



Learn Save Grow!

Teach them how to
save, before they
learn to spend,
with a **No Fee** LLL
Children's Savings
Account.



LLL school banking

The LLL offers a 'school banking' system to all Lutheran schools throughout Australia.

Check with your Lutheran school when and where deposits can be made.

Using LLL school banking can encourage students to develop regular saving habits which can be maintained throughout life.

For more information on LLL school banking, contact the LLL or your Lutheran school office.

For more information or
to open an LLL Children's
Savings Account:



www.lll.org.au
Phone our office on:
1800 556 457



Finance
with a
mission

This advice is general in nature and does not take into account your personal situation, needs or objectives. Please consider the Disclosure Documents (available in branch or on the LLL website) to decide if this product is right for you.



Children's Account

Learn, save, grow!

To start your child on a lifetime of saving with an LLL Children's Savings Account:



1
Complete the online form:
www.lll.org.au

2
Your child will also receive a \$5 gift from us.*

\$5

* The LLL pays a \$5 gift to the first savings account opened for the child.

When you introduce your child to saving at an early age, they have the opportunity to learn the importance of saving money, how to develop saving goals and how savings accounts work.

Learning the three 'S's



Saving

for that special item or goal



Spending

for day to day things



Sharing

for helping others



Saving is easier when you have an account that pays you rather than charges you.

Features of an LLL Children's Savings Account:

No fees or charges – at all

Great interest rate with no 'Bonus' rate hurdles to jump

Funds available at-call

Easy to follow passbook with an Internet access option

Cash deposits can be made into LLL accounts at most Lutheran schools in Australia.

Who is the LLL?

Established in 1921, LLL Australia is a charitable financial institution who provides savings accounts. The LLL prides itself on providing deposit accounts that are simple, fee free with a great interest rate. Savings account products include Personal, Children's, Business and Self Managed Super Funds that can be in individual or joint names.

As an Authorised Deposit-taking Institution, the LLL is regulated under the Banking Act and by APRA.

The mission of the LLL is to provide business and financial support to the Lutheran Church of Australia (LCA) while providing excellent service to all customers and safeguarding the interests of depositors.

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

