

## Introducing the LLL

LLL Australia is a charitable financial institution which provides savings accounts and has been trusted since 1921.



The LLL prides itself on providing savings accounts that are simple and fee free, with a great interest rate. The LLL has a variety of savings accounts: personal and joint accounts; guardian accounts for children; and Business accounts, including self-managed super funds and not-for-profit organisations.

LLL Savings Accounts have many features, including:

- A great interest [rate](#)
- No fees or charges at all
- Internet banking
- No minimum balance or deposit requirements
- No 'bonus' interest hurdles
- Your money is available to withdraw at any time.

Using an LLL Savings Account is an easy method of saving for a goal or target.

As an Authorised Deposit-taking Institution (ADI), the LLL is regulated under the Banking Act and by APRA. The LLL is the only charitable ADI in Australia and is a great ethical alternative to the major banks. The LLL has been supporting the Lutheran Church of Australia's (LCA) community (including Lutheran Schools) for nearly 100 years.

The LLL provides loans to approved LCA projects, such as upgrades to Lutheran schools, churches and care facilities, with surpluses assisting the LCA in its mission.

We welcome you to get to know us more at [www.lll.org.au](http://www.lll.org.au)

## Matching Deposits

The concept of Matching Deposits is a unique facility offered by the LLL and provides an ingenious way to support a particular project within the LCA, such as Lutheran School projects. Approved LCA projects are able to borrow funds from the LLL to the total amount of Matching Deposits at a competitive interest rate.

Any LLL Savings Account can be a Matching Deposit to support an LCA project loan and it does not change the financial status of your LLL account. You can make deposits and withdrawals as usual and the account still earns a great rate of interest. An LLL Matching Deposit does not act like an off-set account.

Ask your Principal or Business Manager about how LLL Matching Deposits benefit your school.

The above information has been prepared by the LLL for placement on Lutheran school websites and in other publications. The contained advice is general in nature and does not take into account your personal situation, needs or objectives. You should consider if this product is right for you. C0090