

# Further information

## Macquarie Cash Management Account – 1 July 2014

The following information is incorporated by reference in the current *Macquarie Cash Management Account (Macquarie CMA) Product Information Statement* and must be read in conjunction with the Product Information Statement.

### How do I complete an application?

The application form will guide you through the questions. Please note that for some applicants we require additional documentation. Once you have completed and signed your application form, return the signed original form to your Financial Services Professional or to Macquarie directly.

### Important information about your application

#### Who can open an account?

- Individuals over 18 years old
- Companies
- Incorporated or unincorporated bodies (eg strata bodies corporate, trade unions and sporting associations)
- Trustees for other entities
- Government bodies
- Registered co-operatives.

For applications with five or more applicants, please attach a separate completed application form with additional applicants' details.

If you are opening a Macquarie CMA on behalf of a minor (ie acting as trustee) you should quote a Tax File Number or exemption reason to prevent tax being withheld from any interest payments.

If you are opening an account on behalf of a minor or another entity, we require you to provide supporting documentation.

#### Residential, postal and account mailing addresses

Please note we are required to collect a residential address for the Account holder(s).

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party.

The account mailing address will be used to send all other correspondence regarding the account such as printed statements and cheque books. This address can be care of a third party such as your Financial Services Professional.

### Attorneys

If you are signing under power of attorney, please provide identification (eg driver's licence) with an attached original certified copy of the power of attorney and specimen signature(s) of the attorney(s) if not displayed on the document.

### Financial adviser's details or stamp

If a licensed financial adviser's details or stamp appears on the application form we may pay them commission. We will also supply them with information about your accounts and attempt to contact them in the first instance if any account follow up is required. We will not make these payments in certain circumstances, including where there is a legal impediment or prohibition on us making such payments – see for instance, the comments on the FOFA Reforms below.

### Future of Financial Advice (FOFA) Reforms

A suite of reforms referred to as the FOFA Reforms commenced on 1 July 2012 with transitional effect which result in a ban on commissions and other similar payments from either 1 July 2013 or 1 July 2014 depending on the particular circumstances. As a result, we will not make payments where we are prohibited from doing so under the FOFA Reforms.

### Cheque deposits

Cheques will only be accepted into your Macquarie CMA, if made out to the Account holder.

Third party cheques cannot be accepted.

## Foreign Account Tax Compliance Act (FATCA)

FATCA is United States (US) tax legislation that assists the US Internal Revenue Service (IRS) to identify and collect tax from US residents for tax purposes that invest in certain financial accounts through non-US entities. If you are a US resident for tax purposes, you should note that Macquarie is a 'Foreign Financial Institution' under FATCA. We intend to comply with its FATCA obligations, as determined by either the FATCA regulations or any inter-governmental agreement (IGA) entered into by Australia and the US for the purposes of implementing FATCA and any Australian laws and regulations relating to the IGA. As at the date of this Further Information Document it is expected that Australia will enter into an IGA with the US. It is expected that under these obligations, we will have to obtain and disclose information about certain clients to the ATO or IRS. In order for us to comply with our obligations, we will also request that you provide certain information about yourself, including your US Taxpayer Identification Number (if applicable).

# Privacy

Your privacy is important to us. This statement explains how we will use and disclose your personal information and provides information about your privacy rights.

We may collect, hold, use and disclose personal information about you to process your application, administer and manage the products and services sought by and provided to you, monitor, audit and evaluate those products and services, model and test data, communicate with you and deal with any complaints or enquiries.

We collect and record personal information through our interactions with you and your nominated financial services professional(s), including by telephone, email or online. We may also collect personal information from public sources and third parties including information brokers and our service providers. Without this information, we may not be able to process your application or provide you with an appropriate level of service. We are required or authorised to collect your personal information under various laws including Anti-Money Laundering and Counter-Terrorism Financing Act, Taxation Administration Act, Income Tax Assessment Act, Corporations Act and the Foreign Account Tax Compliance Act (US), and any similar law of any country, and any related laws designed to implement those laws in Australia.

Where you provide us with personal information about someone else you must first ensure that you have obtained their consent to provide their personal information to us based on this Privacy Statement.

We may exchange your personal information with other companies in the Macquarie Group as well as our service providers which are described further in our Privacy Policy. We will supply the financial services professional(s) nominated on your application form or in a subsequent written communication to us, and their Australian financial services licensee if applicable, with information about your account. We may also disclose personal information to regulatory authorities (eg tax authorities in Australia and overseas) in connection with their lawful information requests or to meet our legal obligations in any relevant jurisdiction. The third parties with whom we exchange personal information may operate outside of Australia (this includes locations in the Philippines, India and the countries specified in our Privacy Policy. Where this occurs, we take steps to protect your information against misuse or loss.

We and other companies in the Macquarie Group may use your personal information to contact you on an ongoing basis by telephone, electronic messages (like email), online and other means to offer you products or services that may be of interest to you, including offers of banking, financial, advisory, investment, insurance and funds management services, unless you change your marketing preferences by telephoning us as set out below or visiting **[macquarie.com.au/optout-bfs](https://www.macquarie.com.au/optout-bfs)**. Under the Privacy Act, you may request access to your personal information that we hold. You can contact us to make such a request or for any other reason relating to the privacy of your personal information by telephoning us on **1800 806 310** or emailing **[privacy@macquarie.com](mailto:privacy@macquarie.com)**. Please mark communications to the attention of our Privacy Officer.

You may also request a copy of our Privacy Policy which contains further details about our handling of personal information, including how you may access or update your personal information and how we deal with your concerns. The Privacy Policy can also be found via **[macquarie.com.au](https://www.macquarie.com.au)**

# Government Guarantee on deposits

The Macquarie CMA is a deposit with Macquarie Bank Limited (ABN 46 008 583 542) (Macquarie Bank) and is eligible for coverage under the Financial Claims Scheme (FCS) (commonly referred to as the Australian Government deposit guarantee). The FCS has been established by the Australian Government to provide depositors with locally incorporated Authorised Deposit-taking Institutions (ADIs) (such as Macquarie Bank) a guarantee on deposits.

## How will this affect my account?

A permanent guarantee cap of up to \$A250,000 per account holder per ADI applies.

The guarantee only applies to deposits denominated in Australian dollars.

In the case of joint accounts, each account-holder's share of the joint account will be added to other deposits held in their name and the FCS cap will be applied to the aggregated amount for each account-holder. Each account-holder is entitled to an individual guarantee up to the FCS cap of \$A250,000.

The FCS applies to an eligible ADI if Australian Prudential Regulation Authority (APRA) has applied for the winding up of the ADI and the responsible Australian Government minister has declared that the FCS applies to that ADI.

## Where can I go to for further information?

Further information about the FCS can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on **1300 558 849 (or +61 2 9210 3480** if calling from overseas).

# Terms and conditions

These terms and conditions apply to the operation and features of the Macquarie CMA, subject to the relevant provisions of the *Code of Banking Practice* adopted by Macquarie Bank Limited.<sup>1</sup>

The Product Information Statement provides further general information about the account.

## 1. Definitions

In this Product Information Statement:

- 1.1 **Account** means a Macquarie Cash Management Account (Macquarie CMA).
- 1.2 **Business Day** means any day on which banks are able to settle through the Reserve Bank of Australia. This does not include Saturday, Sunday and any national Australian public holidays. For the purposes of transactions that are made through BPAY®, Business Day means a day on which banks in Sydney or Melbourne are able to effect settlement through the Reserve Bank of Australia.
- 1.3 **Code** means the Macquarie Access Code (MAC), user identifications, passwords, Personal Identification Numbers (PINs) and any other security codes or devices necessary to access your account or information about your account.
- 1.4 **Communications in writing** means communications on paper which can be delivered through the postal system, fax, email, SMS or in person.
- 1.5 **Financial Services Professional** means an adviser, accountant, administrator, stockbroker, risk specialist, mortgage broker, intermediary or any person that acts on behalf of a Company.
- 1.6 **Lodgement time** means the time by which payments and deposits need to be made on a Business Day.
- 1.7 **Macquarie Group** refers to Macquarie Bank Limited and its related entities.
- 1.8 **Macquarie Online** means the secure online services and automated phone services which enable you to access information about your account, update aspects of that information and make payments to other accounts.
- 1.9 **Mistaken Payment** means an electronic payment made by a customer where the funds are paid into the wrong person's account where the customer enters or selects a BSB, account number and/or other identifier that does not belong to the named and/or intended person as a result of:
- the customer's error, or
  - the customer being advised of the wrong BSB account number and/or other identifier.
- This does not include payments made using BPAY®.
- 1.10 **Payment** means a payment of any type including by BPAY®, funds transfer, PayAnyone or by any other method allowed by Macquarie from time to time.
- 1.11 **Recipient** means any person or entity who receives a payment by any payment method, including BPAY® billers and people receiving money from you by funds transfer or PayAnyone.
- 1.12 **We, our, us or Macquarie** refers to Macquarie Bank Limited, AFSL 237502.
- 1.13 **Withdrawal** means any withdrawal of funds from your account.
- 1.14 **You** means you the account holder(s). Where the context permits it also includes any person carrying out any account transaction on your behalf, for example a person to whom you have given third party access.

## 2. Variations

- 2.1 We may change these terms and conditions and the other information contained in the Product Information Statement in our reasonable discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

Variations		
Minimum notice	Days	Method of notice
Introduce a new fee or charge (other than a government charge payable directly or indirectly by you)	30	In writing or electronically
Increase a fee or charge (other than a government charge)	30	In writing, electronically, by press advertisement or in any other way permitted by law
Change the method by which interest is calculated	30	In writing or electronically
Change the frequency with which interest is debited or credited	30	In writing or electronically
Change to any other term or condition (apart from the introduction or variation of a government charge payable directly or indirectly by you)	No later than day of change	In writing, electronically, by press advertisement or in any other way permitted by law

<sup>1</sup> The version of the *Code of Banking Practice* adopted by Macquarie Bank Limited is publicly available at [www.bankers.asn.au](http://www.bankers.asn.au)

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

- 2.2 Where we introduce a new fee or charge, increase an existing fee or charge, vary the method by which interest is calculated or the frequency with which it is debited or credited, you will receive written notice within 30 days before the change takes effect. Where any other minor change occurs, subject to the requirements of any law, you agree that we can notify you by posting a notice of the change on our website at [macquarie.com.au/personal](http://macquarie.com.au/personal)
- 2.3 You agree that we can give notice of variations to these terms and conditions, any material changes to, or any significant event that affects any of the matters specified in this Product Information Statement, in writing, electronically, by an advertisement in a major daily newspaper or in any other way permitted by law.
- 2.4 If a government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

### 3. Sufficient funds

- 3.1 You will not be able to settle trades unless cleared funds are in your account.
- 3.2 Where you specify a future date for a withdrawal, we may decline any other withdrawal request that would leave insufficient funds to cover those obligations.
- 3.3 Where you request a transfer, we are not obliged to effect a transfer or payment instruction from you if the funds in your account available for withdrawal are insufficient to cover the amount to be transferred.
- 3.4 We may dishonour any withdrawal, that is for more than the funds in your account available for withdrawal at the time the withdrawal is made. We have absolute discretion to determine the order of priority of monies paid.

### 4. Interest

- 4.1 The interest rate for your account will be published on our website [macquarie.com.au/personal](http://macquarie.com.au/personal) and is subject to change.
- 4.2 Interest is calculated by dividing the current interest rate by the number of days in the year (365 or 366 in a leap year) and multiplying by end of day account balance.
- 4.3 Interest is calculated on Business Days for that day and all days up to the next Business Day, including any days belonging to the next month. The calculated interest for these days are added, and then rounded up or down, subject to clause 4.4 and 4.5, and accrued until payment.
- 4.4 Where the last day of the month falls on a non Business Day, interest for any days belonging to the next month, and before the next Business Day, is calculated, rounded up or down and then deducted from the accrued interest for that month where payment is due. This deducted amount is then included in the next month accrued interest.
- 4.5 Interest accruals are rounded up or down to the nearest cent, more than or equal to 0.5 of a cent is rounded up and less than 0.5 of a cent is rounded down.

- 4.6 All interest payments will be paid on the last Business Day of the month for all interest accrued for that month.

## 5 Fees and charges

- 5.1 We will debit your account all fees and charges applicable to the account as set out in this clause 5.3 or as notified to you by us from time to time.
- 5.2 We may adjust debits and credits to your account, and the balance or interest accrued on your account, in order to accurately reflect your and our legal obligations (for example, because of an error or because a deposited cheque or a direct debit payment is dishonoured).
- 5.3 The following fees apply for incidental services and special requests in relation to your Macquarie CMA. These fees are payable when you request the relevant services and are debited from your account. Details will be outlined on your statement.

Cheque books:	30 cheques	\$4.50
	50 cheques	\$6.00
	100 cheques	\$9.00
If you do not specify the number of cheques, a book of 30 will be issued.		
Deposit books		Free
Bank cheques		\$7.50 each
Cancelled bank cheques		\$6.50 each
Dishonoured payments		\$40.00 each
Dishonoured cheque deposits		\$13.50 each
Stopped cheques		\$10.00 each
Special cheque clearance <sup>2</sup>		\$18.00 each
Document retrieval		\$13.50 each
Transaction investigation:	Simple trace	\$30.00 each
	Complicated trace	\$60.00 each
Foreign currency cheque deposit (refer to page 8 of the <i>Product Information Statement</i> ) <sup>3</sup>		\$60.00 each
Australian dollar (AUD) draft deposit greater than \$10,000 <sup>3</sup>		\$50.00 each
Telegraphic transfers (overseas or domestic) <sup>4</sup>		\$30.00 each
Overseas bank drafts		\$35.00 each
Deposit adjustment <sup>5</sup>		\$10.00
Historical statements:		
	Viewed and printed online through Macquarie Online	Free
	Ordered via Macquarie Online	Free
	Ordered through Client Services	\$4.50 each

<sup>2</sup> Please send your special clearance requests, together with your cheques to be deposited, directly to Macquarie. Special clearance cannot be requested through NAB.

<sup>3</sup> Deducted from the deposit amount.

<sup>4</sup> For overseas telegraphic transfers, financial institutions levy charges. If these charges are deducted from the funds, this will result in the beneficiary receiving a lesser amount than transmitted.

<sup>5</sup> This fee is charged to you by NAB if cheques deposited do not match the amount indicated on the deposit slip. It is deducted from the deposit amount by NAB and we will notify you by letter if this is the case.

5.4 We may deduct from your account any government charges or taxes which are introduced or become applicable to your account after commencement. We may change (acting reasonably) these fees or charges from time to time (including introducing new fees and charges, or changing the way fees and charges are calculated or debited to your account). There is no maximum limit for the amount of fees and charges we may impose, however any such charges will be decided at our reasonable discretion. If any law regulates such a change we will only make the change to the extent permitted by, and subject to, the requirements of that law.

5.5 Any failure by us to charge a fee shall not constitute a waiver of that fee or the right to charge that fee in the future.

## 6. Instructions

6.1 Macquarie may, in its absolute discretion accept and refuse account instructions, verbal, written, fax or other electronic requests as Macquarie determines from time to time.

6.2. You acknowledge that Macquarie is entitled to rely on, and you will be liable for, any Account instructions which are received electronically or by fax, which appear to have been duly authorised by you. By providing Account instructions in this way you acknowledge there is an increased risk of fraud and that you release us from, and agree to reimburse us for, any losses and liabilities arising from any payment or action we (acting reasonably) make in this respect, provided we have acted without fraud and negligence.

6.3 We reserve the right to add further requirements at any time where we consider these to be reasonably necessary to protect your account.

6.4 You authorise and direct us to act on any instructions given to us by a user or a person using a user's password or PIN and you are liable for any such instructions. We may reasonably delay acting on, or may ask you for further information before acting on, an instruction.

6.5 You authorise us to accept any instruction that has not been cancelled by you and notified to us prior to us acting on that instruction.

## 7. Authorising a third party to access your account

We offer a facility where you may authorise a company, firm or another person to have access to or withdraw from your account. There are six types of authority:

- Enquiry authority
- Fee authority
- Government/Tax Payment authority
- General Withdrawal authority
- Authorised Signatory, and
- Adviser Limited Third Party Authority.

The rights and obligations attaching to each level of authority are described in these terms and conditions.

### General terms which apply to all levels of third party authority

7.1 Only you may appoint a third party to access or withdraw from your account.

7.2 If you appoint a third party to withdraw from your account they will automatically be able to enquire on your account also.

7.3 We can impose conditions at any time (acting reasonably).

7.4 Subject to these terms and conditions, withdrawals may be for any amount and may be made at varying intervals of time.

7.5 You acknowledge and agree that these terms and conditions apply to the third party appointed by you in the same way that they apply to you. You must ensure that every third party appointed by you has read these terms and conditions and complies with them. If any third party appointed by you does not comply with these terms and conditions, you will be in breach of these terms and conditions.

7.6 This authority takes effect on the date when we amend our records to note the appointment of the third party and continues until we cancel it or you cancel it by telling us in writing. Cancellation takes effect on the date when we amend our records to note the change.

7.7 We may cancel the appointment of a third party as an authority on your account by telling you in writing.

7.8 We may cancel the authority given to a third party if we receive written notice of the death, bankruptcy or mental illness of either you or the third party.

7.9 You can arrange to have the authority of any third party appointed by you revoked at any time by notifying us in writing. The notice of revocation must be signed in accordance with the operating instructions for the account.

7.10 Third parties may not set up direct debits on your account or give other third parties access or authority on your account.

7.11 Where you give authority to a company or firm such as your stockbroking or financial advisory firm:

- a. the company or firm will give us details of people who can transact on its behalf



- b. you acknowledge and agree that the company or firm may do this and that the people nominated by the company or firm can withdraw from your account in accordance with the authority you have given it
- c. we will only act on withdrawal requests from the company or firm, if the person requesting the withdrawal has been nominated by it in accordance with our procedures, and
- d. the company or firm must tell us in writing if any nominated person no longer has authority. Until we have been advised in writing that a person no longer has authority that person may still operate your account and you cannot claim that he or she is not acting for you or is not authorised.

7.12 You acknowledge and agree that if the third party appointed by you does not comply with these terms and conditions, we may unilaterally cancel the person's authorisation, suspend, freeze or block your account.

7.13 You:

- a. indemnify us against all loss, liabilities and costs incurred directly or indirectly as a result of the appointment by you of your Financial Services Professional or any person nominated by them in accordance with clause 7.11
- b. indemnify us against all loss, liabilities and costs incurred directly or indirectly in connection with any action by your Financial Services Professional or any person nominated by them in accordance with clause 7.11, under their appointment or any payment made from your Account on their instruction
- c. release us from all claims and liabilities in connection with any act or omission relating to the appointment of your Financial Services Professional or any person nominated by them in accordance with clause 7.11, to your Account
- d. release us from all claims and liabilities in connection with any action by your Financial Services Professional or any person nominated by them in accordance with clause 7.11, under their appointment or any payment made from your Account on their instruction.

However we remain liable for any loss or liability which:

- a. arises as a result of our negligence, or
- b. by operation of law we cannot exclude.

#### Indemnity

7.14 You:

- a. indemnify us against all loss, liabilities and costs incurred directly or indirectly as a result of the appointment of a third party
- b. indemnify us against all loss, liabilities and costs incurred directly or indirectly in connection with any action by a third party under their appointment or any payment made from your account on their instruction
- c. release us from all claims and liabilities in connection with any act or omission relating to the appointment of a third party to your Account, and
- d. release us from all claims and liabilities in

connection with any action by a third party under their appointment or any payment made from your account on their instruction.

However, we remain liable for any loss or liability which:

- a. arises as a result of our negligence, or
- b. by operation of law we cannot exclude.

#### Terms relating to each of the levels of authority

##### 7.15 Enquiry authority

- a. You authorise the third party to have access to information about your account.
- b. You do not authorise the third party to make withdrawals from your account, make any changes to your account details, close your account or enable use of your cheque book, should you have one.

##### 7.16 Fee authority

You authorise your Financial Services Professional, should you have one, to withdraw their fees from your account using online and electronic withdrawal services or any other method agreed in writing by us.

##### 7.17 Government/Tax Payment authority

You authorise the third party to withdraw funds from your account to make payments on your behalf directly to government departments or agencies, using online and electronic services or any other method agreed in writing by us.

##### 7.18 General Withdrawal authority

- a. You authorise the third party to make payments and withdrawals in accordance with the terms set out under 'Fee authority' and 'Government/Tax Payment authority' above.
- b. In addition, you authorise the third party to make payments and withdrawal for any purpose including settlement or investment using online, electronic and telephone withdrawal services or any other method agreed in writing by us.
- c. You do not authorise the third party to make any changes to your account details, close your account or enable use of your cheque book, should you have one.
- d. Your stockbroker or Adviser reserves the right to hold funds from the time the order is placed or the time of execution to settle trades.

##### 7.19 Authorised signatory

- a. You authorise the third party to make payments and withdrawals in accordance with the terms set out under 'General Withdrawal authority' above.
- b. In addition, this authority allows the third party to use your cheque book, should you have one, change details on your account (subject to clause 7.8) and close your account. This does not allow the authorised signatory to appoint other authorised signatories to the account.



## 7.20 Limited Third Party authority

- a. You authorise the third party to have access to information about your account.
- b. You authorise the third party to make withdrawals for any purpose including settlement or investing using online, electronic and telephone withdrawal services or any other method agreed in writing by us.
- c. You do not authorise the third party to make any changes to your account details, close your account or enable use of your cheque book, should you have one.

## 8. Lodgement times

The following lodgement times are the latest time that valid transaction requests can be lodged to allow for same day processing. Any requests that are unclear, incomplete or require additional information may be unable to be processed the same day.

Withdrawal lodgement times	Sydney time
Bank cheque requests: lodged by collect cheques after lodged by collect cheques after	9.00am 11.30am 12 noon 2.30pm
Bank transfer requests <sup>6</sup>	2.00pm
All other withdrawal requests	12 noon
Bank transfer requests received by Macquarie Online	5.00pm
BPAY® requests received by Macquarie Online	5.00pm
Overseas telegraphic transfers	12 noon
Overseas bank drafts <sup>7</sup>	12 noon

<sup>6</sup> Bank transfers normally reach clients' accounts the following working day. Bank transfers (excluding BPAY®) to Building Societies and Credit Unions may take up to 48 hours. Clearance time on cheque deposits is three Business Days.

<sup>7</sup> Drafts will be available for same day collection after 4.00pm in Sydney only and after 10.00am the next Business Day in all other states.

## 9. Provision of data to third parties

- 9.1 From time to time subject to our obligations under privacy legislation, we may send information about your Macquarie CMA to third parties who require it to provide services in relation to your investment in the Macquarie CMA.
- 9.2 We do not accept liability for any loss, liability or costs incurred by you as a result of or arising from the use of information about your account by third party service providers, unless such loss, damage or costs are due to negligence or fraud by us or our employees.

## 10. Cheque book

We operate a cheque book facility for our clients.

- 10.1 You must not draw a cheque unless the funds in your account available for withdrawal are more than the amount of the cheque. We may dishonour any cheque which is for more than the funds available at the time the cheque is presented.
- 10.2 You must wait three full Business Days before drawing against cheques you have deposited.
- 10.3 You must take care of the cheque book and inform us promptly if it or any cheque forms are lost or stolen.
- 10.4 You may be required to make a stop payment request in writing or by calling us.
- 10.5 We may deduct from your account:
  - a. fees for the operation of the cheque book facility including fees for dishonoured cheques, and
  - b. any duties and other taxes imposed on us, in relation to the facility.
- 10.6 To the extent permitted by law and subject to clause 13.1 you:
  - a. indemnify us against all loss, liabilities and costs incurred in connection with the cheque book facility, and
  - b. release us from claims and liabilities in connection with any act or omission relating to the operation of the cheque book facility.
- 10.7 We may cancel the facility:
  - a. immediately if you do not comply with any of these conditions, or
  - b. at any time after giving you reasonable notice.If asked you must return any unused cheque forms.
- 10.8 We may dishonour a cheque you have written for a number of reasons, including:
  - a. there are insufficient funds in your account available for withdrawal
  - b. the cheque is unsigned or the signature is not valid
  - c. the cheque is 'stale' (presented for payment more than 15 months after the date written on it)
  - d. alterations on the cheque have not been signed by you
  - e. the cheque has been post-dated (presented for payment before the date written on it)
  - f. you have asked us to stop payment of the cheque, or
  - g. we have received notice of your death, mental incapacity or bankruptcy.

## 11. Macquarie Online

We provide secure online services and automated phone services, which enables you to access information about your account, update aspects of that information and make payments to other accounts. You may choose to use the online or the phone service or both. All terms apply to both services, except the PayAnyone service, which is only available through the online service. Throughout these terms and conditions these services are referred to as Macquarie Online.

### 11.1 General terms for Macquarie Online

- a. Each time Macquarie Online is used by you or your appointees in conjunction with your Codes, you accept and agree to be bound by these terms and conditions. You also agree to be bound by the separate terms and conditions for each Macquarie Online site which are available on each site.
- b. You agree:
  - i. to use Macquarie Online only if permitted by us for legitimate purposes
  - ii. not to interfere with or damage (or attempt to interfere with or damage) any code, data or software associated with Macquarie Online
  - iii. anything associated with or available through Macquarie Online belongs to us or other third persons and is protected by intellectual property rights and you agree not to access, download or otherwise use such things other than as expressly permitted by these terms and conditions. You accept full responsibility and you indemnify us for any expense, loss or liability incurred as a result of any unauthorised use by you of such things
  - iv. to keep confidential and secure any information or data obtained at any time by using Macquarie Online, and
  - v. to keep each Code secure.
- c. We will be entitled to assume that any user has your authority each time Macquarie Online is used in conjunction with your Codes, except for any use occurring after you have given us notice to the contrary.
- d. We will use reasonable efforts to provide (but do not guarantee that we will provide) reliable data and information, to the extent that it is within our control. We take no responsibility for the reliability of data and information outside our control.
- e. Subject to conditions and warranties implied by legislation, we exclude:
  - i. liability for any delay, interruption or unavailability of Macquarie Online and for any inaccuracy or incompleteness of data provided by any person and available via Macquarie Online, and
  - ii. all terms implied by statute, general law or custom except ones that may not be excluded. If we breach any condition or warranty implied by legislation in a contract with a consumer, liability for that breach is limited to a resupply of the goods or services in respect of which the breach occurred.

f. We:

- i. will use all reasonable efforts to provide (but do not guarantee we will provide) access to Macquarie Online at all reasonable times, and
- ii. reserve the right to suspend or terminate use of Macquarie Online at any time and for any reason.

g. You may:

- i. end use of this service at any time by giving us written notice, or
- ii. request us to cancel the authority of an authorised user to access your account(s) using the service at any time. We may require written confirmation of this request.

h. Second Authorisation

- i. For the purposes of this clause 11.1.h. Second Authorisation means authorisation of financial or non financial transactions on your account by any method chosen by us at our discretion including but not limited to; entering in a code sent to you via SMS or answering pre determined security question(s).
- ii. If at our discretion a Second Authorisation is required, we will notify you and not affect the transaction until an accurate response is provided by you.

### 11.2 Payments through Macquarie Online

- a. We will confirm the receipt of instructions to transact (although not the transaction itself) on receipt of instructions.
- b. You should check your account records carefully and promptly report to us as soon as you become aware of any payments (including BPAY® payments) that you think are errors or are payments that you did not authorise or you think were made by someone else without your permission (see clause 13 for liability for unauthorised payments). In the case of errors that are Mistaken Payments, the timing of reporting the payment to us may impact on our ability to assist you to recover your funds.
- c. You must also notify us promptly if:
  - i. you become aware that you have made a mistake (please refer to clause 24 for the terms and conditions that apply to Mistaken Payments), or
  - ii. you become aware of any delays or mistakes in processing your transactions, or
  - iii. you become aware of any payments into your account where you are the unintended recipient of those funds and are therefore not entitled to those funds (please also refer to clause 24 for the terms and conditions that apply to Mistaken Payments).
- d. You must be careful to ensure that you tell us the correct amount you wish to pay to the correct recipient. If you instruct us to make a payment and you later discover that:
  - i. the amount you told us to pay was greater than the amount you needed to pay, you must contact the recipient to obtain a refund of the excess, or

- ii. the amount you told us to pay was less than the amount you needed to pay, you can make another payment for the difference between the amount actually paid to the recipient and the amount you needed to pay.
- e. We will be entitled to abide by any transaction undertaken via Macquarie Online in conjunction with your Codes whether or not the user is authorised, subject only to sufficiency of funds and other terms agreed between you and us.
- f. You cannot stop an immediate payment once you have instructed us to make that payment. You can stop or make changes to a future transfer provided that you give us no less than one Business Day's notice.
- g. We will not be obliged to effect a payment if:
  - i. it is not made in accordance with these terms and conditions
  - ii. the information given to us or requested by us is incomplete and/or inaccurate
  - iii. we are restricted or prohibited by law, regulation, industry code, or the requirement of a government or similar authority from permitting the payment to occur, and
  - iv. we are not obliged to process your instructions under these terms and conditions:
    - a. the instructions are not accepted by our system
    - b. there is a technical failure outside our system which causes a delay in the transmission or acceptance of the instructions, or
    - c. the financial institution to which the payment is made causes a delay or error in accepting it.
- h. A delay may occur in the processing of a payment. We will use reasonable endeavours to correct such delay.
- i. A delay might occur in the processing of a payment where:
  - i. there is a public or bank holiday on the day after you tell us to make a payment, or
  - ii. you tell us to make a payment either on a day which is not a Business Day or after the payment cutoff time on a Business Day.
- j. There could be technical or other reasons why a future-dated payment will not be made in accordance with your request. In the event that this happens, except where this is caused by a failure of our systems or equipment, we will not be liable for any loss or damage suffered as a result.
- k. We are not liable for any consequential loss or damage you suffer as a result of using Macquarie Online to make payments, other than loss or damage you suffer due to our negligence or a malfunction of our system or equipment or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited

extent. Where you suffer a loss or damage as a result of a malfunction of our system or equipment, and you should have been aware of the malfunction, our liability is limited to correcting errors in the account and refunding any resulting fees and charges.

- l. We will not process any payments scheduled to be made while your right to participate in Macquarie Online is suspended.

### 11.3 BPAY®

The BPAY® scheme is an electronic payment scheme accessed and transacted via Macquarie Online through which you can ask us to make payments (including transferring funds) on your behalf to organisations (billers) who tell you that you can make payments and transfer funds to accounts with them through the BPAY® scheme (BPAY® payments).

- a. We are a member of the BPAY® scheme and will tell you if we cease to be a member of the BPAY® scheme.
- b. To use the BPAY® scheme you:
  - i. must comply with the rest of the terms and conditions which apply to the account from which you request us to make a BPAY® payment, to the extent that those account terms are not inconsistent with or expressly overridden by the BPAY® terms and conditions set out in this clause 11 and clause 13, and
  - ii. acknowledge that the receipt by a biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that biller.
- c. We will treat your instructions to make a BPAY® payment as valid, if:
  - i. when using Macquarie Online you have authorised the instruction with your Codes in accordance with your account's authorisation instructions (ie 'all of us to sign', etc), and
  - ii. when selecting the BPAY® option you:
    - a. select the account from which the payment is to be made
    - b. enter the biller code from the bill, credit card or bank statement
    - c. enter your customer reference as notified by the biller, eg your account number with that biller on the bill, your credit card or bank account number, and
    - d. enter the amount you want to pay.
- d. We do not have to effect a BPAY® payment if you do not give us all of the above information or if any of that information is incomplete or inaccurate, or there are insufficient cleared funds in your account at the time you ask us to make a BPAY® payment.
- e. We will not accept an order to stop a BPAY® payment once you have instructed us to make that BPAY® payment.
- f. You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us

- to make a BPAY<sup>®</sup> payment and you later discover that the amount you told us to pay was less than the amount that you needed to pay, you can make another BPAY<sup>®</sup> payment for the difference between the amount actually paid to the Biller and the amount you needed to pay.
- g. We will provide you with email notification of BPAY<sup>®</sup> transactions. It is your responsibility to ensure that the email address is kept up to date by telling us in writing if you change it.
  - h. We will attempt to make sure that your BPAY<sup>®</sup> payments are processed promptly by the participants in the BPAY<sup>®</sup> scheme, including those billers to whom your BPAY<sup>®</sup> payments are to be made.
  - i. Subject to published cutoff times. Billers who participate in the BPAY<sup>®</sup> scheme have agreed that a BPAY<sup>®</sup> payment you make will be treated as received by the biller to whom it is directed:
    - i. on the date you make that BPAY<sup>®</sup> payment, if you tell us to make the BPAY<sup>®</sup> payment before our payment cutoff time on a Business Day, or
    - ii. on the next Business Day, if you tell us to make a BPAY<sup>®</sup> payment after our payment cutoff time on a Business Day, or on a non-Business Day.
  - j. There may be delays in addition to those in clause 11.2h-i where:
    - i. another financial institution participating in the BPAY<sup>®</sup> scheme does not comply with its obligations under the BPAY<sup>®</sup> scheme
    - ii. a biller fails to comply with its obligations under the BPAY<sup>®</sup> scheme.
    - iii. there is a public or bank holiday on the day after you tell us to make a BPAY<sup>®</sup> payment, or
    - iv. you tell us to make a BPAY<sup>®</sup> payment either on a day which is not a Business Day or after the cutoff time on a Business Day.
  - k. You should notify us immediately if you become aware that you may have made a mistake (except for a mistake as to the amount you mean to pay – for those errors see clause 11.2d). If you told us to pay the wrong biller we will recredit your account and will seek to recover that amount from the biller. However, if we cannot recover the amount within 20 Business Days, you must pay that amount to us. Meanwhile you are responsible for paying the correct biller the amount of the BPAY<sup>®</sup> payment. If a genuine mistake of any other kind has been made by you, we will attempt to rectify any such matters.
  - l. If we are advised that your payment cannot be processed by a biller, we will:
    - i. advise you of this
    - ii. credit your account with the amount of the BPAY<sup>®</sup> payment, and
    - iii. take all reasonable steps to assist you in making the BPAY<sup>®</sup> payment as quickly as possible.
  - m. You can request access to your information held by BPAY<sup>®</sup> Pty Ltd by contacting the BPAY<sup>®</sup> Privacy Officer on (02) 9646 9222 or email [info@bpay.com.au](mailto:info@bpay.com.au), or by referring to the procedures set out in the BPAY<sup>®</sup>'s privacy policy which can be found at [www.bpay.com.au/Privacy.aspx](http://www.bpay.com.au/Privacy.aspx)
  - n. BPAY<sup>®</sup>'s privacy policy contains information about how you may complain about a breach of the *Privacy Act 1988 (Cth)*, and the process by which your complaint will be handled.
  - o. We are not liable for any consequential loss or damage you suffer as a result of using the BPAY<sup>®</sup> scheme, other than due to any loss or damage you suffer due to our negligence or in relation to any breach of condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.
  - p. We may suspend your right to participate in the BPAY<sup>®</sup> scheme at any time acting reasonably. The circumstances in which we may suspend your right to participate in the BPAY<sup>®</sup> scheme include if you or anyone acting on your behalf is suspected of being fraudulent.

#### 11.4 PayAnyone

- PayAnyone is an optional service through Macquarie Online which allows you to make a payment to any Australian bank account, your current daily limit is available through Macquarie Online. Should additional limits become available, you will be given the option to opt-in and change your limit.
- a. You must be careful to ensure that you tell us the correct amount and name of the person/entity you wish to pay. We are not required to and do not carry out checks to determine if details you give us are correct. For example, we do not check that the BSB and account numbers you provide correspond with the financial institution and account name of the payee (refer to clause 24 for the terms and conditions that apply to Mistaken Payments). Accordingly, any error you make in entering details may result in a payment being made to an incorrect payee or the payment not being made at all.
  - b. We will treat your instructions to make a payment as valid if you have provided us with the following information:
    - i. the account from which the payment is to be made
    - ii. the BSB and account number to which the payment is to be made, and
    - iii. you have authorised the instruction with your Codes in accordance with your account's authorisation instructions (ie 'all of us to sign', etc).
  - c. We may provide you with email notification of PayAnyone transactions. It is your responsibility to ensure that the email address is kept up to date by telling us in writing if you change it.



### 11.5 Recurring Payments

The Macquarie CMA offers a Recurring Payment facility as an optional service which allows you to set up a regular funds transfer to make the same payment each week, fortnight, month, or quarter from your account. Your use of the Recurring Payment facility is subject to the following terms and conditions:

- a. transfers directed to bank, Building Society or Credit Union accounts will normally appear as credits to those accounts within two Business Days. However, it is possible that delays may occur which are beyond our control, in which case we do not accept liability for any loss or costs associated with such delays
- b. where the date on which a Recurring Payment falls is not a Business Day, we will debit your account on the Business Day immediately before that date
- c. you must notify us immediately if you know or suspect any unauthorised transactions have occurred in relation to the Recurring Payment facility
- d. while we will use our best endeavours to make the Recurring Payments you request, other than where we are required by law, we accept no responsibility for refusing or omitting to make all or any of the payments, for late payment, or for failing to follow your instructions
- e. we may, in our absolute discretion, determine the order of priority of payment by us of any monies under the Recurring Payment facility or any other form of withdrawal request
- f. we may terminate your use of the Recurring Payment facility at any time:
  - i. by notice in writing to you, or
  - ii. without notice, at any time if:
    - a. you are in default under any agreement or arrangement with us, or
    - b. the payee advises us that no further payment is required
- g. this authority remains in effect until it is revoked or terminated by us or by you or on your behalf
- h. you can modify or defer your use of the Recurring Payment service at any time by giving us notice in writing, online or over the phone. Your request will normally be processed within seven days of receiving your properly completed request
- i. you can stop your use of the Recurring Payment service at any time by giving Macquarie seven days notice in writing or calling us. Your request will normally be processed within seven days of receiving your properly completed request
- j. when your account is closed, all regular transfers under the Recurring Payment service will cease, and
- k. your use of the Recurring Payment service may be automatically cancelled if three consecutive payments are dishonoured due to insufficient funds in your nominated account. If this occurs, we will notify you that your use of the service has been cancelled. We will also charge to your account any dishonour costs.

### 12. Direct Debit Request Service Agreement

By completing a *Direct Debit Request* form, you authorise and request us to arrange for funds to be debited from your nominated account in accordance with the following terms and conditions:

- a. the account held by your nominated financial institution must be in the same name or names as your account
- b. where the due date for a debit does not fall on a Business Day, your nominated financial institution may vary the timing of the debit. If you are uncertain as to when a debit will be processed, you should ask your financial institution
- c. you must allow two Business Days from the date of receipt by us for funds deposited through the Direct Debit service to be cleared
- d. third parties authorised to transact on your account may not set up a Direct Debit on your behalf
- e. you must notify us immediately if you know or suspect any unauthorised transactions have occurred in relation to your Direct Debits. You should also notify your financial institution as soon as possible
- f. you must notify us immediately, and confirm that notice in writing as soon as is possible, if you believe that there has been an error in debiting your account. If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by adjusting your account accordingly. We will also notify you of the amount by which your account has been adjusted. If we conclude as a result of our investigations that your account has been correctly debited we will respond to your query by providing reasons and evidence of this finding
- g. you must ensure that there are sufficient cleared funds in your nominated account(s) to honour your Direct Debit request
- h. you must ensure that the authorisation given to debit your nominated account is identical to the account signing instructions held by the financial institution where your nominated account is held
- i. your nominated financial institution(s) may, in its absolute discretion, decide the order of priority of payment by it of any monies pursuant to this request or any equivalent authority or mandate
- j. your nominated financial institution(s) may in its absolute discretion, at any time by notice in writing to you or us, terminate this request as to future debits
- k. we may, by 14 days prior notice in writing to you, vary the timing of future debits, or any of the terms of this clause 12
- l. you can modify or defer your use of the Direct Debit service at any time by giving us notice in writing. Your request will normally be processed within seven days of receiving your properly completed request
- m. you can stop a particular debit or cancel your Direct Debit at any time by giving Macquarie seven days notice in writing or by contacting your nominated financial institution. Your request will normally be processed within seven days of receiving your properly completed request

- n. when your account is closed, all regular deposits under the Direct Debit service will cease
- o. your use of the Direct Debit service may be automatically cancelled if three consecutive direct debit payments are dishonoured due to insufficient funds in your nominated account. If this occurs, we will notify you that your use of the service has been cancelled. We will also charge to your account the cost of any dishonour costs
- p. you acknowledge that we may be required to reveal details of your Direct Debit Request to our sponsor bank to assist with the checking of any incorrect or wrongful debits to your nominated account. In all other circumstances, we will keep all information relating to your Direct Debit arrangements private and confidential unless otherwise required by law
- q. you authorise the external financial institution(s) nominated on the *Direct Debit Request* form to confirm the BSB, account number and account name to us if required
- r. directing debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts. You should check your account details against a recent statement. If you are uncertain about these matters, you should contact your nominated financial institution, and
- s. the provider of your nominated bank account may charge you fees if your Direct Debit request dishonours

### 13. Liability for unauthorised transactions – cheque book and Macquarie Online

An unauthorised transaction is a transaction which is not authorised by you or a third party with authority to access your account (such as an authorised signatory, or your Financial Services Professional) or is executed without your knowledge or consent. If you find an unauthorised transaction, you suspect that any person has gained access to your Codes or is using your Codes or cheque book without your authorisation or your Codes or cheques are lost or stolen, contact us immediately on 1800 806 310.

- 13.1 You will not be liable for any unauthorised transaction where:
- a. there was fraudulent or negligent conduct by our employees or agents, or companies involved in the networking arrangements or merchants who are linked to the system
  - b. a forged, faulty, expired or cancelled Code or cheque book was used
  - c. the transaction took place before you received the Code or cheque book
  - d. the transaction has been incorrectly debited more than once to the same account
  - e. the transaction took place after you told us that there had been a security breach on your Code or cheque book

- f. we expressly authorised the conduct that contributed to the unauthorised transaction, or
- g. it is clear you have not contributed to the loss resulting from the unauthorised transaction.

- 13.2 If a payment is made to a person or for an amount which is not in accordance with the instructions you have given us and your account was debited for that amount, then we will credit that amount to your account.
- 13.3 If you are unable to report the loss, theft or unauthorised use of a Code or cheque book due to our notification facilities being unavailable, you are not liable for any losses occurring during that period provided that notification is made to us within a reasonable time of the facility becoming available.
- 13.4 You will be liable for losses resulting from unauthorised transactions where we can prove that you contributed to the loss by:
- a. acting fraudulently,
  - b. not keeping your Code or cheque book secure or secret, or
  - c. unreasonably delaying notifying us after becoming aware of the misuse, loss, theft or breach of security of your Code or cheque book.
- 13.5 You may then be responsible for any losses which occur between when you become aware and when you notified us. In such a situation you also agree to release us from and reimburse us for any reasonable loss, damages, costs, claims, expenses or other actions which may be suffered by or brought against us as a consequence of any such losses unless it is proved we were negligent.
- 13.6 **Liability for BPAY® payments**
- a. You must tell us promptly if:
    - i. you become aware of any delays or mistakes in processing your BPAY® payments
    - ii. you did not authorise a BPAY® payment that has been made from your account, or
    - iii. you think that you have been fraudulently induced to make a BPAY® payment. We will attempt to rectify any such matters in relation to your BPAY® payments in the way described in this clause. However, except as set out in this clause and clause 11.2k, we will not be liable for any loss or damage you suffer as a result of using the BPAY® scheme. The longer the delay between when you tell us of the error and the date of your BPAY® payment, the more difficult it may be to perform the error correction. For example, we or your biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the biller to rectify the error.



- b. If a BPAY® payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and we cannot recover, within 20 Business Days of us attempting to do so, the amount of that payment from the person who received it, you must pay us that amount.
- c. If a BPAY® payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your account with the amount of that unauthorised payment. However, you must pay us the amount of that unauthorised payment if:
  - i. we cannot recover within 20 Business Days of us attempting to do so that amount from the person who received it, and
  - ii. the payment was made as a result of a payment direction which did not comply with our prescribed security procedures for such payment directions, and
  - iii. if we are able to recover part of the amount of that payment from the person who received it, you must only pay us the amount of that payment that we are not able to recover.
- d. If a BPAY® payment is induced by the fraud of a biller or person involved in the BPAY® scheme, then that biller or person should refund you the amount of the fraud-induced payment. However, while we would assist you to pursue a refund, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in the BPAY® scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment that is not refunded to you by the person that induced the fraud. You must exercise care about the biller you deal with, the security of your access code and password and the accuracy of your instructions to us.
- e. If a BPAY® payment you have made falls within the type described in clause 13.6c and also clauses 13.6b or 13.6d, then we will apply the principles stated in clause 13.6c. If a BPAY® payment you have made falls within both the types described in clauses 13.6b and 13.6d, then we will apply the principles stated in clause 13.6d.
- f. You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you:
  - i. did not observe any of your obligations under clause 11.3 or this clause 13.6, or
  - ii. acted negligently or fraudulently in connection with clause 11.3 or this clause 13.6.

- g. If you tell us that a BPAY® payment made from your account is unauthorised, you must first give us your written consent addressed to the biller who received that BPAY® payment, consenting to us obtaining from the biller information about your account with that biller or the BPAY® payment, including your customer reference number and such information as we reasonably require to investigate the BPAY® payment.

If you do not give us this consent:

- i. the biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® payment, and
  - ii. we are not obliged to investigate or rectify any BPAY® payment.
- h. If under this clause 13.6, you are liable for an unauthorised or fraudulent payment, your liability is limited to the lesser of:
    - i. the amount of the unauthorised or fraudulent payment, and
    - ii. the limit (if any) of your liability under clauses 11.1, 13.3 and 13.4. If clause 13.6hii applies, we will be liable to you for the difference between the amount for which you are liable and the amount of the unauthorised or fraudulent payment.

#### 13.7 Liability for Mistaken Payments

You may be liable for losses suffered by you or a third party resulting from a Mistaken Payment where:

- a. you have received funds in your account as a result of a Mistaken Payment, and you do not return the funds, or
- b. you make a Mistaken Payment, and we are not able to recover the funds after making reasonable efforts. Where you are liable, you also agree to release us from and reimburse us for any reasonable loss, damages, costs, claims, expenses or other actions which may be suffered by or brought against us as a consequence of any such losses unless it is proved we were negligent.

#### 14. Suspension

14.1 We may suspend, freeze or block the operation of your account at any time without notice. The circumstances in which we may suspend, freeze or block the operation of your account include, without limitation:

- a. if you or the third party appointed by you breach any of the terms and conditions of your account
- b. if we reasonably consider that you or any person authorised to act or purporting to act on your behalf is acting fraudulently or in breach of the laws of any jurisdiction
- c. if we reasonably believe that your account is being used in a way that may cause loss to you or us
- d. if we reasonably believe that it is necessary for business purposes, or
- e. if we reasonably believe that it is necessary to comply with the law or any applicable code.

14.2 The circumstances set out at 14.1 above are for guidance only and do not prevent us from suspending, freezing or blocking the operation of your account for any other reason.

14.3 We will be under no liability to you if we do any or all of these things. Our rights under this clause are in addition to all other rights we may have.

## 15. Anti-Money Laundering

15.1 You must not knowingly do anything to put Macquarie in breach of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, rules and other subordinate instruments (AML/CTF Laws).

You undertake to notify Macquarie if you are aware of anything that would put Macquarie in breach of AML/CTF Laws.

15.2 If requested you must provide additional information and assistance and comply with all reasonable requests to facilitate Macquarie's compliance with AML/CTF Laws, an equivalent law in an overseas jurisdiction, and/or its internal policies and procedures.

15.3 You undertake that you are not aware and have no reason to suspect that:

- a. any deposit to the account is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities), or
- b. proceeds of withdrawals from the account will fund Illegal Activities.

15.4 You acknowledge that Macquarie is subject to AML/CTF Laws and/or its internal policies and procedures. In making an application, you consent to Macquarie disclosing in connection with AML/CTF Laws and/or its internal policies and procedures any of your Personal Information (as defined in the *Privacy Act 1988* (Cth)) Macquarie has.

15.5 In certain circumstances we may be obliged to suspend, freeze or block an account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws and/or its internal policies and procedures. If we freeze or block your account because we believe on a reasonable basis that we are required to do so in order to comply with AML/CTF Laws and/or our internal policies and procedures, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify us if we are found liable to a third party in connection with the freezing or blocking of your account.

## 16. Combining your accounts

16.1 We may, at any time combine the balances of two or more of your accounts held with Macquarie. For example, we may do this if one of your accounts is overdrawn or in debit and the other is in credit. However, we will not do this if for example:

- a. we know the accounts are not held by you in the same capacity (for example, where you have personal account and also an account as trustee for someone else)
- b. we have specifically agreed to keep your accounts separate or your dealings with us suggest such an agreement (for example, because there is evidence of an agreement made in conversation), or
- c. we are bound by a code of conduct not to do so (such as the *Code of Operation for Centrelink Direct Credit Payments*).

16.2 We will promptly inform you if we have combined any of your accounts. We need not notify you in advance.

16.3 You should not treat your accounts as combined unless we have agreed to such an arrangement. In the event that your accounts are combined, we may continue to apply separate interest rates to percentages of the combined balance in accordance with previous arrangements.

16.4 We may close any or all of your accounts and, whether or not any book entries have been made, treat any credit balances in those accounts as having been so applied and then refuse to make advances or meet obligations to you, for you, or for your accommodation as if the combined accounts had at all times been a single account.

## 17. Changes to your account

17.1 You promise that all particulars given to us (whether in an application form or otherwise) are accurate and complete and not, by omission or otherwise, misleading.

17.2 You owe us a duty of care and will not do anything which may facilitate, or omit to do anything which may prevent, any fraud, forgery or other illegal act.

17.3 In order to ensure our records are accurate you will promptly notify us in writing of any change in:

- a. your name or address
- b. the authority of any third party, or
- c. the contents of any application form or any other documents, information or authorisations supplied by you or on your behalf in connection with the account.

17.4 If no such notice is given (regardless of whether such change is registered in a public registry), we are entitled to rely on information, authorisations and documents previously supplied by you. We will not be responsible for any errors or losses associated with account changes where we have received no or inadequate prior notice.

## 18. Taxation

- 18.1 Your Tax File Number (TFN) is collected in accordance with the *Income Tax Assessment Act 1936* and the *Taxation Administration Act 1953*. Provision of a TFN or Australian Business Number (ABN) is not compulsory, however, if you do not quote your TFN (including both TFNs for joint accounts) or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.
- 18.2 If you are a non-resident of Australia for taxation purposes, you must provide us with your overseas residential address. Tax may be withheld on the interest you earn on your Account whilst you are a non-resident.

## 19. Costs and expenses

You shall pay to us all reasonable costs and expenses (including legal fees on a full indemnity basis) incurred by us in connection with:

- the exercise and preservation of our rights under these terms and conditions, and
- any legal proceedings or disputes between you and a third party (including your Financial Services Professional) where we become involved in such proceedings or disputes.

These costs and expenses are payable on demand or when we debit the account for them.

## 20. Your rights and our rights

- 20.1 To the maximum extent allowed by law, you give up any right to set off any amounts we owe you (for example, credit balances in your account) against amounts you owe us.
- 20.2 If any provision of these terms and conditions is, or becomes, illegal, invalid or unenforceable in any jurisdiction, this will not affect:
- the validity or enforceability in that jurisdiction of any other provision of these terms and conditions, or
  - the validity or enforceability in other jurisdictions of that or any other provision of these terms and conditions.
- 20.3 Our rights under these terms and conditions:
- may be exercised as often as necessary
  - are cumulative and not exclusive of its rights under any applicable law, and
  - may be waived only in writing and specifically.
- Any delay in the exercise or non-exercise of any such right is not a waiver of that right.
- 20.4 Your rights in connection with any account may only be assigned by way of security or reassigned to you where a written request has been provided to and accepted by us. We reserve the right to request additional documentation to meet our obligations under AML/CTF Laws and reserve the right to reject any such requests.

- 20.5 Proof of posting or transmission of any notice or statement to you shall be deemed to be proof of receipt of the notice or statement by you at the time when the notice or statement would in the ordinary course be delivered or transmitted notwithstanding the fact that you may not actually receive it.

- 20.6 If we believe you have:
- acted fraudulently
  - unlawfully misused your account
  - acted in a way that could damage the reputation of the Macquarie Group
  - maintained a nil balance, or
  - there has been misconduct on your account
- then we may close your account.

- 20.7 You acknowledge that Macquarie retains the right not to accept an application that Macquarie decides, in its sole discretion, that it does not wish to accept.

## 21. Law and jurisdiction

These terms and conditions shall be governed in accordance with the laws of New South Wales.

If you are not a resident of Australia:

- you submit to the non-exclusive jurisdiction of the courts exercising jurisdiction in the state of New South Wales and any other court of any other jurisdiction notified to you by us for this purpose
- you agree, on request by us, to appoint an agent for service of process in Australia, and
- you consent to the service of process out of any courts in Australia by mailing of copies of process by certified or registered airmail postage prepaid to you at your address given in the application form or to any appointed process agent. In either case, service will be taken to have been effected on receipt. Nothing in these terms and conditions affects the right to serve process in any other manner permitted by law.

## 22. General

- 22.1 We may assign or otherwise deal with our rights under these terms and conditions in any way we consider appropriate provided that we act reasonably. You agree that we may disclose any information or documents that we consider desirable to help us exercise this right. You also agree that we may disclose information or documents at any time to a person to whom we assign our rights under these terms and conditions.
- 22.2 If anything under these terms and conditions is required to be done on a day that is not a Business Day, Macquarie will, at its discretion, process these on the last preceding Business Day or the following Business Day.
- 22.3 Unless otherwise indicated, terms used in these terms and conditions have the same meanings as in the Product Information Statement.

## 23. Trustee representations, warranties and undertakings

This clause applies if you are trustee of a trust (the trust named in the application form being referred to as the Trust).

23.1 You, both as trustee of the Trust and in your own right, make the following representations and warranties for our benefit:

- a. the relevant trust instrument is valid. It complies with the law
- b. you are properly appointed as sole trustee of the Trust
- c. you have always complied with the terms of the Trust and its duties and powers. No one has alleged that you have not done so
- d. you have a right of indemnity from the Trust assets, and
- e. you have properly signed the application form in accordance with the terms of the Trust and your duties and powers as trustee, or if there is any doubt and all beneficiaries are over 18, you have obtained their consent.

23.2 You, both as trustee of the Trust and in your own right, undertake to us as follows:

- a. you will comply with your duties as trustee of the Trust
- b. you will not do anything which may result in the loss of your right of indemnity from the Trust assets
- c. you will remain sole trustee of the Trust, and
- d. you will not amend or vary the Trust instrument.

23.3 In these terms and conditions, unless the context requires otherwise, references to any transactions, assets, acts or liabilities of any nature of yours include your transactions, assets, acts or liabilities as trustee, and where you incur any obligation in any way relating to any asset which you hold as trustee, you incur that obligation both in your own right and in your capacity as trustee.

## 24. Mistaken Payments

24.1 When making a payment, you should always check the BSB and account number carefully – the account name is for reference only and is not used for processing the payment. If these details are incorrect, you may lose funds and we cannot guarantee their recovery or accept liability if funds are not recovered.

### 24.2 Mistaken Payment made by you

Where you believe you have made a Mistaken Payment you should notify us as soon as possible as any delays may impact on our ability to recover the funds on your behalf.

When you request the return of a Mistaken Payment, we will ask you to provide some information that will allow us to determine whether a Mistaken Payment has occurred.

- a. If we are satisfied that a Mistaken Payment has occurred, we will send a request for the return of the funds to the financial institution that received the payment (known as the receiving financial

institution). This request requires us to disclose information about your account and the Mistaken Payment to the receiving financial institution. Consequently, when you submit a request to us for the return of a Mistaken Payment, you also consent to us disclosing this information to other parties in order to request the return of your funds.

- b. If the receiving financial institution is also satisfied that a Mistaken Payment has occurred, they will contact the incorrect account recipient in an attempt to recover the funds. Neither the receiving financial institution nor Macquarie can guarantee the return of the funds, particularly if there are not sufficient funds in the incorrect recipient's account to cover the amount of the Mistaken Payment.
- c. Where we are not satisfied that a Mistaken Payment has occurred, we are not required to take any further action to recover the funds.
- d. We will notify you within 30 Business Days of receipt of your report of a Mistaken Payment, with the outcomes of the attempt to recover the funds.

### 24.3 Recipient of a Mistaken Payment

It is possible that you may receive funds into your account where you are not the intended recipient due to a Mistaken Payment.

- a. Where we receive a request for the return of funds from a sending institution within 10 Business Days of the payment date, and if we are satisfied that a Mistaken Payment has occurred, we may debit your account with the amount of the Mistaken Payment. We are not required to notify you or obtain consent from you.
- b. Where we receive a request for the return of funds from a sending institution after 10 Business Days but within seven months of the payment date, and if we are satisfied that a Mistaken Payment has occurred, we are required to:
  - i. restrict access to the funds, which may require blocking your account, and
  - ii. notify you of the Mistaken Payment and that we will be debiting the funds if you are unable to establish that you are entitled to those funds within 10 Business Days from the date we have restricted the funds.
- c. We are not required to obtain consent from you to debit these funds, including where no response is received from you. In the event, there are insufficient funds in your account to cover the Mistaken Payment we may discuss recovery and repayment options with you.
- d. Where we receive a request for the return of funds from a sending institution after seven months of the payment date, and if we are satisfied that a Mistaken Payment has occurred, then we are required to obtain your consent to debit the funds from your account.
- e. Where we are unable to determine that the payment was as a result of a Mistaken Payment, we may still contact you to seek your consent to return the funds.



- 24.4 You are entitled to make a complaint where you are not satisfied with how your Mistaken Payment request is dealt with or if you believe it is not dealt with within the appropriate timeframes. We will deal with your complaint in accordance with the complaints procedures set out and described in the complaints section of the Product Information Statement.

## 25. FATCA

- 25.1 You must not knowingly do anything to put Macquarie in breach of sections 1471 to 1474 of the US Internal Revenue Code of 1986 (commonly known as FATCA), any associated regulations or official guidance, [any agreement with the US Internal Revenue Service relating to FATCA] or any Australian laws, regulations or official guidance relating to an intergovernmental agreement between the United States and Australia in connection with FATCA (FATCA Laws) and or its internal policies and procedures.
- 25.2 You agree to provide to Macquarie all the information requested at any time (whether as part of the application process or otherwise) to ensure that Macquarie is able to comply with its obligations under the FATCA Laws and or its internal policies and procedures.
- 25.3 If requested, you must provide additional information and assistance and comply with all reasonable requests to facilitate Macquarie's compliance with its obligations under the FATCA Laws and or its internal policies and procedures.
- 25.4 You acknowledge that Macquarie is subject to the FATCA Laws and or its internal policies and procedures. In making an application, you consent to Macquarie disclosing in connection with the FATCA Laws and or its internal policies and procedures any of your Personal Information (as defined in the *Privacy Act 1988 (Cth)*).

## 26. Electronic Message Service

- 26.1 The Electronic Message Service (EMS) is a mechanism by which you are able to electronically receive information regarding contributions from your employer to your Self Managed Super Fund (SMSF), as required under the superannuation law. The EMS is available for clients with this product and accessed online only. By providing our electronic service address to your employer, you are agreeing to be bound by the terms and conditions of the EMS.
- 26.2 A contribution message (Message) is an electronic message sent to us by your employer providing details relating to a contribution payment made to your SMSF. Your employer is responsible for the content and accuracy of the information provided in the Message.
- 26.3 Contribution payments and Messages are separate from one another. Receipt of a Message does not ensure or imply a contribution payment has been made. For information on contribution payments or Messages contact the message sender.
- 26.4 The EMS can be provided either by us or a third party service provider.
- 26.5 The EMS will be provided until there is a change in the law.
- 26.6 As part of the EMS we will accept Messages and may notify you when these become available by email or online. Relevant details of your contribution payments will also be available on our website and to any Financial Services Professionals with authority on your account.
- 26.7 We will reject any Messages that cannot be matched to an account.
- 26.8 We do not and are not responsible for:
- a. reconciling contribution payments to Messages or Messages to trustees of the SMSF, or
  - b. any reporting or consolidation of Messages, or
  - c. removing any Messages which are incorrect, or
  - d. any errors in the Message which do not allow us to match the Message to your SMSF.
- 26.9 You are responsible for:
- a. complying with all applicable laws relating to your SMSF, and
  - b. contacting the message sender if there are any errors with the information contained in the Message.
- 26.10 By providing our electronic message address to your employer you are providing consent for us to collect, hold, use and disclose any personal information contained in the Message.

For more information about Macquarie Cash Management Account, **clients** contact your Financial Services Professional or call 1800 806 310. You can also fax us on 1800 550 140, email us at [transact@macquarie.com](mailto:transact@macquarie.com) or visit our website at [macquarie.com.au/personal](http://macquarie.com.au/personal) **Financial Services Professionals** contact us on 1800 808 508. You can also fax us at 1800 550 140, email us at [adviser@macquarie.com](mailto:adviser@macquarie.com) or visit our website at [macquarie.com.au/advisers](http://macquarie.com.au/advisers)

For **overseas** queries call us on +61 7 3233 8136.

Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001



# Product Information Statement

## Macquarie Cash Management Account



# Contents

- 01 Features at a glance
- 02 Key features
- 04 How do I start?
- 06 Adding to your account
- 08 How do I withdraw?
- 11 How do I access information on my account?
- 13 Our offices

The Macquarie Cash Management Account (Macquarie CMA) is a deposit account provided by Macquarie Bank Limited (Macquarie). As a licensed Australian bank, Macquarie is subject to regulation by the Australian Prudential Regulation Authority. Macquarie also holds Australian Financial Services Licence No. 237502 and is subject to regulation by the Australian Securities and Investments Commission.

## IMPORTANT INFORMATION

**This Product Information Statement describes the features of the Macquarie CMA and, together with the separate *Further information* booklet available on our website [macquarie.com.au/cmainfo](http://macquarie.com.au/cmainfo), contains the terms and conditions which apply to its operation. Please read the Product Information Statement and the *Further information* booklet carefully before deciding whether to open a Macquarie CMA.**

The information in this Product Information Statement is current as at 22 May 2013 and is subject to change. You can find updated information on our website at [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us on 1800 806 310. A paper copy of any updated information is available free on request.

## Terms

In this Product Information Statement:

*We, our, us, Macquarie* means Macquarie Bank Limited, AFSL 237502.

*You, your* means you the account holder(s). Where the context permits it also includes any person carrying out any account transaction on your behalf, for example a person you have given third party access to.

*Financial Services Professional* means an adviser, accountant, administrator, stockbroker, risk specialist, mortgage broker, intermediary or any person that acts on behalf of a Company.

*Business Day* means any day on which banks are able to settle through the Reserve Bank of Australia. This does not include Saturday, Sunday and any national Australian and NSW-based holidays.

## Features at a glance

<b>Minimum ongoing balance</b>	\$5,000
<b>Minimum additional cheque deposits/withdrawals</b>	\$500
<b>Interest</b>	Calculated daily, paid monthly
<b>Government Guarantee</b>	The Macquarie CMA is a retail deposit with Macquarie and is therefore eligible for coverage under the Australian Government's Financial Claims Scheme (Government Guarantee). For current details on the Government Guarantee including applicable caps, please see <a href="http://macquarie.com.au/cmmainfo">macquarie.com.au/cmmainfo</a>
<b>Deposits</b>	<ul style="list-style-type: none"> <li>Funds transfers</li> <li>Direct debits<sup>1</sup></li> <li>BPAY® (Biller code 667022)</li> <li>Cheque (minimum \$500) – you can deposit cheques at Macquarie offices or any branch of the National Australia Bank (NAB) by using your personalised Macquarie CMA deposit book</li> </ul> <p>Refer to <i>Adding to your account</i> on page 6 for further details.</p>
<b>Withdrawals</b>	<ul style="list-style-type: none"> <li>Funds transfers</li> <li>BPAY®</li> <li>Direct debits</li> <li>Personalised cheque book</li> <li>Bank cheques<sup>2</sup></li> <li>Tax payments</li> <li>Overseas transfers and bank drafts</li> </ul> <p>Refer to <i>How do I withdraw?</i> on page 8 for further details.</p>
<b>How do I access my account?</b>	<p>Manage your cash 24 hours a day, seven days a week<sup>3</sup></p> <ul style="list-style-type: none"> <li>Internet access via Macquarie Online</li> <li>Phone banking through Macquarie PhoneLink</li> <li>Fax and electronic instruction service</li> </ul> <p>Refer to <i>How do I withdraw?</i> on page 8 for further details.</p>
<b>Personalised service</b>	<ul style="list-style-type: none"> <li>Specialist consultants renowned for their efficient, friendly service and product knowledge. Call us on 1800 806 310.</li> </ul>
<b>Greater visibility to help you act quickly on investment opportunities as they arise</b>	<ul style="list-style-type: none"> <li>Your Financial Services Professional can view your account online and help you act quickly on investment opportunities as they arise</li> <li>Give your accountant viewing access to your account so they can download your current and historical transaction reports themselves – saving you the time of having to provide them month by month.</li> </ul>
<b>The perfect companion for your self managed super fund (SMSF)</b>	<ul style="list-style-type: none"> <li>All fund transactions appear on one consolidated statement, simplifying super fund accounting, tax returns, end of year auditing and long-term record keeping</li> <li>Download current and historical statements online, up to 10 years worth of historical statements are available online.</li> </ul>

<sup>1</sup> Establish a direct debit into your Macquarie CMA via the *Direct Debit Request* form included in the back of this document.

<sup>2</sup> You can request a cheque to be drawn on your behalf via the *Withdrawal* form or request a new personalised cheque book via the *Cheque and Deposit Book Request* form.

<sup>3</sup> While your instructions can be given at any time, transactions will not be effected outside of banking hours.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

# Key features

## Online flexibility and control

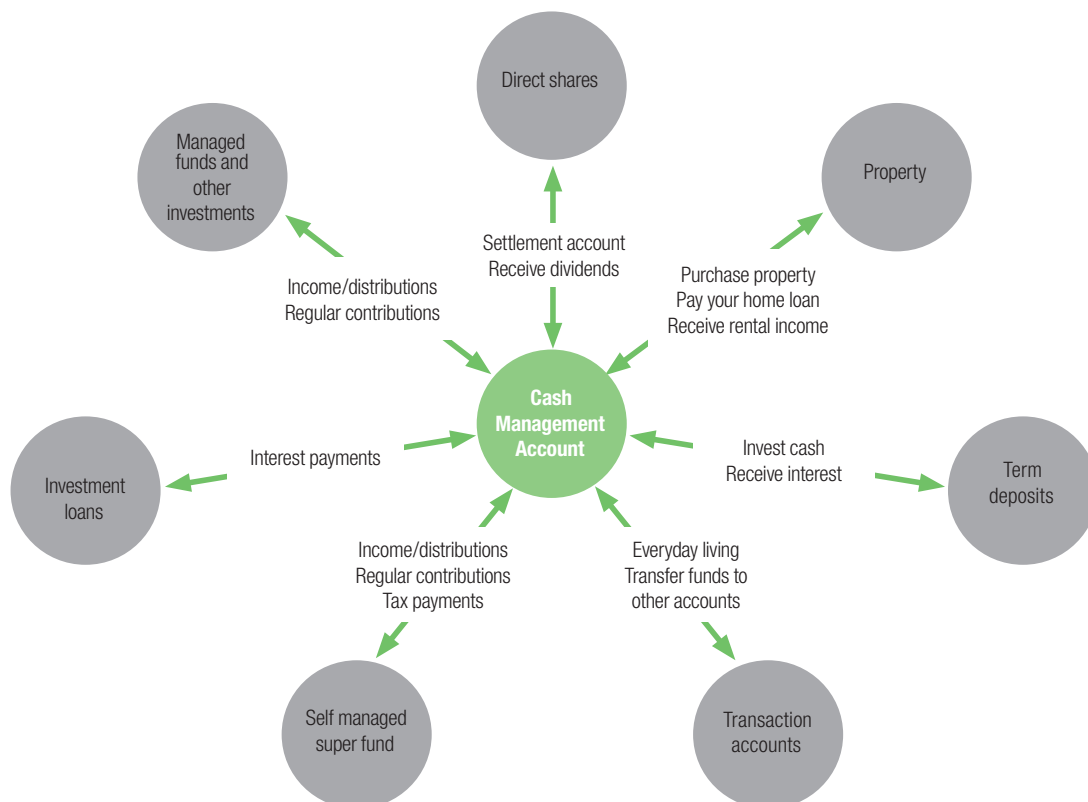
Our online service, Macquarie Online, helps you stay in control of your cashflow 24 hours a day, seven days a week.

- View your available balance and statements online, including your annual tax summary.
- Transfer funds easily to any nominated Australian account.
- PayAnyone up to \$5,000 per day.<sup>4</sup>
- Setup recurring payments.
- Pay your bills using BPAY®.
- Transfer money overseas.<sup>5</sup>
- Make tax payments directly to the Australian Taxation Office (ATO).
- Download an audit report.
- Update your account details.<sup>6</sup>
- Access current interest rates, product information and administration forms.

## The centre of your investment portfolio

The one account allows you to move funds in and out within an environment of complete visibility and control.

The Macquarie CMA offers an efficient way to facilitate your investments. With an extensive range of features and services, the Macquarie CMA may be the ideal cash account for consolidating your cash and establishing an efficient cashflow management system.



<sup>4</sup> If additional PayAnyone limits become available, we will notify you and provide an option for you to change your limit.

<sup>5</sup> If registered for the International Money Transfer (IMT) service using OzForex. The IMT service is provided by OzForex Pty Ltd ABN 65 092 375 703. MBL, through a subsidiary, holds a minority stake in OzForex.

<sup>6</sup> You can update your address and contact numbers online if registered for Macquarie Online.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

## Efficient cashflow management strategies

By consolidating your cash into one central cashflow management system you may reduce account fees incurred elsewhere. As well as this, you and your Financial Services Professional can have a comprehensive view of your cash position, making it simpler for you to take up investment opportunities as they arise. All while earning a competitive rate of interest on your cash.

The Macquarie CMA provides services and reporting tools to make it simple for you to monitor and manage your cashflow.

## The perfect companion for your SMSF

The Macquarie CMA is an ideal cashflow management system for your SMSF, providing the flexibility and control to help you manage your fund's transactions. The Macquarie CMA offers easy access to account and cashflow information so that you can keep track of all payments to and from the account, including distributions, pension payments, expenses, member contributions, asset purchases and sales. Detailed online reporting and the ability to download current and historical statements also simplifies the extensive administration responsibilities that come with having an SMSF.

## Dividend reinvestment

You can arrange for dividends from shares, warrants, interest payments or distributions from other investments and accounts to be credited directly into your Macquarie CMA.

To arrange for your dividends/interest to be invested into your account, simply complete the *Change of Details Dividend and Interest Direct Credit Payments* form in the forms booklet located in the back of this Product Information Statement and send it to the institution or registry with whom the investment is held.

## Competitive interest rate

With the Macquarie CMA at the heart of your wealth creation and cashflow management strategies, you will also benefit from a competitive interest rate. The interest rate you earn is variable and subject to change without notice.

**For the current interest rate, please visit [macquarie.com.au/personal](http://macquarie.com.au/personal) or call 1800 806 310.**

# How do I start?

## Opening an account

To open a Macquarie CMA:

1. Read this Product Information Statement and the *Further information* booklet thoroughly.
2. If you have not already satisfied our requirements under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, each account signatory will also need to provide identification. Refer to the *Application guide* for details on how to complete the identification requirements.
3. Complete and sign the application form that accompanies this document or alternatively you can use the online application process. Some applicants may be required to provide additional documentation.
4. Make your initial deposit by either:
  - mailing or bringing your cheque and application form into one of our offices, or
  - direct debit, by ticking the direct debit box on the application form and completing the *Direct Debit Request* form, or
  - funds transfer through phone or internet banking, by ticking the appropriate box on the application form.

Please make cheques payable to the full account name.

## Joint accounts

If you open an account with more than one person, you are all liable jointly and individually for transaction fees and costs on the account. As a result, all joint account holders must sign the application form to set up the account operating instructions (refer to the signing instructions section of the application form). For example, 'any one of us to sign' or 'all of us to sign'. Please note: if you choose 'all of us to sign', some online withdrawal methods may not be available as they can only be operated by one or two persons. Should you wish to alter the account operating instructions in the future, you will need to notify us in writing, in accordance with the signing instructions of your account.

We may accept a cheque into a joint account which is payable to any one or more of the joint account holders. If there is a dispute about the signing authority, we reserve the right to permit operation on the account only when all joint account holders have signed the instruction. When an account is held in joint names and one account holder dies, the credit balance in the account will be treated as owing to the surviving account holders.

## You and your Financial Services Professional work closely together

If you have a Financial Services Professional, they may be critical to the ongoing management of your account. Your authorised Financial Services Professionals can obtain account information and we will attempt to contact them in the first instance if any follow up is required on your account. Your Financial Services Professional is also able to assist you with any queries you may have regarding your Macquarie CMA.

You choose and appoint your Financial Services Professional. Unless your Financial Services Professional is an authorised representative of a Macquarie Group company, no Macquarie Group company is responsible for the acts or omissions of your Financial Services Professional. You can choose whether your Financial Services Professional can operate your account, or can only view account details. See page 5 for more information.

## Advisory firm remuneration

If a registered broking firm or licensed financial advisory firm introduced you to the Macquarie CMA and their stamp or details appear on the application form, an amount of commission based on your average account balance each month as set out in the table below will generally be paid.

Broking and advisory firm remuneration	Percentage (%) per annum
ABN provided and GST registered	0.275% pa (GST inclusive)
ABN provided, not registered for GST	0.25% pa
ABN not provided	PAYG withholding amount will be deducted

When notified, we will transfer the payment of this commission to any new registered broking firm or licensed financial advisory firm that provides you with advice.

We pay commission to Advisers and brokers at no extra cost to you. We can also draw on our own resources to provide product and marketing support in the form of commission to licensed broking and financial advisory firms.

We will not make these payments in certain circumstances, including where there is a legal impediment or prohibition on us making such payments – see for instance, the comments on the FOFA Reforms below.

## Future of Financial Advice (FOFA) Reforms

A suite of reforms referred to as the FOFA Reforms commenced on 1 July 2012 with transitional effect which result in a ban on commissions and other similar payments from either 1 July 2013 or 1 July 2014 depending on the particular circumstances. As a result, we will not make payments where we are prohibited from doing so under the FOFA Reforms.

## Authorising a third party to access your account

You can appoint another person or company to have access to and operate your account by completing the *Third Party Authority* form located in the forms booklet at the back of this Product Information Statement.

On that form, you may nominate the type of access rights the third party will have to your accounts. This may include:

- *Account enquiry* – enables a third party to enquire on your account by phone, electronically or online
- *Fee authority* – enables you to authorise a third party such as your Financial Services Professional, should you have one, to withdraw their fees from your account using online, electronic and telephone withdrawal services
- *Government/Tax payment authority* – enables you to authorise a third party to make online and electronic payments on your behalf to certain government departments, for example the ATO
- *General withdrawal* – enables a third party to make withdrawals from your account for any purpose – investment or otherwise – using online, electronic and telephone withdrawal services
- *Authorised signatory* – enables a third party to have general withdrawal authority access. In addition it enables them to close your account or make changes to your account such as changing your contact details. This excludes changes to signing instructions on your account and the appointment of other authorised signatories.

Refer to the *Authorising a third party to access your account* section of the *Terms and conditions* found in the *Further information* booklet for more details.

## What interest do I receive?

For the current interest rate, please visit [macquarie.com.au/personal](http://macquarie.com.au/personal) or call 1800 806 310. Your interest is calculated daily and paid monthly. Refer to the *Interest* section of the *Terms and conditions* found in the *Further information* booklet for more details.

## Taxation<sup>7</sup>

**Tax File Number (TFN), Australian Business Number (ABN), or exemption reason**

Our collection of your TFN is authorised, and its use and disclosure is strictly regulated, by tax laws and the *Privacy Act*.

You may quote your entity's ABN as an alternative to its TFN if you are opening the account for purposes related to that entity's business. An Australian Company Number (ACN) cannot be quoted in lieu of a TFN/ABN. If only an ACN is provided tax may be withheld at the top marginal rate (plus Medicare Levy).

You do not have to provide us with your TFN, and declining to do so is not an offence. If you do not quote your TFN (including all TFNs for joint accounts), ABN, or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate (plus Medicare Levy).

For more information about the use of tax file numbers, please contact the ATO.

### Non-residents

If you are a non-resident of Australia for taxation purposes, you must provide us with your overseas residential address.

Tax may be withheld on the interest you earn on your account if you are a non-resident of Australia.

## Changes to laws

Changes to laws or their interpretations, including taxation and corporate regulatory laws, could have an impact on the interest paid to account holders.

## Incomplete applications

In cases where your application is incomplete or you have not provided all necessary information in order for us to fulfil our due diligence obligations under applicable anti-money laundering laws, rules and subordinate instruments and/or Macquarie internal policies and procedures, we will be unable to complete the application and will open your account only when we receive all required information. We will return your deposit to you along with all interest earned on it while it is held by us, within 30 days of receiving it, should we be unable to open your account within that time (including for any of the above reasons).

<sup>7</sup> Macquarie Bank Limited does not give, nor purport to give, any taxation advice. The application of taxation laws depends on a client's individual circumstances. Accordingly, you should seek independent professional advice on taxation implications before making any decisions about a financial product or class of products.



# Adding to your account

The Macquarie CMA offers you a number of convenient ways to add to your account.

Making deposits helps you to:

- consolidate your investment cash in the one account
- build up investment cash in a disciplined way
- ensure there are sufficient funds available to take advantage of new investment opportunities as they arise, and
- maintain minimum balances while supporting your ongoing investment strategy.

**You cannot deposit cash (notes and coins) or third party cheques into your account.**

## Direct debits

Use this facility to easily set up automatic regular deposits into your Macquarie CMA from external accounts in the same name.

The minimum direct debit amount is \$250 per transaction which can be set up for a specific period or continued indefinitely and you have a choice of frequency – once-off, weekly, monthly, quarterly, half-yearly or yearly.

To establish a direct debit for deposits into your Macquarie CMA from an account with another financial institution simply complete the *Direct Debit Request* form in the forms booklet located at the back of this Product Information Statement, ensuring it is signed by the account holders in accordance with the account signing instructions on that other account (not third party authorised signatories). Please also provide an account statement (that is less than six months old) for the account you are debiting.

## Depositing your salary, dividends and other income

Have your salary, dividends and other income such as pensions, unit trust distributions and interest paid directly into your Macquarie CMA. There is no minimum amount for these electronic deposits, after you have opened your Macquarie CMA.

- *Salary* – complete an *Income Redirection* form and arrange for this to be processed through your employer's payroll department.
- *Dividends and interest* – complete a *Change of Details Dividend and Interest Direct Credit Payments* form and send it to the institution or registry where the investment is held.

**These forms are available in the forms booklet at the back of this Product Information Statement.**

## BPAY®

To send funds to your Macquarie CMA via BPAY®, contact the financial institution holding the funds, which must be a BPAY® payer. Using their phone or online banking services, enter the following numbers:

- Biller code – 667022
- Reference number – your Macquarie CMA number

**Please note: BPAY® deposits take two Business Days to clear.**

## Funds transfer

You can transfer funds into your Macquarie CMA from most other financial institutions by requesting them to transfer funds on your behalf and giving them your account details (BSB and account number). Our BSB is as follows:

Branch (BSB) number: 182-512

## Cheque deposits

Upon opening your account, you will automatically receive a free personalised deposit book. You can deposit cheques for \$500 or more at our offices or through the mail using a personalised deposit slip. All cheques must be made payable to the account holder (or one of the account holders if there is more than one).

**Cheque deposits, including bank cheques, take three Business Days to clear.**

### Third party cheques

Third party cheques are not accepted.

#### What is a third party cheque?

A third party cheque is a cheque that is made payable to a person or entity other than the Macquarie CMA account holder. Macquarie cannot accept such cheques. Only cheques made payable to the account name can be accepted.

For example, if a cheque is made payable to a company and the Macquarie CMA is in the name of an individual director, we cannot accept the cheque. It must be in the name of the individual director.

### Special clearance of cheques

Special clearance may be requested if you require the funds to be cleared prior to the standard three Business Days.

If you require special clearance your request must accompany your cheque deposit and be sent directly to Macquarie (refer to the *Fees and charges* section of the *Further information* booklet for applicable fees).

## Deposits through National Australia Bank (NAB)

We have arranged for NAB to accept cheque deposits on your behalf provided you use your personalised Macquarie CMA deposit book. Cheques must be for a minimum of \$500 and in Australian dollars (AUD). We usually credit your account the same Business Day, provided you lodge your deposit at the counter, and interest will accrue from that day.

NAB does not accept third party cheques on our behalf. Cheques take three Business Days to clear.

Please do not use the Express Cheque Deposit facility at NAB branches.

## Deposits from overseas banks

### Online

The online International Money Transfer (IMT) Service allows you to initiate international transfers to and from your Macquarie CMA in foreign currency. IMT has no hidden fees and gives you full transparency of the foreign exchange rate at the time you make the transaction. Register for this service online at [internationalmoneytransfers.com.au](http://internationalmoneytransfers.com.au) or by clicking the *International Money Transfers* link in Macquarie Online. Alternatively, call IMT on 1300 797 494 (Australia) or +61 2 8667 8082 (international).

The IMT service is provided by OzForex Pty Ltd ABN 65 092 375 703. MBL, through a subsidiary, holds a minority stake in OzForex.

### Transfers organised via an overseas bank

You can transmit funds to your Macquarie CMA from overseas by telegraphic transfer, in Australian dollars (AUD), or by bank draft in Australian dollars drawn on an Australian bank. When sending in telegraphic transfers please instruct the sending bank to quote our SWIFT code:

**MACQAU2S XXX**

### Overseas bank cheques

You can deposit a cheque drawn on an overseas bank provided you send it directly to us. Cheque clearance can take in excess of eight weeks and you will incur a fee from Macquarie (refer to the *Fees and charges* section of the *Further information* booklet for applicable fees) and possibly additional fees from overseas banks. You will need to endorse the cheque to 'Macquarie Bank Limited' and complete a *Foreign Currency Cheque Deposit* form prior to the cheque being accepted. This form is available on Macquarie Online or by calling us.

**If you deposit foreign currency you will be exposed to currency fluctuations. Macquarie has no control over the rate you will receive.**

## Processing deposits

Deposits lodged at Macquarie by 4.00pm (Sydney time) on a Business Day usually start earning interest that day. Deposits received after 4.00pm will be processed on the following Business Day.

# How do I withdraw?

The Macquarie CMA offers a range of options which enable you to access your funds quickly and easily. We will issue you a Macquarie Access Code (MAC) for our online and phone services, unless you already have one. Please ensure that you maintain a minimum account balance of \$5,000.

## Macquarie Online

Our online service, Macquarie Online, allows you to:

- transfer funds to any Australian bank account
- use BPAY® to make payments. BPAY® limits can vary between financial institutions, you should check the limits before making a payment
- set up once-off or recurring payments and maintain scheduled payments.

All this can be done 24 hours a day, seven days a week. Simply visit [macquarie.com.au](http://macquarie.com.au) and log in using your MAC and password. While your instructions can be given at any time, transactions will not be effected outside of cut off times.

Refer to the *Macquarie Online* section of the *Further information* booklet.

## Macquarie PhoneLink 133 275

Macquarie PhoneLink offers quick and easy access to your account over the phone. It allows you to pay your bills with BPAY® and transfer funds to nominated account(s). Like Macquarie Online, Macquarie PhoneLink is available 24 hours a day, seven days a week.

Simply enter your MAC and PIN and Macquarie PhoneLink guides you through the selections with simple instructions. While your instructions can be given at any time, transactions will not be effected outside of cut off times.

## PayAnyone

PayAnyone is an optional facility that enables you to transfer funds to any Australian bank account up to a maximum of \$5,000 per Business Day by entering the account number and BSB online. We will confirm the transaction to you by email if we have your email address. Should additional limits become available, you will be given the option to opt-in and change your limit. Refer to the *PayAnyone* section of the *Further information* booklet.

## Macquarie Online and Macquarie PhoneLink security

You will be prompted to change your password to a selection of your choice when you first use the service.

You should keep your login details secret and secure against unauthorised use. You will be liable for unauthorised transactions if you, for example:

- **voluntarily disclose your MAC, password or PIN to anyone (including a family member or friend)**
- **keep a record of your MAC and password together.**

You should always keep your computer up to date with anti-virus and anti-spyware software, set up with firewall protection and scanned regularly. Avoid using shared computers (eg at an internet cafe) as you may be unable to check whether the latest anti-virus software has been installed. We recommend that you only use Macquarie Online if you are sure your virus protection is up to date.

If you find an unauthorised transaction, you suspect that someone has gained access to your codes or is using your codes without your authorisation, or your codes get lost or stolen, contact us immediately on 1800 806 310.

## Recurring payments

You can set up a funds transfer to make the same payment each week, fortnight, month or quarter, such as a mortgage repayment. Payments can be easily set up and maintained online through Macquarie Online. Alternatively, please contact us and we will send you a *Recurring Payment Authority* form.

This form can also be downloaded from Macquarie Online. Refer to the *Recurring Payments* section of the *Further information* booklet for more information.

## Direct debit requests

You can authorise a person or organisation to withdraw from your account to arrange payment for expenses such as credit cards and other bills. To arrange this you will need to contact the receiving institution.

## Lodgement times

Macquarie has lodgement times which refer to the latest time that a valid transaction request can be lodged to allow for same day processing. Any requests that are unclear, incomplete or require additional information may be unable to be processed the same day. Refer to the *Lodgement times* section of the *Terms and conditions* found in the *Further information* booklet for more details.

## Using your cheque book

You can order a cheque book by indicating 'yes' in the appropriate part of the application form. Your cheque book allows access to your account. You must keep it in a safe place.

You must wait three days before drawing against a cheque you have deposited. If you require the funds to be cleared prior to the standard three Business Days you may do so by requesting a special clearance on the day of deposit. Refer to *Fees and charges* section of the *Further information* booklet.

If a cheque is crossed (ie it has two parallel lines across it) then it must be paid into a bank account rather than being cashed. If the words 'not negotiable' are added between the parallel lines then a person who obtains the cheque has no better rights to the cheque than the person giving it. This means, for example, that if the cheque is lost or stolen and is then passed on to a tradesperson as payment for service, the tradesperson is liable to refund the amount of the cheque to the true owner.

If you write 'account payee only' on a crossed cheque then the cheque should only be paid to the person named as payee on the cheque.

Your cheques will be pre-printed with the words 'or bearer' at the end of the line on which you write the payee. If a cheque has not been crossed and you cross out the words 'or bearer', the cheque can only be paid to the payee or as they direct.

If you want to stop payment of a cheque then you may request this in writing or by calling 1800 806 310. Refer to the *Fees and charges* section of the *Further information* booklet for applicable fees.

When you fill out a cheque you need to do so carefully so it can't be subsequently altered easily by someone else. You should:

- write the cheque in ink that can't be erased
- write the amount to be paid in words and figures
- not leave gaps between words and figures
- begin the words as close as possible to the left hand side and the figures as close as possible to the dollar sign
- never sign a cheque before you have completed it, and
- sign your name next to any alterations.

If your cheque book is lost or stolen, you must tell us immediately by calling 1800 806 310. If you do not, you may be liable for cheques paid by us in good faith. Refer to the *Cheque book* section of the *Further information* booklet for more information.

## Bank cheques

To organise a bank cheque from your account payable to another party you will need to complete the appropriate form, which is available online or from us.

If you request a bank cheque to be collected from a Macquarie reception, it will be ready for collection in the reception indicated after 2.30pm (Sydney time) on the day of your request provided we receive your properly completed form before 12 noon (Sydney time). Otherwise it will be ready by 11.30am (Sydney time) the next Business Day. Refer to *Fees and charges* section of the *Further information* booklet for applicable fees.

## Fax and electronic instruction service

You can send your signed forms and written instructions, including withdrawal requests, to Macquarie by fax or email attachment<sup>8</sup>, subject to the *Instructions* section of the *Further information* booklet. All requests must contain an original signature – digitally applied signatures will not be accepted. If we receive a withdrawal request after the lodgement time or on a non-Business Day for us, we treat it as having been received the next Business Day. For lodgement times please refer to the *Lodgement times* section of the *Further information* booklet. When your withdrawal request is processed, your funds should be available the next Business Day.

**Please be careful!** There is a risk that fraudulent fax or electronic withdrawal requests can be made by someone who has access to your account number and a copy of your signature. From time to time we may verify these requests with you and reserve the right to change or remove this service. Refer to the *Instructions* section of the *Further information* booklet for more information.

<sup>8</sup> Emails must be sent to [transact@macquarie.com](mailto:transact@macquarie.com) or, if you are a Financial Services Professional, to [adviser@macquarie.com](mailto:adviser@macquarie.com)

## Overseas transfers and overseas bank drafts

### Online

The online International Money Transfer (IMT) service allows you to initiate international transfers to and from your Macquarie CMA in foreign currency. IMT has no hidden fees and gives you full transparency of the foreign exchange rate at the time you make the transaction. Register for this service online at [internationalmoneytransfers.com.au](http://internationalmoneytransfers.com.au) or by clicking the *International Money Transfers* link in Macquarie Online. Alternatively call IMT on 1300 797 494 (Australia) or +61 2 8667 8082 (international).

The IMT service is provided by OzForex Pty Ltd ABN 65 092 375 703. MBL, through a subsidiary, holds a minority stake in OzForex.

### Written requests

Telegraphic transfers and overseas bank drafts may be requested in writing by completing the *Overseas Telegraphic Transfer* form available on Macquarie Online.

If you do not complete the prescribed form your transfer may not be processed. If you require a bank draft, it will be ready for collection in the indicated reception from 10.00am the next Business Day.

Overseas telegraphic transfers generally take three to five Business Days, however we cannot guarantee this. For lodgement times and applicable fees please refer to the *Lodgement times* and *Fees and charges* sections of the *Further information* booklet.

## Other withdrawal information

You are unable to withdraw all of your funds and close your account through Macquarie PhoneLink or Macquarie Online.

**If you need to close your account, please contact us.**

## Fees and charges

Macquarie has fees and charges that apply for incidental services and special requests in relation to your Macquarie CMA. These fees are payable when you request the relevant services and are debited from your account. Details will be outlined on your statement or available on request. Refer to the *Fees and charges* section of the *Terms and conditions* found in the *Further information* booklet for more details.

## Increases or changes to fees and charges

We reserve the right to increase fees and charges and to introduce new fees and charges. Refer to the *Variations* section of the *Terms and conditions* found in the *Further information* booklet for more details.

# How do I access information on my account?

## How can I manage my account?

### Online access – Macquarie Online

Implementing an efficient cashflow management system is easy with Macquarie Online. This online service offers you 24-hour online access to your investment information including your account balance, a summary of your transactions, and interest received.

You can view and print a list of your recent transactions, view details of scheduled transactions and recurring payments, and set up and maintain direct debits and recurring payments. Macquarie Online also allows you to download your transaction details.

You can also view and print statements, confirm when your cheques have been presented, track the unit prices of Macquarie funds and maintain your account details. Visit [macquarie.com.au](http://macquarie.com.au) and login using your MAC and password.

### Phone access – Macquarie PhoneLink 133 275

With Macquarie PhoneLink, you can quickly and easily access your account over the phone. It allows you to access your account details and transaction history 24 hours a day, seven days a week.

## Enquiries

If you have any enquiries regarding the Macquarie CMA or this Product Information Statement, we can be contacted by one of the following methods:

**Mail:** Macquarie Bank Limited  
GPO Box 2520  
Sydney NSW 2001  
Please go to page 13 for other office addresses.

**Phone:** 1800 806 310

**Email:** [transact@macquarie.com](mailto:transact@macquarie.com)

## Further information

The following information, which also forms part of this Product Information Statement, may be found on our website at [macquarie.com.au/cmmainfo](http://macquarie.com.au/cmmainfo) in the document titled *Macquarie CMA – Further information*. We advise that you read this document and we will supply a copy of it to you at no charge on request. It includes information dealing with:

- *Privacy* – a statement of how we will handle personal information we collect about you, and your rights in relation to this information
- *Government Guarantee* – provides current details on the Australian Government's Financial Claims Scheme (Government Guarantee)
- *Terms and conditions* – the detailed terms governing the ways you access your funds from your account, such as by giving fax and electronic instructions, how you may authorise someone else to operate your account, the operation of the Macquarie Online service (including how and when payments are made), the terms of direct debits, lodgement times, fees and charges, and what you and Macquarie may be required to do to comply with *Anti-Money Laundering*.

## Complaints

We have procedures in place to properly consider and deal with any complaints within 45 days of receipt. Macquarie is a member of the Financial Ombudsman Service (FOS), an independent external complaints resolution scheme. If you are not satisfied with the response from us, you can contact FOS quoting our membership number 10019. FOS can be contacted at:

**Mail:** Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

**Phone:** 1300 780 808

**Email:** [info@fos.org.au](mailto:info@fos.org.au)

**Online:** [fos.org.au](http://fos.org.au)



## Telephone recording policy

You should be aware that we may record all of our phone conversations with you and your Financial Services Professional relating to your account. By applying for a Macquarie CMA, you consent to this recording and its use (or any transcript of the recording) in any proceedings that may be commenced in connection with your Macquarie CMA and you acknowledge that we are not obliged to maintain copies of such recordings or transcripts for your benefit. When calling, please let us know if you do not want your conversation to be recorded.

## How will you keep me informed?

Welcome Kit	We will send you a Welcome Kit, which will include: <ul style="list-style-type: none"><li>• an account confirmation</li><li>• your Macquarie Access Code (MAC) so you are able to access the online and phone services.</li></ul>
PIN and password	Your PIN and password will be mailed separately to your Welcome Kit.
Statements	You can view and print your statements using Macquarie online or opt to receive printed statements. Statements are issued on a half-yearly basis.
Annual interest summary	<p>To help you with your tax return we include an annual interest summary on your statement issued in early July. Your annual interest summary may also be viewed and printed through Macquarie Online.</p> <p>The 'Interest Paid' figure represents the amount of interest paid on your account. This should be included on your tax return under <i>Income</i> in the <i>Gross Interest</i> section.</p>

## Our offices

State	Address	Hours of operation
New South Wales	<b>1 Shelley Street Sydney NSW 2000</b>  Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001	8.00am – 6.00pm
Victoria	<b>Level 24, 101 Collins Street Melbourne VIC 3000</b>  Macquarie Bank Limited GPO Box 5435CC Melbourne VIC 3001	8.00am – 5.00pm
Queensland	<b>Level 16, 345 Queen Street Brisbane QLD 4000</b>  Macquarie Bank Limited GPO Box 1459 Brisbane QLD 4001	8.00am – 5.30pm
South Australia	<b>Level 2, 151 Pirie Street Adelaide SA 5000</b>  Macquarie Bank Limited GPO Box 2632 Adelaide SA 5001	8.00am – 5.00pm
Western Australia	<b>Level 3, 235 St Georges Terrace Perth WA 6000</b>  Macquarie Bank Limited PO Box 7306, Cloisters Square Perth WA 6850	8.00am – 5.00pm

# Application Guide

## Macquarie Cash Management Account

The following information is incorporated by reference in the current *Macquarie Cash Management Account Product Information Statement* and must be read in conjunction with the *Product Information Statement*.

### How do I complete an application?

The application form will guide you through the questions. Please note that for some applicants we require additional documentation. Once you have completed your application form, please sign and then return the original to your Financial Services Professional or to Macquarie directly.

### Important information about your application

#### Who can open an account?

- Individuals over 18 years old
- Companies
- Incorporated or unincorporated bodies (eg strata bodies corporate, trade unions and sporting associations)
- Trustees for other entities – see table on pages 2 to 4
- Government bodies
- Registered co-operatives

For applications with five or more applicants, please attach a separate completed application form with additional applicants' details.

If you are opening an account on behalf of a minor (ie acting as trustee) you should quote a Tax File Number or provide an exemption reason to prevent tax from being withheld from any interest payments.

If you are opening an account on behalf of a minor or another entity, we require you to provide supporting documentation.

#### Residential, postal and account mailing addresses

Please note we are required to collect a residential address for the Account holder(s).

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party.

The account mailing address will be used to send all other correspondence regarding the account such as printed statements and cheque books. This address can be care of a third party such as your Financial Services Professional.

#### Attorneys

If you are signing under power of attorney, please provide identification (eg driver's licence) with an attached original certified copy of the power of attorney and specimen signature(s) of the attorney(s) if not displayed on the document.

#### Cheque deposits

Cheques will only be accepted into your Macquarie CMA, if made out to the Account holder. **Third party cheques cannot be accepted.**

# Account types and application requirements

Account type	Whose name must the account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Individual	The individual	<p>Please provide a certified copy^ of one primary document <b>OR</b> two secondary documents.</p> <p><b>Primary documents</b></p> <ul style="list-style-type: none"><li>• Australian issued passport (current or expired less than two years)</li><li>• International passport (current)</li><li>• Government issued driver's licence (current)</li><li>• Card issued under a State or Territory for the purpose of proving your age and containing your photograph (current).</li></ul> <p><b>Secondary documents</b></p> <p>Please provide one document from Group A <b>AND</b> one document from Group B.</p> <ul style="list-style-type: none"><li>• Group A<ul style="list-style-type: none"><li>– Australian birth certificate</li><li>– Australian citizenship certificate</li><li>– Pension card issued by Centrelink</li><li>– Health card issued by Centrelink</li></ul></li><li>• Group B<ul style="list-style-type: none"><li>– A document issued by the Australian Taxation Office within the preceding 12 months that contains your name and residential address (eg Notice of Assessment)</li><li>– A document issued by a local government body or utilities provider within the preceding three months that records the provision of services to your address or to you (eg water or electricity bill). The document must contain your name and residential address</li><li>– A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual. The document must contain your name and residential address.</li></ul></li></ul> <p>If you are unable to provide the above, please contact Macquarie to discuss other identification options.</p>	<ul style="list-style-type: none"><li>• FSC/FPA individual identification form.</li></ul>

# Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

Account type	Whose name must the account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
<b>Joint</b>	Each individual investor	Each signatory must provide the identification requirements outlined in the Individual section on page 2.	<ul style="list-style-type: none"> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Sole trader</b>	The individual and the business name	<ul style="list-style-type: none"> <li>Copy of Registration of Business Name, and</li> <li>Sole traders must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>Copy of Registration of Business Name, and</li> <li>FSC/FPA individual and sole traders identification form.</li> </ul>
<b>Deceased estate (Executor)</b>	The executors of the estate	<ul style="list-style-type: none"> <li>A certified copy^ of the grant of probate or Letters of Administration, and</li> <li>Each executor must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>A certified copy^ of the grant of probate or Letters of Administration, and</li> <li>FSC/FPA individual identification form for each executor.</li> </ul>
<b>Non-corporate trust or superannuation fund</b>	The trustees* of the trust	<ul style="list-style-type: none"> <li>Macquarie trust identification form, and</li> <li>Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA trusts and trustees identification form, and</li> <li>Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Corporate trust or superannuation fund</b>	The corporate trustee*	<ul style="list-style-type: none"> <li>Macquarie trust identification form, and</li> <li>Macquarie company identification form, and</li> <li>Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA trusts and trustees identification form, and</li> <li>Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>

# Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

\* Applications must be in the name of the trust and trustee.

Account type	Whose name must the account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
<b>Company or business</b>	The company or the proprietor (individuals or a company) trading as a business name	<ul style="list-style-type: none"> <li>Macquarie company identification form, and</li> <li>Copy of the Certificate of Incorporation or Registration, and</li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA Australian and foreign companies identification form, and</li> <li>Copy of the Certificate of Incorporation or Registration, and</li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Incorporated body or association</b>	The name of the incorporated body	<ul style="list-style-type: none"> <li>Macquarie association identification form or Macquarie registered co-operative identification form, and</li> <li>Certified copy^ of the Certificate of Incorporation or Registration, and</li> <li>Copy of signed meeting minutes that show which officers can open and operate the account, and</li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA associations identification form or registered co-operative identification form, or</li> <li>Certified copy^ of the Certificate of Incorporation or Registration, and</li> <li>Copy of signed meeting minutes that show which officers can open and operate the account, and</li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Unincorporated body or association</b>	Officers on behalf of the unincorporated body	<ul style="list-style-type: none"> <li>Macquarie association identification form or Macquarie registered co-operative identification form, and</li> <li>Certified copy^ of the Certificate of Registration, and</li> <li>Copy of signed meeting minutes that show which officers can open and operate the account, and</li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA associations identification form or registered co-operative identification form, or</li> <li>Certified copy^ of the Certificate of Registration, and</li> <li>Copy of signed meeting minutes that show which officers can open and operate the account, and</li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Investing for a child under the age of 18</b>	Individual (the parent or guardian)	<ul style="list-style-type: none"> <li>Certified copy^ of the minor's birth certificate, and</li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>Certified copy^ of the minor's birth certificate, and</li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Partnership</b>	The principals of the partnership	<ul style="list-style-type: none"> <li>Macquarie partnership identification form, and</li> <li>Certified copy^ of an extract of the partnership deed, showing the names of the partners, signatories and date of execution, and</li> <li>Each signatory must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA partnership and partners identification form, and</li> <li>FSC/FPA individual identification form for each signatory.</li> </ul>

# Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.



# Application guide

The application form will guide you through the questions that are applicable to the type of application you are making. Please note: for some account types we require additional documentation. The table on pages 2 to 4 will advise you of any additional requirements.

## Identification (ID) requirements

### When do I need to provide identification?

You must supply identification and/or supporting documentation unless you are an active account holder who has already supplied identification.

This also applies to individuals who are authorised third party signatories on your account.

### Why do I need to provide identification?

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and Macquarie internal policies and procedures require the collection and verification of specific information from clients.

### What identification do I need to provide?

This will depend on the type of account you are opening and whether or not you are being identified through an authorised financial adviser.

### Identification through an authorised financial adviser

If you are being identified by your financial adviser, then they will need to:

- complete the relevant FSC/FPA identification form for the type of account you are opening (see pages 2 to 4 for details of the form you will need to complete). Identification forms are available from [macquarie.com.au/idforms](http://macquarie.com.au/idforms)
- verify certain identification documents such as your passport or driver's licence. Each form has different requirements, which are specified on the form, and
- send a copy of the completed form to us.

### What is an authorised financial adviser?

An adviser who has held an Australian Financial Services Licence (AFSL), or has provided financial services as a representative on behalf of an AFSL holder, for two or more continuous years.

### Identification not being undertaken by an authorised financial adviser

If you are not being identified by an authorised financial adviser, then you will need to follow the steps below:

- for individual and joint accounts, applicants must complete the application form and attach an original certified copy of one primary document or two secondary documents (see page 2 for a list of accepted identification documents), or
- if the account is for another type of entity, such as a company or trust, use the relevant Macquarie identification form for the type of account you are opening (see pages 2 to 4 for details of the form you will need to complete).

*Please note: all individuals, including directors, trustees, signatories, etc. are required to provide original certified copies of individual identification, eg either passport or driver's licence (see page 2 for further details).*

### What is a certified copy?

A copy of the original documentation that has been signed as a true and correct copy by your financial adviser or another authorised person. This cannot be faxed. The authorised person should also print their name, date and position and if possible affix an official stamp. Authorised persons may include financial advisers, judges, magistrates, justices of the peace, lawyers/solicitors, police officers and chartered accountants or persons prescribed under the *Statutory Declarations Regulations 1993*.

*Please note: you can either visit a Macquarie office with original identification documents or mail original certified copies of the identification documents.*

### What is required for a company, that has a third party authority on a client's account with a number of nominated authorised signatories?

Where a company has a number of authorised signatories who can operate a client's account, original certified copies of identification must be provided for each authorised signatory or the company/firm may appoint a verifying officer. The verifying officer must identify and verify the identity of the individuals who act as authorised signatories.

The verifying officer is required to:

- be nominated by the company using Part B of the *Verifying Officer* form, available from [macquarie.com.au/idforms](http://macquarie.com.au/idforms)
- complete Part C of the *Verifying Officer* form, and
- send the form to us with the supporting identification documentation (unless completing an *FSC/FPA identification* form).

# Our offices

State	Address	Hours of operation
New South Wales	<b>1 Shelley Street Sydney NSW 2000</b>  Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001	8.00am – 6.00pm
Victoria	<b>Level 24, 101 Collins Street Melbourne VIC 3000</b>  Macquarie Bank Limited GPO Box 5435CC Melbourne VIC 3001	8.00am – 5.00pm
Queensland	<b>Level 16, 345 Queen Street Brisbane QLD 4000</b>  Macquarie Bank Limited GPO Box 1459 Brisbane QLD 4001	8.00am – 5.30pm
South Australia	<b>Level 2, 151 Pirie Street Adelaide SA 5000</b>  Macquarie Bank Limited GPO Box 2632 Adelaide SA 5001	8.00am – 5.00pm
Western Australia	<b>Level 3, 235 St Georges Terrace Perth WA 6000</b>  Macquarie Bank Limited PO Box 7306, Cloisters Square Perth WA 6850	8.00am – 5.00pm

For more information about Macquarie Cash Management Account, **clients** contact your Financial Services Professional or call 1800 806 310. You can also fax us on 1800 550 140, email us at [transact@macquarie.com](mailto:transact@macquarie.com) or visit our website at [macquarie.com.au/personal](http://macquarie.com.au/personal) **Financial Services Professionals** contact us on 1800 808 508. You can also fax us at 1800 550 140, email us at [adviser@macquarie.com](mailto:adviser@macquarie.com) or visit our website at [macquarie.com.au/advisers](http://macquarie.com.au/advisers)

You can also contact us on **Macquarie PhoneLink** 133 275. For **overseas** queries call us on +61 7 3233 8136.

Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001

# Macquarie Cash Management Account Application

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of the Macquarie Cash Management Account (CMA)



**Do not use this form unless it accompanies the *Product Information Statement* dated 22 May 2013.**

Please use black ink and mark boxes ☐ with an (X).

Please return this form by mail to **Reply Paid 85744 Sydney NSW 2001**

**Financial Services Professional use only:** Account number (if generated online or over the phone)

## Identification required

All individuals must attach original certified copies of identification or an FSC/FPA form completed by your licensed Financial Services Professional, unless you are an existing active Macquarie account holder who has provided these documents already. For other entities, such as companies, trusts, associations, etc, the relevant identification form must also be completed and any additional documentation must be provided as outlined in the *Application guide* inserted in the back of the *Product Information Statement*. These forms can be downloaded from [macquarie.com.au/idforms](http://macquarie.com.au/idforms)

1

## What type of account are you applying for?

☐ Individual, joint or non-corporate trust ► **go to 2**    ☐ Company, corporate trust or other ► **go to 3**

2

## Details of individuals or trustees

Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN (including both TFNs for joint accounts), ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.

### Individual 1

Title:  Full given name(s):

Surname:

Any other name known by:  Occupation:

Mother's maiden name:  Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 1 a foreign resident for tax purposes? ☐ No ☐ Yes, country of residence:

**Residential address (cannot be a PO Box)** Street name and number:

Suburb:

State:  Postcode:  Country:

**Postal address:** Same as residential address? ☐ Yes ► **go to work phone number** ☐ No ► **please provide below**

Street name and number or PO Box:

Suburb:

State:  Postcode:  Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Details of individuals or trustees (continued)

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does Individual 1 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would Individual 1 like to use PayAnyone?

☐ No

☐ Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants?

☐ No ▶ go to 4

☐ Yes ▶ go to Individual 2

Individual 2

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 2 a foreign resident for tax purposes?

☐ No

☐ Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address:

Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does Individual 2 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would Individual 2 like to use PayAnyone?

☐ No

☐ Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants?

☐ No ▶ go to 4

☐ Yes ▶ go to Individual 3

Individual 3

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Details of individuals or trustees (continued)

Mother's maiden name:

Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 3 a foreign resident for tax purposes?

☐ No ☐ Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address:

Same as residential address?

☐ Yes ▶ go to work phone number ☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does Individual 3 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code ☐ Yes, Macquarie Access Code:

Would Individual 3 like to use PayAnyone?

☐ No ☐ Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants?

☐ No ▶ go to 4 ☐ Yes ▶ go to Individual 4

Individual 4

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 4 a foreign resident for tax purposes?

☐ No ☐ Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address:

Same as residential address?

☐ Yes ▶ go to work phone number ☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Details of individuals or trustees (continued)

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does Individual 4 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would Individual 4 like to use PayAnyone?

☐ No

☐ Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants?

☐ No ▶ go to 4

☐ Yes ▶ enter details on an additional application form

3

Details of company, association or body

A.

Full name of company, association or body:

*If the company, association or body has not previously provided the applicable identification form and/or identification documents, you will need to provide these. You can download these forms from [macquarie.com.au/idforms](https://macquarie.com.au/idforms)*

B.

What is the nature of the business activity?

*Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.*

C.

ABN/ACN or reason for exemption:

D.

Tax File Number (TFN) or reason for exemption:

E.

Is the company, association or body a foreign entity for tax purposes?

☐ No ▶ go to next question

☐ Yes, country of domicile:

F.

Principal place of office for your business (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Company Officer 1 (director, sole director or secretary)

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:



Details of company, association or body (continued)

Postal address: Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does this Officer have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would this Officer like to use PayAnyone?

☐ No

☐ Yes, PayAnyone confirmations will be sent to the email address above if provided.

Would you like to appoint additional Officers?

☐ No ▶ go to 4

☐ Yes ▶ go to Company Officer 2

Company Officer 2 (director or secretary)

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address: Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does this Officer have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would this Officer like to use PayAnyone?

☐ No

☐ Yes, PayAnyone confirmations will be sent to the email address on the previous page if provided.

Would you like to appoint additional Officers?

☐ No ▶ go to 4

☐ Yes ▶ please complete the Third Party Authority form in the back of the Product Information Statement

4

Details of the Trust

- A.

Is the applicant a trust (for example a superannuation fund, family trust, deceased estate or minor) **OR** an entity such as an unincorporated business or association? ☐ No ▶ go to 5 ☐ Yes ▶ go to next question
- B.

Are you applying on behalf of a minor (less than 18 years old)?  
☐ No ▶ go to next question  
☐ Yes, name of the minor:   
**Attach a copy of minor's birth certificate. Please note section 2 must be completed by parent/guardian ▶ go to 5**
- C.

Full name of the trust/entity/trading name:   
**If not previously provided you will need to complete the applicable identification form. You can download this form from [macquarie.com.au/idforms](https://macquarie.com.au/idforms). Additional documents may be required – refer to the Application Guide for details.**
- D.

What is the nature of the trust or entity's business activity?   
*Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.*
- E.

ABN/ACN or reason for exemption:
- F.

Tax File Number (TFN) or reason for exemption:
- G.

Is the Trust a foreign entity for tax purposes?  
☐ No ▶ go to 5 ☐ Yes, country of domicile:

5

Account details

- A.

**What is the mailing address for this account?** The mailing address will receive correspondence in relation to your account such as statements and cheque books. If this section is not completed all mail will be sent to the postal address of Individual 1 or the principal place of office. Please indicate below.  
☐ Individual 1 postal address ☐ Principal place of business ☐ Other (details below)  
Street name and number or PO Box:   
 Suburb:   
State:  Postcode:  Country:
- B.

How would you like to receive your statements? ☐ Online only ☐ Printed and online  
*Statements are issued on a half-yearly basis, if you do not cross a box you will receive online statements only.*
- C.

Will you require a cheque book?  
☐ No ▶ go to next question ☐ Yes, cheque book size: ☐ 30 cheques ☐ 50 cheques ☐ 100 cheques  
*Cheque book fees are outlined in the Product Information Statement.*
- D.

Would you like to nominate another account for funds transfers? ☐ No ▶ go to next question  



!

You must answer **ALL** parts of this question or we will not be able to set up your account. Please check your linked account details carefully – it is your responsibility to ensure all linked account details are correct. Account names are used as a reference only, an incorrect BSB or account number may result in funds being sent to the wrong destination account. If you are unsure, please confirm the account details with the account holder or the financial institution where the account is held.

☐ Yes, provide account details BSB:  Account number:   
Account name:

Account details (continued)

- E. Will you be making regular deposits by Direct Debit from another account?  
☐ No ► **go to next question**  
☐ Yes, you will need to complete the *Direct Debit Request* form located in the back of the *Product Information Statement*
- F. Do you want to make a recurring payment (eg to a Financial Services Professional)?  
☐ No ► **go to next question**  
☐ Yes, complete the *Recurring Payment Authority* form located in the back of the *Product Information Statement*
- G. Do you want to authorise a third party such as your financial planning or stockbroking firm to make withdrawals from your account?  
☐ No ► **go to next question**    ☐ Yes, company name:
- H. Would you like to authorise any other third party to have enquiry and/or transacting authority on your account?  
☐ No ► **go to next question**  
☐ Yes, you will need to complete a *Third Party Authority* form located in the back of this *Product Information Statement*. The third party will need to comply with the applicable identification requirements. Refer to the *Application guide* for additional information.
- I. Do you want to authorise your primary Financial Services Professional or a financial services company to establish a new Term Deposit in the same name as your Macquarie CMA in the future?  
☐ No    ☐ Yes, my primary Financial Services Professional  
☐ Yes, provide the company name you wish to authorise:
- J. What is the source of funds for this account?    ☐ Superannuation contributions    ☐ Commission    ☐ Inheritance  
☐ Savings    ☐ Investment    ☐ Normal course of business    ☐ Asset sale  
☐ Other, please specify:
- K. What is the purpose of this account?    ☐ Savings    ☐ Growth    ☐ Income    ☐ Retirement    ☐ Business account  
☐ Other, please specify:
- L. How much is your initial deposit? \$     **We cannot accept cash or third party cheques.**
- M. How will you be making your initial deposit?  
☐ Funds transfer, you will be able to perform a funds transfer once you receive your BSB and account number (included in your welcome kit)  
☐ Direct Debit, you will need to complete the *Direct Debit Request* form located in the back of the *Product Information Statement*  
☐ Cheque – made payable to the account holder. Indicate delivery method below:  
    ☐ attached to this application  
    ☐ cheque to follow

-  PLEASE READ THIS BEFORE ANSWERING THE FOLLOWING QUESTION
-  **Joint accounts:** If you do not cross a box we will assume 'All/both of us to sign'.
- Company, Incorporated Association or Body:** These accounts must be signed by two officers (eg two directors, a director and secretary or two office holders), or as required by the constitution or rules of the company or body, or signed by one director for a sole director company. If you do not cross a box, all future written instructions must be executed in the same way as this application form (unless instructed otherwise in writing).
- N. What are the signing instructions for this account?  
☐ Any one of us to sign  
☐ All/Both of us to sign  
☐ Other, please specify:

6

Applicant declaration

**This application must contain an original signature(s) – digitally applied signatures will not be accepted. Please read the *Product Information Statement* before signing and returning this original application form.**

I/We acknowledge that I/we have read the *Macquarie Cash Management Account Product Information Statement* and agree to be bound by the Terms and Conditions set out in the *Further information* document which forms part of the *Product Information Statement*.

I/We acknowledge and agree that:

- this application form was obtained and signed while in Australia, and
- if I/we do not provide Macquarie Bank Limited (MBL) with information as requested, or there is a delay in providing MBL with this information, MBL may not be able to open my/our account, and
- MBL is not liable for any loss incurred by me/us as a result of any action of MBL which either delays an account being opened or results in an application being declined, when these actions are necessary for MBL to comply with its obligations under AML/CTF Laws and/or its internal policies and procedures, and
- MBL may require further information from me/us from time to time in order to meet its obligations under AML/CTF Laws or its internal policies and procedures and I/we agree to provide MBL with whatever additional information is reasonably required in order for MBL to meet its obligations under AML/CTF Laws /or its internal policies and procedures, and
- MBL will use and disclose my/our personal information as set out under the heading Privacy in the *Further*

*Information* document which forms part of the *Product Information Statement*, and

- MBL will provide information to my/our Financial Services Professional, should I/we have one, and will attempt to contact them if any follow up is required on my/our account.

Furthermore, where I/we have provided authority in this application for a Financial Services Professional and/or company to open a Macquarie Term Deposit on my/our behalf:

- I/we authorise the individual or company to provide all required Term Deposit application details, including but not limited to the investment amount, term and interest instructions, and
- I/we acknowledge that any new Term Deposits will be established using the same details as my/our new Macquarie Cash Management Account. Details that may be replicated for my/our new Term Deposit include (but are not limited to) my/our residential and mailing address details, contact information authorised signatory details, and Tax File Number(s) or ABN, and
- I/we acknowledge that by providing this authority, the Financial Services Professional/Company I have nominated is empowered to open Term Deposit accounts on my/our behalf (and to add funds to an existing Term Deposit that is rolling over, and will be authorised to operate my/our account as set out under the heading Financial Services Professional Access in the *Further Information* document which forms part of the *Macquarie Bank Term Deposit Product Information Statement*, and
- I/We declare that all information that I/we have provided to MBL in relation to this application (whether on this form or by other means) is true and correct.

Signature of Individual 1 or Company Officer 1

Date:  Title:

Name:

If a company officer, your corporate title:

Signature of Individual 3

Date:  Title:

Name:

Signature of Individual 2 or Company Officer 2

Date:  Title:

Name:

If a company officer, your corporate title:

Signature of Individual 4

Date:  Title:

Name:

**Financial Services Professional use only:** By completing this section of the application form you are confirming that you will be appointed as the primary Financial Services Professional on the account and will have enquiry authority on the account.

Company name:  Company code:

Financial Services Professional name:  Representative code:

Product: 

CMH

 DAN:  This code can be used if your company has a unique reference for this Financial Services Professional.

DCN:  This code can be used if your company has a unique reference for this client.



# Supplementary forms

## Macquarie Cash Management Account

# Implementing your cashflow system

The key to successful cashflow management is having a clear picture of your cashflow pattern. The Macquarie CMA offers you a range of tools and services to create a complete cashflow monitoring system.

Using the Macquarie CMA's range of supplementary services, you can create a complete picture of your cashflow by reinvesting investment income, making payments to and from your accounts, and giving varying levels of authority to third parties such as your financial adviser, stockbroker or accountant. This means that you and your financial adviser can make informed investment decisions based on your overall financial position, helping you to reach financial independence faster.

This booklet has been designed to provide you with the forms you need to help you implement your cashflow management system.

To set up a regular direct debit into your account	► Complete the <i>Direct Debit Request</i> form
To set up regular payments from your account	► Complete the <i>Recurring Payment Authority</i> form
To direct your dividends and interest to your account	► Complete the <i>Change of Details Dividend and Interest Direct Credit Payments</i> form and send it to the institution or registry where the investment is held
To give a third party access to your account	► Complete the <i>Third Party Authority</i> form
To provide your identification record (Individuals and Sole Traders)	► Your adviser will complete the identification form for Individuals and Sole Traders. All other forms can be downloaded at <a href="http://macquarie.com.au/idforms">macquarie.com.au/idforms</a>

---

Please return all relevant forms by mail to **Reply Paid 85744 Sydney NSW 2001** or fax to **1800 550 140**. For overseas clients fax to **+61 7 3233 5499**.

---



# Macquarie Cash Solutions

## Direct Debit Request

Macquarie Bank Limited ABN 46 008 583 542 is the provider of Macquarie Cash Management Account (CMA) and Macquarie Cash XL (Cash XL)



**Please use this form to start, amend or cancel a regular Direct Debit from your Macquarie Cash Management Account (CMA) or Macquarie Cash XL (Cash XL).**

Please use black ink and mark boxes ☐ with an (X).

Please return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, by email to **transact@macquarie.com**, by fax to **1800 550 140** or for overseas clients fax to **+61 7 3233 5499**.

### 1 Your Macquarie account details

Account number:

Account name:

**Action to be taken**

☐ New payment ► **go to section 2** ☐ Amend or cancel existing payment ► **go to section 3**

### 2 Your new regular Direct Debit details

**First Direct Debit**

First deposit amount: \$

*If different from ongoing Direct Debit – minimum \$250.*

Regular deposit amount: \$

*Minimum \$250 per transaction.*

When would you like the initial deposit to be processed?

☐ Immediately ☐ Other, date:

☐ Once-off, date:

**Timing**

☐ Weekly, day of week:

☐ Monthly, start date:

☐ Quarterly\*, start month:

☐ Half yearly, start month:

☐ Yearly\*, start date:

**Details of account to be debited**

*You cannot nominate a third party account. The account must be in the same name as your Macquarie CMA or Cash XL.*

Account name:

BSB:

Account number:

**Second Direct Debit**

First deposit amount: \$

*If different from ongoing Direct Debit – minimum \$250.*

Regular deposit amount: \$

*Minimum \$250 per transaction.*

When would you like the initial deposit to be processed?

☐ Immediately ☐ Other, date:

☐ Once-off, date:

**Timing**

☐ Weekly, day of week:

☐ Monthly, start date:

☐ Quarterly\*, start month:

☐ Half yearly, start month:

☐ Yearly\*, start date:

**Details of account to be debited**

*You cannot nominate a third party account. The account must be in the same name as your Macquarie CMA or Cash XL.*

Account name:

BSB:

Account number:

**!** You need to attach an account statement that is less than six months old for the account you are debiting.

3

Amendments or cancellation of an existing Direct Debit

Would you like to amend or cancel your existing Direct Debit? ☐ Amend ☐ Cancel

What are your existing Direct Debit details?

Regular deposit amount: \$

Timing

- ☐ Weekly, day of week:
- ☐ Monthly, start date:
- ☐ Quarterly, start month:
- ☐ Half yearly, start month:
- ☐ Yearly, start date:

Details of account to be debited

Financial institution:

Account name:

BSB:

Account number:

What are your new Direct Debit details?

Regular deposit amount: \$

Timing

- ☐ Once-off, date:
- ☐ Weekly, day of week:
- ☐ Monthly, start date:
- ☐ Quarterly\*, start month:
- ☐ Half yearly, start month:
- ☐ Yearly\*, start date:


Details of new account being debited

*You cannot nominate a third party account. The account must be in the same name as your Macquarie CMA or Cash XL.*

Account name:

BSB:

Account number:

**If you are changing bank account details, you need to attach an account statement that is less than six months old for the account you are debiting.**

\* Quarterly and yearly plans are debited at the end of the nominated month.

4

Declaration and signatures

**This form must contain an original signature(s) – digitally applied signatures will not be accepted.**  
**To be signed by nominated account holders (not authorised signatories).** By completing this form, you accept and agree to be bound by the terms and conditions contained in the *Macquarie CMA Product Information Statement* and/or *Cash XL Product Information Statement* (as applicable to you, which relate to the use of the Direct Debit service). If you do not already have a copy of the relevant offer document you can obtain it from our website at [macquarie.com.au/personal](http://macquarie.com.au/personal)

Signature 1

Date:  Title:

Name:

Any other name known by (if applicable)

If a company officer, your corporate title:

Signature 2

Date:  Title:

Name:

Any other name known by (if applicable)

If a company officer, your corporate title:

# Macquarie Cash Solutions Recurring Payment Authority

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of the Macquarie Cash Management Account (CMA)



**Please use this form to start, amend or cancel Recurring Payments from your Macquarie Cash Management Account (CMA).**

Please use black ink and mark boxes ☐ with an (X).

**IMPORTANT:** Recurring payments can be set up or altered online through Macquarie Online with the appropriate level of access.

Please return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, by email to **transact@macquarie.com**, by fax to **1800 550 140** or for overseas clients fax to **+61 7 3233 5499**.

## 1 Account details

Account number:

Account name:

### Action to be taken

☐ New payment ► **go to section 2** ☐ Amend existing payment ► **go to section 3** ☐ Cancel payment ► **go to section 4**

## 2 New Recurring Payment

### A. Payment details

Amount of initial payment: \$  ☐ Immediately ☐ Future dated, date:

Subsequent payment amount: \$  And then dated on:

Payment frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Last payment to be made on:

*The Recurring Payment will be cancelled after this date. If left blank we will assume until further notice.*

**Please note: funds will be debited on the day you request. Please allow 24 hours for initial setup and two days for transfers to appear as credits in your account. If a payment falls on a non Business Day it will be processed the previous Business Day.**

### B. Transfer details

Account number:  BSB:

Account name:

Receiving account reference (optional) – the receiving bank will determine whether the reference will appear (maximum 16 characters)

Optional reference – appears on your Macquarie CMA statement (maximum 16 characters)

☐ **Use this account as an additional nominated account.** Enables initiation of bank transfers via Macquarie Online or Macquarie PhoneLink.

*Refer to Account Nomination form for additional changes to nominated bank accounts.*

3

Amend existing payment

A. Current details

Recurring payment reference number (if known):

Payee account number:

Payee BSB:

Payee name:

Payment amount: \$

Date of final payment using current details:

☐

Remove account as an additional nominated bank account

B. New details

Payee account number:

Payee BSB:

Payee name:

New payment amount: \$

☐ Immediately

☐ Future dated, date:

Payment frequency:

☐ Weekly

☐ Fortnightly

☐ Monthly

☐ Quarterly

Last payment date:

The Recurring Payment will then be cancelled after this date. If left blank we will assume until further notice.

☐

Use this account as an additional nominated bank account. Enables initiation of bank transfers via Macquarie Online or Macquarie PhoneLink.

4

Cancellation

Cancel the payment amount of: \$

Last payment to be made on:

Payee name:

☐

Remove this account as an additional nominated bank account. Please allow 24 hours for your cancellation to be processed.

5

Declaration and signature

This form must contain an original signature(s) – digitally applied signatures will not be accepted. By completing this form, you accept and agree to be bound by the terms and conditions contained in the Macquarie CMA Product Information Statement, which relate to the use of Recurring Payments, nominated accounts, phone banking and internet banking. If you do not already have a copy of the relevant offer document you can obtain it from our website at [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us. The declaration must be signed in accordance with the account operating instructions.

Signature 1

Date:

Title:

Name:

Any other name known by (if applicable)

Contact number:

If a company officer, your corporate title:

Signature 2

Date:

Title:

Name:

Any other name known by (if applicable)

Contact number:

If a company officer, your corporate title:

For more information about Macquarie Cash Solutions call us on **1800 806 310** or **+61 7 3233 8136** from overseas. You can also visit us at **[macquarie.com.au/personal](http://macquarie.com.au/personal)** or email us at **[transact@macquarie.com](mailto:transact@macquarie.com)** Visit **[macquarie.com.au/personal/contact](http://macquarie.com.au/personal/contact)** for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

Office use only: Sig Ver:  MAC:  WIN: 

® Registered to BPAY Pty Ltd ABN 69 079 137 518

FORWARD thinking

# Macquarie Cash Solutions Change of Details Dividend and Interest Direct Credit Payments

Macquarie Bank Limited ABN 46 008 583 542 is the provider of Macquarie Cash Management Account (CMA) and Macquarie Cash XL (Cash XL)



Use this form to update your crediting account details with other institutions or registries.

Please use black ink and mark boxes ☐ with an (X).

Please send this form to the institution or registry with whom the investment(s) is held.

## 1 Investment details

Company or trust in which the investment is held:

Full name(s) of Registered Holding:

Account designation:

Registered address: Street name and number:

Suburb:

State:

Postcode:

Country:

## 2 Request for direct credit of payments

This request will not cancel any reinvestment plan participation (if any) unless we receive specific instructions from you. A detailed payment advice will be provided for each payment. Please redirect credit payments for the holdings listed in section 1, to the Macquarie bank account details below.

Account name:

BSB:

Account number:

## 3 Signatures

**This form must contain an original signature(s) – digitally applied signatures will not be accepted.** This form should be signed by the Securityholder. If a joint holding, all Securityholders should sign. If signed by the Securityholder's attorney, the power of attorney must have been previously noted by the registry or a certified copy attached to this form. If executed by a company, the form must be executed in accordance with the Securityholder's constitution and the Corporations Act 2001 (Cwlth).

Securityholder 1 (Individual)

Joint Securityholder 2 (Individual)

Joint Securityholder 3 (Individual)

Date:

For more information about Macquarie Cash Solutions call us on **1800 806 310** or **+61 7 3233 8136** from overseas. You can also visit us at **macquarie.com.au/personal** or email us at **transact@macquarie.com** Visit **macquarie.com.au/personal/contact** for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

This page has been left blank intentionally.



# Macquarie Cash Solutions

## Third Party Authority

Macquarie Bank Limited ABN 46 008 583 542 is the provider of Macquarie Cash Management Account (CMA) and Macquarie Cash XL (Cash XL)



Use this form to authorise someone else to operate your account on your behalf and specify the level of authority you wish to give them.

Please see **section 7** to learn more about authority levels. Please use black ink and mark boxes ☐ with an (X).

Please return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, by email to **transact@macquarie.com**, by fax to **1800 550 140** or for overseas clients fax to **+61 7 3233 5499**.

## 1 Your Macquarie account details

Account number:

Account name:

To authorise an Individual ► **go to section 2**. To authorise a Financial Services Professional ► **go to section 3**. To authorise a company or other third party firm ► **go to section 4**

Please ensure account holders sign **section 6**. If not already supplied, Individuals will need to provide their identification. Further information is available at [macquarie.com.au/idforms](http://macquarie.com.au/idforms)

## 2 Appointment of an Individual

### First Individual

**What level of Authority are you appointing?** If you are unsure of the type of authority, please refer to section 6.

☐ Authorised Signatory ► **go to next question** ☐ Enquiry Authority ► **go to First Individual – details and declaration section (below)**

**What are the operating instructions for the first Individual appointed?** Current account operating instructions will not be altered.

☐ Any one Authorised Signatory to sign ☐ All Authorised Signatories to sign ☐ Other, specify:

### First Individual – details and declaration (this section is to be completed by the first Individual appointed)

Title:  Full name(s):

Any other name known by:  Date of birth:

### Residential address (cannot be a post office box)

Street name and number:

Suburb:

State:  Postcode:  Country:

Occupation:  Mother's maiden name:

Macquarie Access Code (if known):

If you do not have a Macquarie Access Code, we will generate one and send it to the residential address provided.

Phone number:  Email address:

By completing this form, you accept and agree to be bound by the terms and conditions contained in the offer document. If you do not already have a copy of the offer document you can obtain it from [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us.

Signature:  Date:

Appointment of an Individual (continued)

Second Individual

What level of Authority are you appointing? If you are unsure of the type of authority, please refer to section 6.

☐ Authorised Signatory ► go to next question    ☐ Enquiry Authority ► go to Second Individual – details and declaration section (below)

What are the operating instructions for the second Individual appointed? Current account operating instructions will not be altered.

☐ Any one Authorised Signatory to sign    ☐ All Authorised Signatories to sign    ☐ Other, specify:

Second Individual – details and declaration (this section is to be completed by the second Individual appointed)

Title:     Full name(s):   
Any other name known by:     Date of birth:

Residential address (cannot be a post office box)

Street name and number:   
    Suburb:   
State:     Postcode:     Country:   
Occupation:     Mother's maiden name:   
Macquarie Access Code (if known):

If you do not have a Macquarie Access Code, we will generate one and send it to the address provided.

Phone number:     Email address:

By completing this form, you accept and agree to be bound by the terms and conditions contained in the offer document. If you do not already have a copy of the offer document you can obtain it from [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us.

Signature:     Date:

3

Appointment of a Financial Services Professional

You can use this section to appoint a Financial Services Professional (for example a financial adviser or accountant) to have access to your account.

Full name(s):   
Company:   
Company Code (if known):     Representative Code (if known):

Would you like to update your details to add/replace the above Financial Services Professional on your account replacing the current primary Financial Services Professional (if applicable)?

☐ Yes    ☐ No    Existing authorities will remain on your account if this section is not completed.

What level of authority are you appointing?

☐ Authorised Signatory Authority\*    ☐ Government/Tax Payment Authority (Macquarie CMA only)    ☐ Enquiry Authority

Macquarie Access Code (if known):

If your Financial Services Professional does not have a Macquarie Access Code, they will need to complete the Macquarie Registration – Representative form.

## Appointment of a Financial Services Professional (continued)

**Financial Services Professional declaration: This must be signed by the Financial Services Professional noted section 3.**  
By completing this form, you accept and agree to be bound by the terms and conditions contained in the offer document. If you do not already have a copy of the offer document you can obtain it from [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us.

Signature:  Date:

## 4 Appointment of a Financial Services Company

You can use this section to appoint a company or other third party firm (eg a financial advisory firm, stockbroking firm, accounting firm or administrator) to have access to your account.

Company name:

Company Code/Bulk Transacting Code (if known):

What level of authority are you appointing? ☐ Authorised Signatory Authority\* ☐ General Withdrawal Authority (Macquarie CMA only)  
☐ Government/Tax Payment Authority (Macquarie CMA only) ☐ Fee Authority (Macquarie CMA only) ☐ Enquiry Authority

\* If you selected Authorised Signatory authority in question 3 or 4, additional identification may be required. A Financial Services Company must be registered with Macquarie as an authorised signatory before it can be loaded to the account.

## 5 Would you like to cancel a Third Party Authority or Company access?

☐ No ☐ Yes, please specify:

Existing authorities will remain on your account if this section is not completed.

## 6 Declaration and signature of account holders

For personal accounts, all account holders must sign. For company accounts two directors, a director and a secretary, or a sole director must sign. Please note that the directors/secretary who sign must be existing account signatories.

**This form must contain an original signature(s) – digitally inserted signatures will not be accepted.**

I/we:

- accept and agree to be bound by the terms and conditions in the applicable offer document and in section 7 of this form, that relate to the appointment of third party authorities, and
- authorise the Individual(s) whose signature(s) appear in section 2, or the financial specialist/company/dealer group whose name appears in section 3 and/or 4 (appointee), which includes the Individual signatories appointed by the company/dealer group, to operate my/our account, and
- acknowledge that, even if I/we do not make use of Macquarie's various electronic and telephone services, the appointee(s) may be able to make use of those services in operating my/our account on my/our behalf.

Signature 1:

Date:  Title:

Name:

If a company officer, your corporate title:

Signature 2:

Date:  Title:

Name:

If a company officer, your corporate title:

7

Terms and conditions

General terms which apply to all levels of authority

- 7.1 Only you may appoint a third party to access or withdraw from your Account.
- 7.2 If you appoint a third party to withdraw from your Account they will automatically be able to enquire on your Account also.
- 7.3 Withdrawals may be for any amount and may be made at varying intervals of time.
- 7.4 You:
  - a) indemnify us against all loss, liabilities and costs incurred directly or indirectly as a result of the appointment of a third party
  - b) indemnify us against all loss, liabilities and costs incurred directly or indirectly in connection with any action by a third party under their appointment or any payment made from your account on their instruction
  - c) release us from all claims and liabilities in connection with any act or omission relating to the appointment of a third party to your Account, and
  - d) release us from all claims and liabilities in connection with any action by a third party under their appointment or any payment made from your account on their instruction.
- 7.5 However, we remain liable for any loss or liability which, by operation of law we cannot exclude.
- 7.6 This authority takes effect on the date that we amend our records to note the appointment and continues until you cancel it by telling us in writing. Cancellation also takes effect on the date that we amend our records to note the change.
- 7.7 We may cancel the appointment of a third party as an authority on your account by telling you in writing.
- 7.8 In the event of the death of an account holder, the authority given under this form will automatically terminate.
- 7.9 Third parties may not set up Direct Debits on your Account or give other third parties access or authority on your Account.
- 7.10 Where you give authority to a company or firm such as your stockbroking or financial advisory firm:
  - a) the company or firm will give us details of people who can transact on its behalf
  - b) you acknowledge and agree that the company or firm may do this and that the people nominated by the company or firm can withdraw from your Account in accordance with the authority you have given it
  - c) we will only act on requests from the company or firm, if the person requesting the withdrawal has been nominated by it in accordance with our procedures
  - d) the company or firm must tell us in writing if any nominated person no longer has authority. If we have not been advised in writing that the person no longer has authority, then that person may still operate your account and you cannot claim that he or she is not acting for you until we are told by the company or firm in writing.

Terms relating to each of the levels of authority

- 7.11 You agree to terms and conditions for Macquarie Online as set out in the applicable offer document available from [macquarie.com.au/personal](http://macquarie.com.au/personal) or by calling us on 1800 806 310.
- 7.12 **Enquiry Authority**
  - (a) You authorise the third party to have access to information about your account
  - (b) You do not authorise the third party to make withdrawals from your account, make any changes to your account details, close your account or enable use of your cheque book.
- 7.13 **Fee Authority**

You authorise your stockbroker or adviser, should you have one, to withdraw their fees from your account using online, electronic and telephone withdrawal services or any other method agreed in writing by us.
- 7.14 **Government/Tax Payment Authority**

You authorise the third party to withdraw funds from your account to make payments on your behalf directly to government departments or agencies, using online and electronic services or any other method agreed in writing by us.
- 7.15 **General Withdrawal Authority**
  - (a) You authorise the third party to withdraw fees in accordance with the "Fee Authority" above
  - (b) In addition, you authorise the third party to make payments and withdrawals for any purpose including settlement or investment using online, electronic and telephone withdrawal services or any other method agreed in writing by us
  - (c) You do not authorise the third party to make any changes to your account details, close your account or enable use of your cheque book, should you have one
  - (d) Your stockbroker or adviser reserves the right to hold funds from the time the order is placed or the time of execution to settle trades.
- 7.16 **Authorised Signatory Authority**
  - (a) You authorise the third party to make payments and withdrawals in accordance with the terms set out under "General Withdrawal Authority" above
  - (b) In addition, this authority allows the third party to use your cheque book, should you have one, change details on your account (subject to clause 7.9) and close your account.

For more information about Macquarie Cash Solutions call us on **1800 806 310** or **+61 7 3233 8136** from overseas. You can also visit us at [macquarie.com.au/personal](http://macquarie.com.au/personal) or email us at [transact@macquarie.com](mailto:transact@macquarie.com) Visit [macquarie.com.au/personal/contact](http://macquarie.com.au/personal/contact) for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

GUIDE TO COMPLETING THIS FORM

- Complete one form for each individual. Complete all applicable sections of this form in BLOCK LETTERS.
- Contact your licensee if you have any queries.

SECTION 1A: PERSONAL DETAILS

Surname

Date of Birth dd/mm/yyyy

Full Given Name(s)

Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

COMPLETE THIS PART IF INDIVIDUAL IS A SOLE TRADER

Full Business Name (if any)

ABN (if any)

Principle Place of Business (if any) (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

SECTION 1B: VERIFICATION PROCEDURE

Verify the **individual's** full name; and **EITHER** their date of birth or residential address.

- Complete **Part I** (or if the individual does not own a document from **Part I**, then complete either **Part II** or **III**.)
- Contact your licensee if the individual is unable to provide the required documents.

PART I – ACCEPTABLE PRIMARY ID DOCUMENTS

Tick ✓	Select ONE valid option from this section only
<input type="checkbox"/>	Australian State / Territory driver's licence containing a photograph of the person
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding 2 years is acceptable)
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person*

PART II – ACCEPTABLE SECONDARY ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	Select ONE valid option from this section
<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Health card issued by Centrelink
Tick ✓	AND ONE valid option from this section
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. <i>Block out the TFN before scanning, copying or storing this document.</i>
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
<input type="checkbox"/>	If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding 3 months; and contains the name and residential address; and records the period of time that the individual attended that school

PART III – ACCEPTABLE FOREIGN ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	<b>BOTH</b> documents from this section must be presented
<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it issued and the individual's date of birth*
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued*

\*Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

SECTION 1C: RECORD OF VERIFICATION PROCEDURE

IMPORTANT:

- **Attach** a legible copy of the ID documentation used to verify the individual (and any required translation).
- **Alternatively, if agreed** between your licensee and the product issuer, complete the ID Document Details below, and **DO NOT** attach copies of the ID Documents.

ID DOCUMENT DETAILS	Document 1	Document 2
Verified From	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy
Document Issuer		
Issue Date		
Expiry Date		
Document Number		
Accredited English Translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

SECTION 1D: FINANCIAL PLANNER DETAILS – identification and verification conducted by:

Date Verified (dd/mm/yyyy)

Financial Planner's Name

Phone No.

AFS Licensee Name

AFSL No.







For more information about Macquarie Cash Management Account, clients contact your Financial Services Professional or call 1800 806 310. You can also fax us on 1800 550 140, email us at [transact@macquarie.com](mailto:transact@macquarie.com) or visit our website at [macquarie.com.au/personal](http://macquarie.com.au/personal)

Financial Services Professionals contact us on 1800 808 508. You can also fax us at 1800 550 140, email us at [adviser@macquarie.com](mailto:adviser@macquarie.com) or visit our website at [macquarie.com.au/advisers](http://macquarie.com.au/advisers)

You can also contact us on Macquarie PhoneLink 133 275. For overseas queries call us on +61 7 3233 8136.

Macquarie Bank Limited  
GPO Box 2520 Sydney NSW 2001