

## Have you opted-in?

### CCFS and BFS join together to better serve Australian churches and ministries

We are delighted to confirm that Churches of Christ Financial Services (CCFS) and Baptist Financial Services Australia Limited (BFS) have agreed to a merger date of 1 December 2024.

Clients wanting to continue with CCFS are required to opt-in and you should now have received correspondence both via Australia Post and email providing the required opt-in documentation.

For wholesale and associated clients such as churches, church-based ministries and ministers, the process should simply be a matter of checking a box, signing a form and returning it to CCFS. For non-associated or retail clients, a Client Acknowledgement Form will also need to be signed.

Your help in returning these forms as soon as possible would be appreciated.

We believe that we are better together. The merger enables:

- ✓ Increased resourcing and financial support to Churches of Christ
- ✓ Ongoing access to a large and expanding pool of loan funding for church development.
- ✓ Surpluses generated from CCFS accounts will fund ongoing grants to Churches of Christ state offices.
- ✓ Greater benefits from improved economies of scale

**Many thanks to all our clients that have already returned the opt-in form and to all clients for partnering with CCFS to enable Christian ministries to thrive.**

## TRANSFER CONSENT FORM

Your accounts can be viewed from your last CCFS Accounts Statement, issued on 30 June 2024 but may not reflect any account changes made since that date.

### OPTION 1

Please transfer my CCFS account(s) to a new account held with the CCFS division of Baptist Financial Services Australia Limited (BFS).



### OPTION 2

Please close my account(s) and pay the account balance to a nominated account.



## Contact Details

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# Frequently Asked Questions

## What is a merger?

A merger is a consolidation process where two or more companies combine to form a single entity. This is done for growth and expansion, cost efficiencies, increased competitiveness, and financial stability.

## What do you need from me?

Please fill out the documents that you have received from CCFS and email them to [merger@ccfsaustralia.org.au](mailto:merger@ccfsaustralia.org.au) or post to PO Box 5302, South Melbourne VIC 3205, as soon as possible.

## When will CCFS & BFS merge?

The merger date is scheduled for 1 December 2024.

## If I have a concern, who do I contact?

Reach out if there are any questions or concerns by contacting the CCFS customer service team on 1300 692 237 or email [info@ccfsaustralia.org.au](mailto:info@ccfsaustralia.org.au)

## What impact will a merger have on customers?

**Service Continuity:** Your account and BSB details will remain the same.

**Product Offerings:** CCFS' current product offerings remain the same. Over time, there might be new or improved product offerings due to the combined resources and expertise.

**Interest rates:** Your current interest rate will remain the same but may change over time, customers will be notified in advance.

**Automatic payments:** Any direct debits or automatic payments that have been set up on your accounts will continue to be processed as normal.

## What will happen to my accounts?

Your account will still be managed by the CCFS team but will form part of BFS' investment portfolio.

## I already use the CCFS online portal, for my account and cards, will this change?

Access to the CCFS online portal for your account and cards remains the same.

## Will Australia Post still be our go to – Bank@Post?

Yes, you will continue to use Australia Post – Bank@Post.

## What will happen to current CCFS staff?

The friendly CCFS customer service staff will continue to help you with anything you need.

## Who is going to represent CCFS on the BFS Board?

Churches of Christ can nominate a person to the BFS Board to ensure the interests of Churches of Christ are considered in any Board discussions and decisions.