



DDF INTEREST RATE CHANGES EFFECTIVE 28 April 2026

AT CALL DEBENTURES (Interest rate changes effective 28 April 2026)

Balance < \$500,000	0.80%
Balance > \$500,000	1.55%

- *Interest calculated on daily balances and paid monthly.*

FIXED TERM DEBENTURES (minimum amount \$5,000) (Interest rate changes effective 28 April 2026)

4-6 Months	4.00%
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- *Interest calculated on daily balances.*
- *Principal and interest available the day the term matures.*

LOANS

All Loans are calculated at 6.89% on daily balances and charged monthly **(Interest rate changes effective 28 April 2026)**

Bishop Timothy Harris

Disclosure by Townsville Diocesan Development Fund (the Fund)

The Fund is not prudentially supervised by the Australian Prudential Regulation Authority nor has it been examined or approved by the Australian Securities and Investments Commission. An investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth). Investments in the Fund are intended to be a means for investors to support the charitable, religious and educational works of the Catholic Diocese of Townsville and for whom the consideration of profit are not of primary relevance in the investment decision. The investments that the Fund offers are not subject to the usual protections for investors under the Corporations Act (Cth) or regulation by Australian Securities and Investments Commission. Investors may be unable to get some or all of their money back when the investor expects or at all and any investment of the Fund are not comparable to investments with banks, finance companies or fund managers. The Fund's identification statement may be viewed by contacting the Fund. The Fund does not hold an Australian Financial Services Licence.