance.

(i) Funds are locked in for the fixed term and are not available for withdrawal during the investment period.

(j) Additional investments cannot be made during the fixed term, except where interest is reinvested into the same Term Investment account.

(k) Additional funds may be added only:
i. Within 10 calendar days after renewal of an existing Term Investment; and
ii. In accordance with Stewards Connect's reinvestment requirements.

(l) Interest rates for new Term Investments may be changed by Stewards Connect from time to time without prior notice. Investors will be notified before maturity of their existing investment.

(m) At maturity:
i. Investors may provide instructions to withdraw or reinvest funds; or
ii. If no instructions are received, the investment will automatically renew for the same term at the interest rate applicable on the renewal date.

(n) Reinvestment is subject to Stewards Connect offering a Term Investment for the relevant term at the time of maturity.

(o) Early redemption may be considered by Stewards Connect at its discretion.

(p) If early redemption is approved:
i. An early redemption adjustment will apply pursuant to 5.5 (p) and (q); and
ii. An early redemption fee will apply as disclosed in the Account and Service Fees section of the PDS.

(q) For Term Investments held 3 months or more, early redeemed funds will receive interest at 2.00% p.a. below the applicable Term Investment rate for the relevant investment period.

(r) For Term Investments held less than 3 months, early redeemed funds will receive interest at the lower of:
i. 2.00% p.a. below the Term Investment rate; or
ii. The applicable Savings at Call interest rate.

(s) Any excess interest paid due to early withdrawal may be deducted from the redemption amount.

(t) No Early Redemption Fee or interest adjustment applies where early redemption is requested following the death of an investor.

(u) Repayment of investment funds and interest will be made:
i. By electronic transfer to an approved nominated financial institution account; or
ii. By transfer to another Account.

(v) Payments due on non-Business Days will be processed on the next Business Day.

(w) General terms and conditions applicable to this product are set out in Section 6.

5.9 Key Risks of debenture products

(a) Interest rates may change if market rates change. The rate of interest may be varied by us from time to time without prior notice and is available from us by contacting our Sydney office, or from our website. The interest rate on Term Investments is fixed for the term of the nominated lodgement period. Interest Rates are detailed in Schedule 2 of this PDS.

(b) All debenture products with us are unsecured, and investors are advised that neither the performance of a return on investments, nor repayment of capital is guaranteed.
(c) Cheques lodged to an account generally take up to three (3) Business Days to clear.
(d) Funds cannot be relied upon until such time as the cheque is paid.

5.10 Costs of debenture products

Account and service fees are detailed in Schedule 1 of this PDS.

5.11 Further details

For further details as to the nature, key benefits, significant risks and costs of utilising our debenture products, please refer to section 6.

5.12 Note

If you are not fully familiar with such products we strongly recommend you obtain independent financial and/or professional advice before proceeding with an investment.

6. General Terms & Conditions applicable to all Debenture Products

6.1 Opening an account

To open an account with us, we require you to complete and return an Investment Application Form, Identification Form Re Certification (if not already an existing client), and the Investor Acknowledgement Statement (to be also completed by each ATO Holder for the account).

The forms you need to facilitate your investment in Stewards Connect's debenture products may be downloaded from the Stewards Connect's website www.stewardsconnect.au or alternatively you may contact our Customer Relations Manager at our Sydney Office by phone or email and request the necessary documents be sent directly to you.

Individual accounts require a TFN. ABN's are required for business customers only.

If you wish to have an ATO Holder who will act as an authorised signatory on your account, you will need to complete the relevant appointment form. ATO Holder will need to provide the required identification documentation.

Confirmation is required that you have read this PDS and the FSG prior to the Account being opened. Further information is available on our website, including our Privacy Policy which we recommend you review prior to opening your account.

Once your account has been created, the Customer Relations Manager will contact you via email or post and will provide you with your account details. If you wish to have online access, this can be done during the initial set up, or at any time in the future.

Stewards Connect may request further additional documentation and information if necessary, to implement your investment.

Prior to signing the relevant forms, you should carefully read the terms and conditions contained in this PDS and seek independent legal and/or financial advice to resolve any queries you may have.

Stewards Connect reserves the right not to accept any investment without assigning any reason.

In offering these debenture products, Stewards Connect provides product information only and does not give any personal advice.

6.2 Joint Accounts

(a) General

If you open a joint account:-

i. the credit balance of a joint account is held jointly by all investors;
ii. each investor has the right to all of the balance, jointly with the other investors;
iii. a joint investor may only make a withdrawal on the terms of any authority to operate on the account;
iv. if there is any dispute between joint investors, we may decide to only permit operation on the account when all parties have signed the necessary authority to operate;
v. and if a joint investor dies, the remaining investor holds the credit balance and if more than one, those remaining investors hold the credit balance jointly;
vi. each joint investor is liable for the whole of any debit balance on the account; and
vii. we can legally recover from all or any investor(s) any amount owing on the account.

(b) Operational Status of Joint Accounts

When you open your joint account, you choose the operational status for that account, i.e.:

i. only one person is required to sign our transaction documents; or
ii. if there are more than two joint investors, a minimum number of persons required to sign our transaction documents; or
iii. all joint investors are required to sign our transaction documents.

6.3 Making Investments

Methods of depositing Funds into an Account.

(a) You may deposit funds with us to Accounts (other than a Funeral Savings Account or Term Investment) in these ways:

i. over the counter at our Head Office in Sydney (cheque only);
ii. by post to one of our Head Office (cheque only);
iii. by a payment service/direct credit; or
iv. by Internet Banking transfer from an external financial institution through StewardsOnline to your account (conditions apply).

6.3(a) i Over the Counter at our Head Office in Sydney.

When you visit us at our Head Office you will complete any funds lodgement form we provide or you provide us with clear instructions about details of the account into which the funds are to be applied. We do not provide a receipt when the payment of the cheque has been made at our Head Offices unless requested but will subsequently write to confirm our receipt of your investment.

6.3(a) ii Post to our Head Office in Sydney

We recommend that you use the option to send us a funds lodgement by post as a last resort, where the other options are not available to you.

We are only responsible for the funds lodgement when it has been received by us. We further recommend the post option chosen by you should be one where Australia Post can confirm we have received your letter and funds lodgement. We recommend that you should check with us after putting the funds lodgement in the post to confirm that we have received and processed your investment.

You must never send cash through the post, but only send crossed cheques/money orders in the post to us.

If you do not have one of our Funds Lodgement forms, then we will need, in addition to your cheque/money order, a letter in clear and precise terms instructing us into which account your investment is to be made. Without the funds lodgement form or letter, we may not be able to process your investment.

6.3(a) iii Payment Service /Direct Credit

This is an arrangement with a third party, who directs money into your account with us by electronic transfer. We do not have control over that lodgement and we do not provide a receipt when the lodgement has been made by the direct credit supplier.

The first document you will receive from us acknowledging your investment will be the next statement we issue to you after lodgement. We recommend that you check your account statement to confirm the third party has made the lodgement to your account when anticipated by you. If the investment has not been made, you will need to talk to the third party.

6.3(a) iv Internet Banking transfer from an External Financial Institution through StewardsOnline to your account.

We normally issue you with an electronic receipt for the transaction. We advise you that special Terms and Conditions apply to your internet account access through StewardsOnline, so we recommend you visit our website www.stewardsconnect.au and become familiar with those Terms and Conditions and our Internet account access procedures through StewardsOnline.

6.4 Types of Fund Lodgements and their Availability to You

There are five ways to invest money with us:

(a) cash deposited into our bank account
(b) cheque – Australian Cheques
(c) cheque – Overseas Cheques
(d) electronic funds (credit) transfer
(e) electronic funds (debit) transfer

6.4(a) Cash

Customers may deposit funds into designated bank accounts maintained by Stewards Connect with authorised deposit-taking institutions (ADI's). Upon receipt of cleared funds, Stewards records the amount received as a credit to the Account and applies the funds in accordance with the investor's selected account type and applicable terms.

6.4(b) Cheque - Australian Cheques

Proceeds of funds invested by way of cheque, other instrument, or Direct Debit are not available until cleared. Our non-cash payment facilities are issued by Stewards Connect as described in this PDS and are set out in our FSG.

6.4(c) Cheque - Overseas Cheques

Proceeds of funds invested by way of overseas cheque are not available until cleared, and are subject to the following:

i. we consult our bank whether they will accept the cheque and provide a currency conversion or require;
ii. the cheque be processed through the international banking system before currency conversion;
iii. if our bank accepts the cheque when presented by us, they will convert the cheque to Australian currency. We then pay that amount of Australian currency to your account however the funds are held;
iv. subject to clearance of the cheque. If the cheque is dishonoured and there has been a variation in the currency conversion rate, you will be liable for any loss incurred by us and our bank due to that variation;
v. if our bank does not accept the cheque when presented by us, they will have the cheque processed through the international banking system. When the cheque has been cleared, our bank will receive the value on the cheque, convert that value to Australian currency and we then credit your account with the amount in Australian currency.
vi. The minimum clearance times for overseas cheques are:
    A. where the cheque is accepted by our bank, 28 days
    B. where the cheque is not accepted by our bank, the time varies depending upon a number of factors, including the country of the bank the cheque is drawn on.

Refer to Schedule1 – Account and Service Fees for the fees applicable to this service.

6.4 (d) Electronic Funds (credit) Transfer

You may invest money into your account with us by electronic means, for example through an external financial institution's internet banking system, receipt of pension, salaries, etc.

Where you have carried out an electronic funds transfer into your account, the funds from that transfer are available for withdrawal as soon as the transaction has been completed through the electronic banking system.

As we do not have control over other financial institutions, we are not able to advise you of the time it will take to complete the electronic transfer.

We recommend that you check your account after the electronic transfer to confirm the completion of the transaction and the availability of the funds from that electronic transfer for any other purpose you may have.

Electronic Funds Transfers may be made direct into an Account (excluding Funeral Savings Account or Term Investments) using Stewards Connect's electronic BSB 802 759 and your 9-digit Account number.

6.4(e) Electronic Funds (debit)Transfer

You may invest money into your account with us by debiting a pre-nominated account with an External Financial Institution either by StewardsOnline or by a Direct Debit agreement.

Where you have carried out a Debit transfer into your account the clearance time is normally 3 Business Days after the date of processing by us(refer 'cut-off times' in the FSG for full Terms and Conditions).

6.5 Key Features and Benefits of debenture products

(a) No transaction or account keeping fees.
(b) Accessible at any time via our StewardsOnline internet account access service. Refer also to FSG for full details on StewardsOnline.
(c) Interest payments are credited to the account.
(d) Interest payments can be made into a nominated account with a financial institution (approved by the Australian Payments Clearing Association).
(e) Statements are issued quarterly.
(f) Funds may be lodged to the account by:
    i. Internet Transfer from an external financial institution;
    ii. Cheque sent to or Head Office in Sydney;
    iii. Direct Electronic Transfer;
    iv. Periodical Payment; or
    v. Direct Debit Transfer from an established predefined external account. Direct Debit Transfer is a non-cash payment facility offered by us and its terms are set out in the FSG and this PDS. Please ensure you obtain and read that document before operating a non-cash payment facility with us

(g) Your investment helps support the work of churches, schools, camp sites and other Stewards Connect ministries and to promote religious and charitable purposes.

6.6 Authority to Operate

6.5(a) General

You can authorise the ATO Holder to operate your accounts. This person is your 'authorised signatory'. Your ATO Holder will be entitled to operate your accounts and sign transaction documents e.g. withdrawals, as if that person were you. Your ATO Holder is entitled to alter or close your accounts or to access related products and services.

6.5(b) Appointing an ATO Holder

For you to appoint an ATO Holder:

i. both you and the authorised signatory need to read the general and the specific terms and conditions for the relevant product or service;
ii. you need to complete the application form;
iii. both you and the authorised signatory need to read and sign the declaration on the application form;
iv. you need to give the completed and signed application form to us;
v. you need to provide us with your authorised signatory's identification documents to satisfy our requirements; and
vi. you need to complete and lodge a Change of Authorised Signatories Form with us.

Your account(s) will be debited with all transactions made on your account by your ATO Holder. You are liable to pay for (or to repay) any credit provided on the account, as a result of these transactions. Accordingly, you are responsible for all these transactions as if you had made them yourself.

6.5 (c) Terminating the appointment of your ATO Holder

An ATO Holder will remain in place until we receive written notice of cancellation or written notice of death of the person granting the authority and that written notice has been processed by us or if instructed by court order or similar. Notice of cancellation must be signed by all surviving investors. We may require a new authority to operate before we allow further operation on the account.

If there is a dispute notified to us about an authority to operate or the owner of an account, we may refuse to allow operation of the account until all parties concerned have signed the necessary authority. We are not liable for any loss or damage caused by any delay in processing a cancellation of an authority to operate.

6.7 Changes to your Account Details

For any change you will need to complete the change of details form. On receipt of the completed form, we will check our records and clarify the current operational status of any joint

account and amend the account(s) accordingly. A form is required for each person or business, i.e. a joint investment will require two forms if both parties have amendments to be advised.

6.8 Making Withdrawals

There are two main ways to withdraw funds from your investment:

(a) electronic transfer (Refer to FSG and this PDS for full details on how to withdraw from your investment); and
(b) Direct us to make a withdrawal on your behalf. You will need to email or send a letter giving Stewards the authority to process the withdrawal

Insufficient Funds – Direct Debits

If the amount of any direct debit presented for payment exceeds the Available Balance in your Account at the time the direct debit is presented, we may refuse to pay. In such event, we will advise you in writing, by ordinary pre-paid post, as soon as practicable, but will incur no liability for failure to do so. Where a direct debit is refused in accordance with this condition, or in accordance with any other condition, we may, in our absolute discretion, debit to your Account any costs incurred through such refusal, and any such costs shall be a debt from you to us.

The "Available Balance" means the balance of the Account at any time other than:

- Funds lodged within the previous 3 Business days which include cheques and direct debit transfers;
- Funds lodged which include overseas cheques made within the previous 28 Business days;
- Fund lodgements in transit; and
- Interest accrued but not credited to the Account.

In the event that a correctly authorised and presented direct debit exceeds the Available Balance of your Account, you hereby authorise us, (but we are under no obligation so to do), to transfer to that account from any other account or accounts held with us by you, sufficient funds (within the Available Balance of such other account or accounts) to allow payment of the direct debit. we may, in our absolute discretion, debit a fee, as determined by it from time to time and listed in Schedule 2, to your Account for each and every such transfer, and such fee shall be a debt from you to us.

Notwithstanding this condition, you shall hold us harmless from any claim whatsoever from you or any other person or organisation, should we fail or refuse to make such a transfer.

If Stewards Connect for any reason and without reference to you pays a correctly authorised and presented direct debit that exceeds your Available Balance, then you shall incur a debt to us for the amount by which the direct debit exceeds the Available Balance. In such circumstances, the debt shall be repayable by you immediately upon our written demand. If you fail to repay such debt, then you shall be required to pay all costs and expenses whatsoever incurred by us in collection of that debt.

6.9 Withdrawing from an Account

(a) You may request to withdraw money you have with us in these ways:

i. by contacting or visiting our Sydney Office;
ii. by post to our Sydney Office;
iii. by email to info@stewardsconnect.au;
iv. by a payment service; or
v. by Internet account access transfer from your account through StewardsOnline.

(b) To withdraw funds from your account, you need to provide to us the following:

i. your account name and number;
ii. the amount you wish to withdraw;
iii. the person or company to whom the amount is to be paid; and
iv. your signature.

If payment is to go via Direct Credit, the Bank State Branch (BSB) number, Account Number and Name of the account the funds are to be sent to our Customer Relations Manager.

With a withdrawal by post where a corporate cheque has been requested, we will:

- draw a cheque; and
- send the cheque to your address as noted in our records or to an address nominated by you.

We are responsible for your withdrawal up to the posting of the cheque to the address you nominated. We recommend that you check with us after sending the withdrawal document to us to confirm that we have received it, processed the withdrawal and sent the cheque to you. We do not send you a separate document acknowledging the withdrawal. The first document you will receive from us acknowledging your withdrawal will be the next statement we issue to you after that withdrawal.

Where the withdrawal is by Direct Credit the funds will be paid by electronic transfer into a nominated account at a financial institution approved by the Australian Payments Clearing Association (APCA).

Contact, Post or Email to our Sydney Office

You must complete a withdrawal form or provide other written advice. When you present us with the document, we will confirm that the signature on the document is your signature and meets the signing authority for the account before we process the withdrawal.

When you contact us by phone or email at our Sydney Office, you will be required to confirm your identity. This may be done by confirming though an alternative contact option we have on file for you, or by confirming personal information we have on file for you. These options may allow us to:

- accept instructions regarding your accounts; or
- reset your password; or
- vary the standard withdrawal limit for your Stewards Online account.

6.10 About your accounts - Overdrawing, Account Statements, Payment Authority/Account Combination and Account Closure

(a) Overdrawing your Account

We do not agree to provide any credit in relation to your account. You agree not to overdraw your account. We may, at our discretion, honour a periodical payment, direct debit or other transaction. If your account becomes overdrawn for any reason, immediate repayment is required. We may charge you interest on the overdrawn amount as well as any reasonable legal fees we incur in obtaining the amount from you.

(b) Payment Authority / Account Combination

You authorise us to debit any of your Accounts to meet a payment due on any Account whether the payments is owed to us or another party. We will make every effort to complete payments for you but we have no obligation to do so.

Investment accounts should not be overdrawn unless you have made prior arrangements with us. If you overdraw your account without arrangement or beyond the agreed overdraft limit when formal overdraft arrangements do exist, we may automatically combine your accounts: that is, transfer sufficient money which is kept in any other account with us, held in your name(s), to clear the debt. We may also transfer money kept in your investment account(s) to clear debts which you owe us in other accounts. If we do this, the balance of the account from which we have transferred the money will reduce by the amount used for this purpose. You agree that you may not set off any amounts we owe you (for example, credit balances in your other accounts) against amounts you owe us.

If we exercise our right to combine accounts, we will notify you promptly in writing at the address shown in our records.

If you have any questions about payment authorities or combining accounts, call us at our Sydney Office.

(c) Account Closure

You are entitled at any time to close your account/s with us. We may close any of your at Call accounts even though the account may have a credit balance. We will give you reasonable notice before doing so and will repay any credit balance.

If you wish to close an account, then you will need to contact or write to us at our Sydney Office.

If you are closing an account, provide us with sufficient funds to bring the account to zero if that account is overdrawn. We will then process your request.

(d) Statements of Account

Statements for Accounts will be forwarded at the end of each quarter (March, June, Sept, December).

Your statement will include the following information:

- your account number;
- account name;
- start and end date of statement;
- all transactions on your account including non-value transactions;
- the opening and closing balances for your account (the balances at the start and end of the statement period), and all the changes to the balances in your account between the opening and closing balances, which record the impact of the debit and credit transactions on your account; and
- Interest paid or credited each quarter. (Your June Statement will include interest earned for the Financial Year.)

You should always check your statements when you receive them from us to:

- confirm the opening balances on your account are the same as the closing balances on your last statement; and
- check all the transactions on your account are correct.

If you are a joint investor, we will only send one statement of account addressed to the first applicant on the application form unless otherwise advised. A statement of account will be provided to any other joint investor/s on request without charge.

If your statement is returned to us as “returned mail” we reserve the right to not forward statements to you until a new address is provided.

If you feel we have missed sending you a statement or you need a copy of a statement we have already sent you, then contact us.

6.11 Special Circumstances – Death or Family Law Settlement

In the event of a death or family law settlement, accounts need to be closed and money in those accounts transferred to new accounts. You will need to:

(a) Notify us in writing and provide us with appropriate documents (i.e., Death Certificate, Grant of Probate);
(b) Registered Family Law Agreement or Family Court Orders, to confirm your position to deal with an account; and
(c) Provide us with written instructions on what we are to do with the money held in the account to be closed.

On receipt of your documents, we will:

- close the account;

- where necessary, open a new account; and
- transfer the money from the closed account to the new account, or if no new account is to be opened provide you with a cheque or online credit in favour of the party directed by you.

In the event of the death of a client investor, Stewards Connect will repay the investment with accrued interest to the legal personal representative of the investment holder, subject to completion of legal formalities to the satisfaction of Stewards Connect and/or Stewards Connect's legal advisers.

In the case of a jointly held account, the investment with accrued interest will be transferred to the remaining joint investor/s.

There is no early redemption fee or interest adjustment in the event of death of an investor or a Family Law Settlement.

6.12 Interest Calculation

Interest calculation for all debenture products is based upon the actual number of days in the interest period in respect of which payment is being made divided by:

(a) 365; or

(b) If any portion of that interest period falls within a leap year, the sum of:

i. the actual number of days in that portion of the Interest period falling in a leap year divided by 366; and
ii. the actual number of days in that portion of the Interest period falling in a year other than a leap year divided by 365.

6.13 Changes

(a) Changes to these Terms and Conditions

We reserve the right to vary our accounts and account products. We will notify you if such changes are effected, and direct you to a revised Product Disclosure Statement which will be made available via the Stewards Connect website www.stewardsconnect.au.

(b) Changes to your account details

You can change your account details and instructions with us. If you have a change in any of your details, i.e., change of address, change of name, removal of authorised signatories etc, then you need to notify us immediately the change occurs.

If you require us to change the name of your Account, we will need to verify your changed identity by sighting an original of one of the following:

- A marriage certificate;
- A divorce certificate;

- The relevant deed poll and evidence of its registration;
- Change of Registration of an incorporated entity or Registered Business name; or
- In respect of a trustee, any relevant document appointing a new trustee, terminating an existing trustee or terminating or winding up the trust or changing the trust's name.

If we become aware of any changes to your Account details, we can take reasonable steps to amend our records without notice to you.

We and you can exercise respective rights at any time within the limits of the law. If either we or you delay in exercising our respective rights, this does not mean that either we or you we give up those rights.

If you do not tell us your changes, we will continue to handle your accounts with us on the basis of the details and instructions we hold and:

- We will send all our mail to you, including statements, notices, brochures to the last known name and address in our records. However, if mail is returned, we will hold the statements at our Sydney office.
- We will allow your accounts to be operated by those persons who are on our records as ATO Holders.
- We will comply with all payment service instructions (including periodic payments, direct debits and direct transfers) we have from you.
- We are unable to change any of your details or instructions without you first notifying us of the changes. It is very important to notify us immediately of changes in your details and instructions. With respect to changes to authorised signatories, we refer you to the terms and conditions on authorised signatories at the beginning of the general terms applicable to our debenture products.

We may engage the services of third parties to assist in the administration of your accounts.

6.14 Funds transferred in error

Where funds have been transferred to your Account by someone else by mistake, you agree that:

- If you detect an error or believe a transaction was not authorised by you or that an amount has been credited to your Account that you may not be entitled to, to notify us as soon as you become aware of the transaction; and
- We may in our sole and absolute discretion disclose to the payer, the name and number of your Account where your Account has been incorrectly credited. You consent to us providing this information to the payer;
- In the event of a dispute, we may pay the funds to a court pending resolution of the dispute; and
- We may in our absolute discretion on forming a reasonable opinion that your Account has been incorrectly credited, freeze that amount in your Account, or deduct the amount of those monies from your Account.
- Where monies have been transferred by you to another account in error or by mistake you are solely responsible in relation to correcting that error and any loss suffered. In these circumstances we will endeavour to retrieve the funds on your behalf.

- We are not responsible for any loss you may suffer due to errors, inaccuracies or omissions in relation to authorised but mistaken instructions given to us for the operation of your Account.
- We will comply with the requirements of any law, code or scheme applying to any disputed transaction.

6.15 Closing Account for fault

We can close your account immediately without telling you first if:

- You breach these terms and conditions and that beach is of a serious nature;
- We are required to by law;
- You have given us false or misleading information; or
- You act in a manner that in our reasonable opinion threatens the security of our staff, property or any other person.

Under other circumstances, we will give you reasonable notice if we intend to close your account.

If your account is closed, you agree to:

- Follow our rules for closing accounts;
- Complete any forms or indemnities we reasonably require (as is appropriate);
- Repay any reasonable cost we have incurred in closing your account;
- Meet any responsibilities you had under these terms and conditions and particular conditions before your account was closed;

When your account is closed, any credit balance and any accrued interest will be paid to you. If there are any outstanding fees, charges or other amounts owing to us, we will, to the extent permissible by law, deduct these first.

7. Investments in which your funds may be placed

Funds invested in products may be invested by Stewards Connect in secured or unsecured loans, securities, government or semi-government securities, interest bearing deposits or bank securities, ADI securities, the money market, bills of exchange, mortgage loans, floating rate notes, registered managed investment schemes, and real estate.

8. Liquidity Reserve

We maintain a liquidity reserve of a minimum of 15% of our total debenture products in accordance with our policy.

9. No personal advice

Stewards Connect does not provide any personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs). We are obliged to warn you that our transaction and product information provided to you as a retail client does not take account of your objectives, financial situation or needs.

Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by Stewards Connect.

10. Statements

We will send you a statement of your Stewards Connect products at least once every quarter. You may request more frequent statements to be sent. Statements may also be viewed through StewardsOnline at any time. For joint products, we will send the statement to the primary product holder. Secondary or joint product-holders may request a copy of the statement.

11. Remuneration / Benefits / Commissions received by Stewards Connect in providing financial services

Stewards Connect receives no commissions for the financial services provided.

12. How our staff are paid

All staff receive a salary that includes superannuation benefits. No commissions are received by our employees, directors or members.

13. Conflicts of interest

In the event we have any arrangement or relationship which may influence our services to you, there is an obligation to disclose any such arrangement or relationship to you prior to investing in our debenture products.

Stewards Connect does not currently have any arrangement or relationship which might influence our services to you.

14. Dispute Resolution Process

Stewards Connect is committed to providing quality advice and accurate information. As part of that commitment, we are focused upon improving client satisfaction by providing an efficient and accessible system for complaint resolution.

We will always endeavour to resolve your complaint quickly and fairly.

If you have any complaint about the service provided to you, you should take the following steps:

(a) Stewards Connect is committed to providing quality products and services. We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be raised at first instance with a member of our staff located in Sydney, who will seek to resolve your complaint within 3 working days (up to a maximum of 20 days.

(b) If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (**AFCA**), an approved external dispute resolution scheme, of which Stewards Connect is a member.

You can contact AFCA by:

- phoning: 1800 931 678;
- writing to:
  AFCA
  GPO Box 3
  Melbourne Vic 3001;
- emailing to: info@afca.org.au;
- Website: www.afca.org.au.

You can also contact the ASIC on 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

For more information on our complaints handling process, please contact us. There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and that it can be resolved to your satisfaction.

15. Privacy

If you make an application or you are a signatory to an investment we collect and use the information and documents provided to substantiate your identity, authenticate your signature and to enable us to provide investment services to you and manage your investment. We may use your information to provide you with information and marketing material about our products and services provided by Stewards Connect. You may ask to be removed from our mailing list at any time, for marketing purposes, by writing to our Privacy Officer.

We do not provide your information to any other organisation without your consent, other than to those organisations which provide administrative or other services as part of the operation of our business or as otherwise disclosed above. You may request access to information held by us about you or you may wish to update your personal or financial information by writing to our Privacy Officer.

If at any time you provide information about another person to us, then you must first ensure the other person has read and understood this statement and has consented to that information being used and disclosed by us as set out above.

Our Privacy Statement is available on our web site www.stewardsconnect.au.

16. Anti-Money Laundering and Counter-Terrorism Financing Act

We must meet regulatory and compliance obligations and you should be aware and agree that from time to time we may require additional information from you to assist us in the above compliance process and you must provide that information.

You agree that Stewards Connect may disclose the information gathered to regulatory and/or law enforcement agencies or where required by law.

You declare and undertake to Stewards Connect and indemnify us against any potential losses arising from any breach by you of such undertakings. You declare that you will not initiate, engage in or effect a transaction that may be in breach of any Australian laws (or laws of any other country).

17. General Disclosures

Stewards Connect offers debentures. No offering is made of anything other than debentures.

Our debenture products cater for persons who wish to promote the charitable purposes, and support the work of the Stewards Connect, and for whom profit considerations are not of primary relevance in their decision to invest. Money invested with Stewards Connect in the products offered herein is invested in a manner consistent with Christian ethics and principles. Surpluses generated are distributed to support a range of Stewards Connect projects and to promote the interests of the Christian Community Churches in Australia.

Any investors should be aware that Stewards Connect is not subject to the normal requirement to have a disclosure statement or (even though Stewards Connect has issued one) Product Disclosure Statement or be registered or have a trust deed under the Corporations Act. Stewards Connect and the debentures it issues have not been examined or approved by the Australian Securities and Investments Commission and any statement in the FSG/PDS to the contrary is incorrect. The investments offered by Stewards Connect are designed for investors who wish to promote the charitable purposes of the Christian Community Churches in Australia.

Pursuant to s.912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), Stewards Connect maintains adequate professional indemnity insurance to cover the financial services it provides. This cover is in accordance with the ASIC's requirements. Further information is available upon request.

We will seek to ensure that comprehensive and accurate records of all client transactions and advice / information provided, are properly maintained. We will:

- prepare financial reports in accordance with the Australian accounting standards applicable to the relevant reporting entity;
- arrange for a registered company auditor to prepare an audit report on the financial report within six months of the end of our financial year;
- lodge the audited financial report with the Australian Charities and Non-for-profits Commission www.acnc.gov.au or ASIC (so far as is relevant).

We will also comply with:

- s 1017E of the Corporations Act, regarding the holding of funds in a separate account pending the issue to you of the debenture interest; and
- s 1017F of the Corporations Act, regarding our obligation to confirm all transactions when a retail client acquires or disposes of a financial product or we vary the terms of such a product.

Schedule 1 (Account and Service Fees Schedule)

Please refer to the separate Account and Service Fees Schedule for our current Fees. The Account and Fees Schedule forms part of this PDS. Please contact us for a copy of the relevant schedule or download the schedule from our website www.stewards connect.org.au.

Schedule 2 (Interest Rate Schedule)

Please refer to the separate Interest Rate Schedule for our current Interest Rates. The Interest Rate Schedule forms part of this PDS. Please contact us for a copy of the relevant schedule or download the schedule from our website www.stewardsconnect.au.