



U Ethical Enhanced Cash Portfolio

Terms and Conditions

Issued 15th April 2019

UCA Cash Management Fund Limited ABN 41 075 948 444.

Date 15th April 2019

Your investment in the debentures relating to the U Ethical Enhanced Cash Portfolio (the Portfolio) is governed by the terms and conditions set out below.

UCA Cash Management Fund Limited (UCA Cash) may amend the Terms and Conditions from time to time, without prior notice to investors.

1. The debentures represent an obligation of UCA Cash to repay your investment as a debt of the company.
2. UCA Cash is not subject to the requirements to have a disclosure document and trust deed under the Corporations Act 2001 and has not been examined or approved by the Australian Securities and Investments Commission (ASIC). UCA Cash will provide audited financial accounts to ASIC and Australian Charities and Not-for-Profit Commission (ACNC) each year. The normal protections that would apply under the Corporations Act do not apply.
3. Performance of investments in the Portfolio is not guaranteed.
4. Income derived from the investments is distributed to investors subject to
 - a) deduction of the applicable management fee and any expenses; and
 - b) allocation, at UCA Cash's discretion, of a portion of income derived from the Portfolio to reserves, for the purpose of smoothing returns to investors.
5. Investors may receive a written acknowledgment for each investment.
6. Additional investments of any amount may be lodged at any time
7. An investor may arrange for interest due to be either:
 - a) credited to their Portfolio account;
 - b) credited to the investor's nominated bank account; or
 - c) dealt with in a manner otherwise agreed with UCA Cash.
8. Investments can be made by negotiable instruments (eg cheques) or electronically or by cheque. Cash will not be accepted.
9. UCA Cash reserves the right to refuse any initial investments without assigning a reason.
10. Investments in debentures relating to the Portfolio are not transferable without the approval of UCA Cash.
11. Interest is calculated on a daily basis from the date of receipt of monies by UCA Cash provided the investments are received before 11 a.m. on that day. Upon repayment, interest will be calculated to the day prior to the date of redemption.
12. Interest will be paid or credited to accounts half-yearly after 30 June and 31 December. Investors whose investments are partly repaid will receive income at the normal distribution date. For an investor whose investment is repaid in full, income will be calculated and paid at

the date of the repayment, based on the forecast rate.

13. A signed redemption form is the only authority required for a redemption, provided it has been signed by the registered signatories.
14. Investments of less than \$1 million are repayable on the next business day. Investments of \$1 million or more are repayable within 10 business days of receiving a redemption request.
15. UCA Cash reserves the right to unilaterally repay investments, in full or in part, together with any accrued interest entitlements up to the date of repayment without prior notice. However, UCA Cash will generally provide an investor with one calendar months' notice of its intention to do so by letter forwarded to the last known address of the investor.
16. Investments are made within the Ethical Investment Policy approved by The Uniting Church in Australia, Synod of Victoria and Tasmania, details of which will be provided upon request.
17. Written communications may be delivered by mail or electronically.
18. The liability of investors is limited to the amount invested with UCA Cash.
19. UCA Cash will have no liability to investors for anything done or omitted by it in good faith in reliance upon any advice provided by a professional adviser.

Contact Us

U Ethical

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