

# ADELAIDE CASH MANAGEMENT TRUST

The Adelaide Cash Management Trust was established by Adelaide Managed Funds Limited, a wholly owned subsidiary of Adelaide Bank Limited on 21st May 1998. The principal aim of the Trust is to provide a secure investment with competitive returns, low management costs and flexible access to investment funds.

The Trust is a unit trust that pools the funds of individual unitholders and invests them on deposit with Adelaide Bank<sup>1</sup> (Standard and Poor's credit rating for Adelaide Bank is A2 short term, BBB+ long term).

Since the Trust was established it has grown considerably and now ranks in the top ten cash management trusts in the country by size<sup>2</sup>.

## Features & Benefits.

- At call access to funds.
- Premium and Premium Plus account options available to suit your needs (refer overleaf).
- No identification check required on Premium account option.
- Unit Value - 1 unit = \$1.
- Minimum initial deposit - \$5,000.
- Minimum operating balance - \$1,000.
- No minimum amount on additional deposits or withdrawals.
- Entry and exit fees - None levied by the Manager (Transaction Service fees and taxes are applicable).
- Distribution Return - calculated daily and automatically re-invested monthly.
- Statements - monthly and annually.

<sup>1</sup>An investment in the Trust is not a deposit with, or other liability of, Adelaide Bank Limited. No member of the Adelaide Bank Group guarantees the performance of the Trust or the repayment of capital from the Trust.

<sup>2</sup>Source: Plan for Life Pty Ltd

Adelaide Cash Management Trust ARSN 088 786 681.  
169 Pirie Street, Adelaide SA 5000.  
[amf.adelaidebank.com.au](http://amf.adelaidebank.com.au)

Adelaide Managed Funds

A SUBSIDIARY OF ADELAIDE BANK

## Transaction Services.

Unitholders may access their funds using the following Transaction Services<sup>1</sup> provided by Adelaide Bank:

- 24 hour telephone access with Express Line.
- 24 hour Internet access with Online Banking.
- A Cashcard that can be used Australia wide at ATMs displaying the Cashcard sign, EFTPOS and at Australia Post outlets displaying the giroPost® symbol<sup>2</sup>.

The following table summarises the types of transactions available with the Premium and Premium Plus options.

Transaction Summary	Premium	Premium Plus
Cheque deposit via post	✓	✓
Direct credits	✓	✓
Cheque deposit via Adelaide Bank branch	✓	✓
BPAY® deposit or payment	✓	✓
Auto Payment Plan	✓	✓
Express Line transactions	✓	✓
Online Banking transactions	✓	✓
Regular Withdrawal Plan	✓	✓
Third Party Direct Debits	✓	✓
Bank cheque withdrawal	✓	✓
Personal cheque withdrawals	X	✓
<b>Cashcard access</b>	X	✓
<ul style="list-style-type: none"> <li>• Deposit or withdrawal via Adelaide Bank branch</li> <li>• ATM withdrawal, transfer or deposit<sup>3</sup></li> <li>• EFTPOS purchase or withdrawal</li> <li>• giroPost withdrawal or deposit</li> </ul>		

<sup>1</sup> Transaction Services provided by Adelaide Bank Limited

<sup>2</sup> Premium Plus option only

<sup>3</sup> ATM deposits and transfers are available at selected Adelaide Bank ATMs giroPost® and its device mark are registered trade marks of Australia Post. All rights reserved. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

A Product Disclosure Statement (PDS) for the Adelaide Cash Management Trust is available from your financial adviser, [amf.adelaidebank.com.au](http://amf.adelaidebank.com.au) or by telephoning 1800 224 124. This information has been prepared without taking account of any person's objectives, financial situations or needs. Before deciding whether to acquire these products, you should consider whether this information is appropriate to you and read the PDS.

Adelaide Bank ABN 54 061 461 550

Provider of Transaction Services for Adelaide Cash Management Trust

2620

169 Pirie Street, Adelaide SA 5000. [adelaidebank.com.au](http://adelaidebank.com.au)

March 2005

