

Macquarie Cash Management Account

Product Information Statement

Macquarie Bank Limited



Macquarie Bank Limited
ABN 46 008 583 542
Australian Financial Services Licence No. 237502
Dated: 2 November 2011

FORWARD thinking

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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* document available on our website macquarie.com.au/cmmainfo, contains the terms and conditions which apply to its operation. Please read the Product Information Statement and the *Further information* carefully before deciding whether to open a Macquarie CMA.

The information in this Product Information Statement is current as at 2 November 2011 and is subject to change. You can find updated information on our website at 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 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.

Adviser means a financial intermediary, such as a financial adviser or planner, broker, accountant or SMSF administrator.

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 state-based holidays.

Features at a glance

Minimum opening balance	\$5,000
Minimum additional cheque deposits/withdrawals	\$500
Minimum ongoing balance	\$5,000
Interest	Calculated daily, paid monthly
Retail Guarantee	The Macquarie Cash Management Account (Macquarie CMA) is a retail deposit with Macquarie Bank Limited and is therefore eligible for coverage under the Australian Government's Financial Claims Scheme (Retail Guarantee). For current details on the Retail Guarantee including applicable caps, please see macquarie.com.au/cmmainfo
Deposits	<ul style="list-style-type: none"> ■ Funds transfers ■ Direct debits¹ ■ BPAY® (Biller code 667022) ■ 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 <p>Refer to <i>Adding to your account</i> on page 7 for further details.</p>
Withdrawals	<ul style="list-style-type: none"> ■ Funds transfers ■ BPAY® ■ Direct debits ■ Personalised cheque book ■ Bank cheques² ■ Tax payments ■ Overseas transfers and bank drafts <p>Refer to <i>How do I withdraw?</i> on page 9 for further details.</p>
How do I access my account?	<p>Manage your cash 24 hours a day, seven days a week.³</p> <ul style="list-style-type: none"> ■ Internet access via Macquarie Online ■ Phone banking through Macquarie PhoneLink ■ Fax and electronic instruction service <p>Refer to <i>How do I withdraw?</i> on page 9 for further details.</p>
Personalised service	<ul style="list-style-type: none"> ■ Specialist consultants renowned for their efficient, friendly service and product knowledge. Call Adviser and Client Services on 1800 806 310
Greater visibility to help you act quickly on investment opportunities as they arise	<ul style="list-style-type: none"> ■ Your Adviser can view your account online and help you act quickly on investment opportunities as they arise ■ 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
The perfect companion for your self managed super fund (SMSF)	<ul style="list-style-type: none"> ■ All fund transactions appear on one consolidated statement, simplifying super fund accounting, tax returns, end of year auditing and long-term record keeping ■ Download current and historical statements online

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

² 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.

³ 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

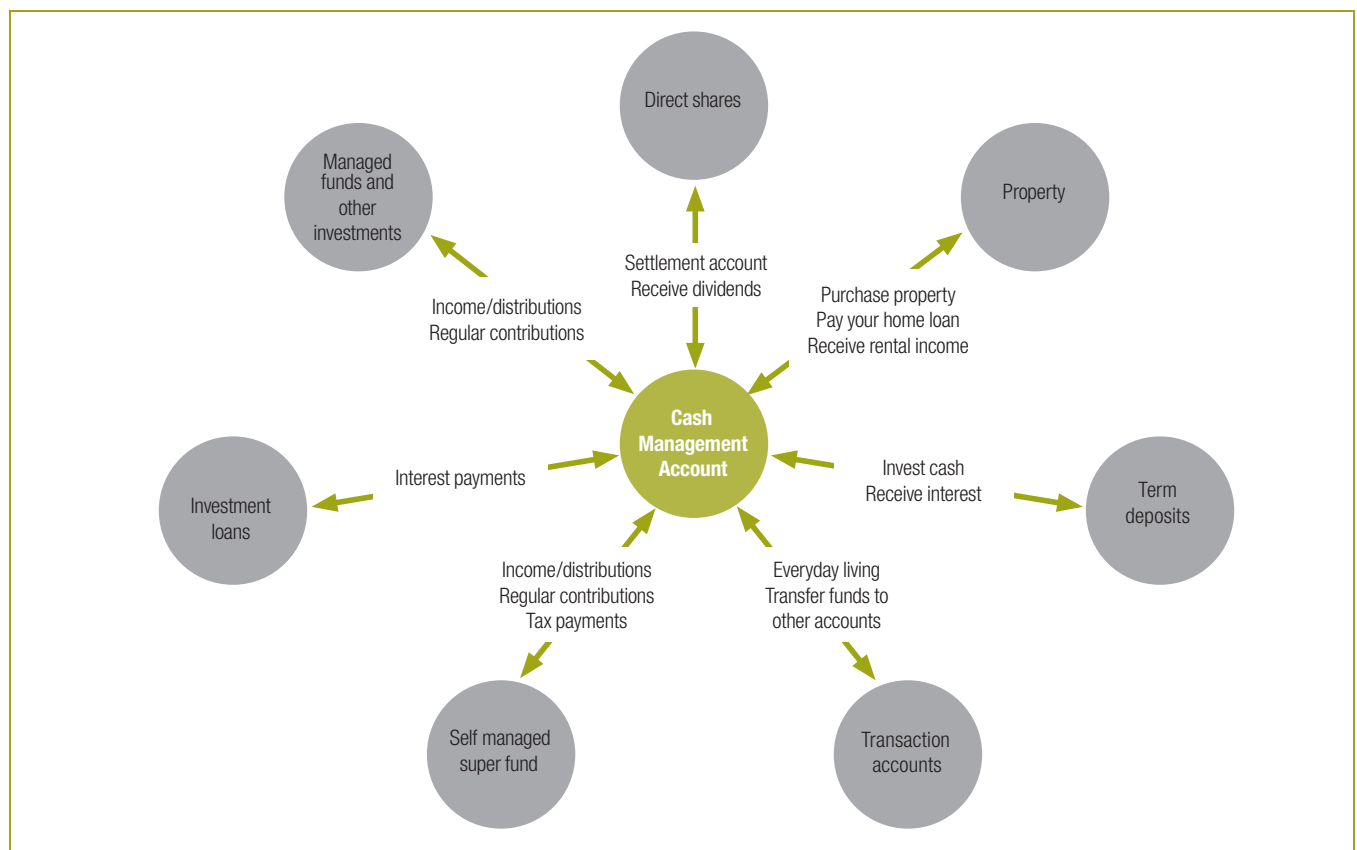
Our online service, Macquarie Online, helps you stay in control of your cashflow 24 hours a day, seven days a week.

- 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 day⁴
- Setup periodic payments
- Pay your bills using BPAY®
- Transfer money overseas⁵
- Make tax payments directly to the Australian Taxation Office (ATO)
- Download an audit report
- Update your account details⁶
- 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.



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

⁵ 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.

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

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 Adviser 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. For the latest rate, visit macquarie.com.au/personal or call 1800 806 310.

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 or call 1800 806 310.

How do I deposit, withdraw and manage my account?

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	
lodge by	9.00am
collect cheques after	11.30am
lodge by	12 noon
collect cheques after	2.30pm
Bank transfer requests ⁷	2.00pm
All other withdrawal requests	12 noon
Bank transfer requests received by Macquarie Online or Macquarie PhoneLink	4.30pm
BPAY® requests received by Macquarie Online or Macquarie PhoneLink	4.30pm
Overseas telegraphic transfers	12 noon
Overseas bank drafts ⁸	12 noon
Set up future dated transactions online	11.00pm

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* for more details.

What interest do I receive?

You can find out the current interest rate applying to your account by calling 1800 806 310. Your interest is calculated daily and paid monthly.

You can choose to have your interest paid into your Macquarie CMA or have it directed to another account.

Fees and charges

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 ⁹		\$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 page 8) ¹⁰		\$60.00 each
Australian dollar (AUD) draft deposit greater than \$10,000 ¹⁰		\$50.00 each
Telegraphic transfers (overseas or domestic) ¹¹		\$30.00 each
Overseas bank drafts		\$35.00 each
Deposit adjustment ¹²		\$10.00
Historical statements		
	Viewed and printed online through Macquarie Online	Free
	Ordered via Macquarie Online	Free
	Ordered through Client Services	\$4.50 each

If you require any other services, our friendly Client Services consultants will be happy to help where they can and will advise you if a fee applies. Please call 1800 806 310.

⁷ 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.

⁸ 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 Please send your special clearance requests, together with your cheques to be deposited, directly to Macquarie. Special clearance cannot be requested through NAB.

¹⁰ Deducted from the deposit amount.

¹¹ 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.

¹² 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.

How do I start?

Opening an account

To open a Macquarie CMA:

1. Read this Product Information Statement and the *Further information* document 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. Some applicants may be required to provide additional documentation.
4. Make your initial deposit of \$5,000 or more 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 Adviser work closely together

If you have an Adviser, they may be critical to the ongoing management of your account. Authorised Advisers 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 Adviser is also able to assist you with any queries you may have regarding your Macquarie CMA.

You choose and appoint your Adviser. Unless your Adviser is an authorised representative of a Macquarie Group company, no Macquarie Group company is responsible for the acts or omissions of your Adviser. You can choose whether your Adviser can operate your account, or can only view account details. See page 6 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, we may pay them an amount of commission based on your average account balance each month as set out in the table below.

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 reserve the right to decide whether we will make these payments. We acknowledge that due to changes in law or their interpretations we may be unable to pay these commissions.

How do I start?

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 stockbroker, Adviser, or accountant, should you have one, to withdraw their fees from your account using online, electronic and telephone withdrawal services
- *Tax authority* – enables you to authorise a third party to make online and electronic payments to the Australian Taxation Office (ATO) on your behalf
- *General withdrawals* – 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.

Taxation¹³

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

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

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).

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 we will deduct withholding tax at the top marginal 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.

Withholding tax may be payable 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).

In all cases, the application form must be signed.

¹³ 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 – one-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 internet 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
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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.

Adding to your account

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 page 4 for the fee payable).

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 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 (see page 4) 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 Sydney 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 internet 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 one-off payments and maintain scheduled payments.

All this can be done 24 hours a day, seven days a week. Simply visit macquarie.com.au/personal and log in using your MAC and password. While your instructions can be given at any time, transactions will not be effected outside of banking hours.

Refer to the *General terms for Macquarie Online* section of the *Terms and conditions* of Macquarie Online.

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 banking hours.

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 *Terms and conditions*.

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.

Periodic payments

You can set up a funds transfer to make the same payment each week, fortnight or month, 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 *Periodic Payment Authority* form.

This form can also be downloaded from Macquarie Online. Refer to the *Periodic Payments* section of the *Terms and conditions* 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.

How do I withdraw?

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 page 4 for the fee.

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.

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 telephoning 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 *Terms and conditions* 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, or send us a written request.

If you request a bank cheque through Client Services, reception centres or via written instruction, it will be ready for collection in Sydney after 2.30pm (Sydney time) on the day of your request provided we receive your written request before 12 noon (Sydney time). Otherwise it will be ready by 11.30am (Sydney time) the next Business Day. See page 4 for applicable fees.

Fax and electronic instruction service

You can send your signed written instructions, including withdrawal requests, to Macquarie by fax or email attachment¹⁴, subject to the *Fax and electronic instruction service* section of the *Terms and conditions*. 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 see the table on page 4. 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 *Fax and electronic instruction service* section of the *Terms and conditions* for more information.

¹⁴ Emails must be sent to transact@macquarie.com or, if you are an Adviser, to 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 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 don't complete the prescribed form your transfer may not be processed. If you require a bank draft, it will be ready for collection from 10.00am the next Business Day.

Overseas telegraphic transfers generally take three to five Business Days, however we cannot guarantee this. Refer to page 4 for fees and lodgement times.

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.

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 pending transactions and periodic payments, and set up and maintain direct debits and periodic payments. Macquarie Online also allows you to download your transaction details into Microsoft® Excel¹⁵, Quicken®¹⁶ and Microsoft® Money¹⁵.

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/personal 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:



1800 806 310



Macquarie Bank Limited
GPO Box 1459
Brisbane QLD 4001



macquarie.com.au/personal

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 in the document titled *Macquarie CMA – Further information*. We will supply a copy of that document to you at no charge on request. It includes information dealing with:

- *Application guide* – a guide to help you complete your application
- *Privacy* – a statement of how we will handle personal information we collect about you, and your rights in relation to this information
- *Retail Guarantee* – provides current details on the Australian Government's Financial Claims Scheme (Retail 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, and what you and Macquarie may be required to do to comply with *Anti-Money Laundering and Counter-Terrorism Financing Laws*.

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:

Financial Ombudsman Service



GPO Box 3, Melbourne VIC 3001



1300 780 808



info@fos.org.au



fos.org.au

Telephone recording policy

You should be aware that we may record all of our phone conversations with you and your Adviser relating to your account. 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">■ an account confirmation■ your Macquarie Access Code (MAC) so you are able to access the online and phone services.
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.
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>

¹⁵ ® Microsoft Excel and Microsoft Money are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.

¹⁶ ® Quicken is a trademark and service of Intuit Inc, registered in the United States and other countries and used by Reckon Ltd under licence.

2 November 2011

Application guide

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 Adviser 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 and mailing addresses

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

If your mailing address is care of a third party such as your Adviser, please be aware that all correspondence will be sent to this address, including printed statements, cheque books and passwords and PINs for internet and phone services.

If printed statements for the Macquarie CMA are sent care of your Adviser, administrator, accountant or stockbroker, we will also send you a statement or you can opt to view them online.

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.

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 OR two secondary documents.</p> <p>Primary documents</p> <ul style="list-style-type: none"> ■ Australian issued passport (current or expired less than two years) ■ International passport (current) ■ Government issued driver's licence (current) ■ Card issued under a State or Territory for the purpose of proving your age and containing your photograph (current). <p>Secondary documents</p> <p>Please provide one document from Group A AND one document from Group B.</p> <ul style="list-style-type: none"> ■ Group A <ul style="list-style-type: none"> – Australian birth certificate – Australian citizenship certificate – Pension card issued by Centrelink – Health card issued by Centrelink. ■ Group B <ul style="list-style-type: none"> – A document issued by the Australian Taxation Office within the preceding 12 months that contains your name and residential address (eg Notice of Assessment) – 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 – 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. <p>If you are unable to provide the above, please contact Macquarie to discuss other identification options.</p>	<ul style="list-style-type: none"> ■ FSC/FPA individual identification form.

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.

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
Joint	Each individual investor	Each signatory must provide the identification requirements outlined in the Individual section on page 2.	■ FSC/FPA individual identification form for each signatory.
Sole trader	The individual and the business name	<ul style="list-style-type: none"> ■ Certified copy^ of Registration of Business Name, and ■ Sole traders must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> ■ Certified copy^ of Registration of Business Name, and ■ FSC/FPA individual and sole traders identification form.
Deceased estate (Executor)	The executors of the estate	<ul style="list-style-type: none"> ■ A certified copy^ of the grant of probate or Letters of Administration, and ■ Each executor must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> ■ A certified copy^ of the grant of probate or Letters of Administration, and ■ FSC/FPA individual identification form for each executor.
Non-corporate trust or superannuation fund	The trustees* of the trust	<ul style="list-style-type: none"> ■ Macquarie trust identification form, and ■ 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"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ Each trustee must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> ■ FSC/FPA trusts and trustees identification form, and ■ 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"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ FSC/FPA individual identification form for each trustee.
Corporate trust or superannuation fund	The corporate trustee*	<ul style="list-style-type: none"> ■ Macquarie trust identification form, and ■ Macquarie company identification form, and ■ 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"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ Each trustee must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> ■ FSC/FPA trusts and trustees identification form, and ■ 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"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ FSC/FPA individual identification form for each trustee.

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

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	<p>When do I need to provide identification?</p> <p>You must supply identification and/or supporting documentation unless you are an active account holder who has already supplied identification.</p> <p>This also applies to individuals who are authorised third party signatories on your account.</p> <p>Why do I need to provide identification?</p> <p>The <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> and Macquarie internal policies and procedures require the collection and verification of specific information from clients.</p> <p>What identification do I need to provide?</p> <p>This will depend on the type of account you are opening and whether or not you are being identified through an authorised financial adviser.</p> <p>Identification through an authorised financial adviser</p> <p>If you are being identified by your financial adviser, then your Adviser will need to:</p> <ul style="list-style-type: none">■ 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■ 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. <p>What is an authorised financial adviser?</p> <p>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.</p> <p>Identification not being undertaken by an authorised financial adviser</p> <p>If you are not being identified by an authorised financial adviser, then you will need to follow the steps below:</p> <ul style="list-style-type: none">■ 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). <p>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).</p> <p>What is a certified copy?</p> <p>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 <i>Statutory Declarations Regulations 1993</i>.</p> <p>Please note: you can either visit a Macquarie office with original identification documents or mail original certified copies of the identification documents.</p> <p>What is required for a company, that has a third party authority on a client's account with a number of nominated authorised signatories?</p> <p>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.</p> <p>The verifying officer is required to:</p> <ul style="list-style-type: none">■ be nominated by the company using Part B of the <i>Verifying Officer</i> form, available from macquarie.com.au/idforms■ complete Part C of the <i>Verifying Officer</i> form, and■ send the form to us with the supporting identification documentation (unless completing an FSC/FPA identification form).
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Macquarie offices

New South Wales

1 Shelley Street, Sydney NSW 2000
Macquarie Bank Limited
GPO Box 2520, Sydney NSW 2001
Hours of Operation: 8.00am – 6.00pm

Victoria

Level 26, 101 Collins Street, Melbourne VIC 3000
Macquarie Bank Limited
GPO Box 5435CC, Melbourne VIC 3001
Hours of Operation: 8.00am – 5.00pm

Queensland

Level 8, 12 Creek Street, Brisbane QLD 4000
Macquarie Bank Limited
GPO Box 1459, Brisbane QLD 4001
Hours of Operation: 8.00am – 5.30pm

South Australia

Level 2, 151 Pirie Street, Adelaide SA 5000
Macquarie Bank Limited
GPO Box 2632, Adelaide SA 5001
Hours of Operation: 8.00am – 5.00pm

Western Australia

Level 3, 235 St Georges Terrace, Perth WA 6000
Macquarie Bank Limited
PO Box 7306, Cloisters Square, Perth WA 6850
Hours of Operation: 8.00am – 5.00pm

Clients



1800 806 310



transact@macquarie.com



macquarie.com.au/personal

Advisers



1800 808 508



adviser@macquarie.com



macquarie.com.au/advisers

FORWARD thinking



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 2 November 2011.

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

IDENTIFICATION REQUIRED

All individuals must attach original certified copies of identification or an FSC/FPA form completed by your financial adviser, 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*. These forms can be downloaded from macquarie.com.au/idforms

ADVISER USE ONLY

Account number (if generated online or over the phone)

- 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 — *if more than four, enter the details on a second form*

Provision of a TFN or 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 deducted from the interest paid to you at the highest marginal tax rate plus Medicare Levy. Declining to quote a TFN is not an offence.

Individual 1

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First given name Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

Does Individual 1 have a tax file number (TFN)?

No ☐ Reason for exemption

Yes ☐ TFN

Is Individual 1 a foreign resident for tax purposes?

No ☐

Yes ☐ Country of residence

Individual 1 (continued)

Residential address for Individual 1 (cannot be a PO Box)

Street name and number

Suburb/town

State

Postcode

Country

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

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 on this account?

If you do not cross a box this service will not be activated.

No ☐

Yes ☐ Please provide an email address for confirmation of PayAnyone and BPAY® transactions

If this is left blank we will use the email address provided above.

Are there any more applicants?

No ☐ *Go to 10*

Yes ☐ *Go to Individual 2*



@CMH00000@

Individual 2Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other First given name Other given name(s) Surname Any other name known by (if applicable) Date of birth Occupation Mother's maiden name

Does Individual 2 have a tax file number (TFN)?

No ☐ Reason for exemption Yes ☐ TFN

Is Individual 2 a foreign resident for tax purposes?

No ☐
Yes ☐ Country of residence *Residential address for Individual 2 (cannot be a PO Box)*Street name and number Suburb/town State Postcode Country Work phone number Home phone number Fax number Mobile phone number Email address

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

No ☐ We will provide you with an Access CodeYes ☐ Macquarie Access Code *Individual 2 (continued)*

Would Individual 2 like to use PayAnyone on this account?

If you do not cross a box this service will not be activated.

No ☐Yes ☐ Please provide an email address for confirmation of PayAnyone and BPAY® transactions

If this is left blank we will use the email address provided above.

Are there any more applicants?

No ☐ **Go to 10**Yes ☐ **Go to Individual 3****Individual 3**Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other First given name Other given name(s) Surname Any other name known by (if applicable) Date of birth Occupation Mother's maiden name

Does Individual 3 have a tax file number (TFN)?

No ☐ Reason for exemption Yes ☐ TFN

Is Individual 3 a foreign resident for tax purposes?

No ☐
Yes ☐ Country of residence *Residential address for Individual 3 (cannot be a PO Box)*Street name and number Suburb/town State Postcode Country Work phone number Home phone number Fax number Mobile phone number

Individual 3 (continued)

Email address

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 on this account?

If you do not cross a box this service will not be activated.

No ☐

Yes ☐ Please provide an email address for confirmation of PayAnyone and BPAY® transactions

If this is left blank we will use the email address provided above.

Are there any more applicants?

No ☐ **Go to 10**

Yes ☐ **Go to Individual 4**

Individual 4

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First given name

Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

Does Individual 4 have a tax file number (TFN)?

No ☐ Reason for exemption

Yes ☐ TFN

Is Individual 4 a foreign resident for tax purposes?

No ☐

Yes ☐ Country of residence

Individual 4 (continued)

Residential address for Individual 4 (cannot be a PO Box)

Street name and number

Suburb/town

State

Postcode

Country

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

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 on this account?

If you do not cross a box this service will not be activated.

No ☐

Yes ☐ Please provide an email address for confirmation of PayAnyone and BPAY® transactions


If this is left blank we will use the email address provided above.

Are there any more applicants?

No ☐ **Go to 10**

Yes ☐ **Enter details on an additional application form**

3 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 this form from macquarie.com.au/idforms

4 What is the nature of the business activity?

5 Does the company, association or body have an ABN/ACN?

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 deducted from the interest paid to you at the highest marginal tax rate plus Medicare Levy. Declining to quote a TFN is not an offence.

No ☐ Reason for exemption

Yes ☐ ABN/ACN

6 Does the company, association or body have a tax file number (TFN)?

No ☐ Reason for exemption

Yes ☐ TFN

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

No ☐ *Go to next question*

Yes ☐ Country of domicile

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

Street name and number

Suburb/town

State

Postcode

Country

9 Provide the name(s) of two directors, sole director, or director and secretary.

Company Officer 1 (director, sole director or secretary)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First given name

Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

Company Officer 1 (continued)

*Residential address for Company Officer 1
(cannot be a PO Box)*

Street name and number

Suburb/town

State

Postcode

Country

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

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 on this account?

If you do not cross a box this service will not be activated.

No ☐

Yes ☐ Please provide an email address for email confirmations of PayAnyone and BPAY® transactions

If this is left blank we will use the email address provided above.

Would you like to appoint additional officers?

No ☐ **Go to 10**

Yes ☐ **Go to Company Officer 2**

Company Officer 2 (director or secretary)Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First given name

Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

*Residential address for Company Officer 2
(cannot be a PO Box)*

Street name and number

Suburb/town

State

Postcode

Country

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

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

No ☐ We will provide you with an Access CodeYes ☐ Macquarie Access Code

Would this officer like to use PayAnyone on this account?

If you do not cross a box this service will not be activated.

No ☐Yes ☐ Please provide an email address for email confirmations of PayAnyone and BPAY® transactions

If this is left blank we will use the email address provided above.

Would you like to appoint additional officers?

No ☐ Go to next questionYes ☐

Please complete the Third Party Authority form in the back of the Product Information Statement.

- 10** 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 17Yes ☐ Go to next question

- 11** Are you applying on behalf of a minor (less than 18 years old)?

No ☐ Go to next questionYes ☐ Name of the minor

Attach a copy of minor's birth certificate. Parent/guardian to complete Section 2 of this form.

Go to 17

- 12** 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. Additional documents may be required – refer to the Application Guide for details.

- 13** What is the nature of the trust or entity's business activity?

- 14** Does the trust or entity have an ABN/ACN?

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 deducted from the interest paid to you at the highest marginal tax rate plus Medicare Levy. Declining to quote a TFN is not an offence.

No ☐ Reason for exemptionYes ☐ ABN/ACN

15 Does the trust or entity have a tax file number (TFN)?

No ☐ Reason for exemption

Yes ☐ TFN

16 Is the trust or entity a foreign entity for tax purposes?

No ☐ Go to next question

Yes ☐ Country of domicile

17 What is the mailing address for this account?

The mailing address will receive correspondence in relation to your account such as passwords and service information.

If this section is not completed all mail will be sent to the residential address of individual 1 (if an individual account) or the principal place of office (if a corporate account).

Street name and number or PO Box

Suburb/town

State

Postcode

Country

18 How would you like to receive your statements?

Online only ☐ Go to 20

Printed and online ☐ Go to next question

If you do not cross a box you will receive online statements only

19 Where would you like your statements sent?

This address cannot be care of a third party.

The account mailing address

indicated in question 17 ☐ Go to next question

(if not care of a third party)

Another address ☐ Please list the address below

Statement mailing address

Street name and number or PO Box

Suburb/town

State

Postcode

Country

20 Will you require a cheque book?

Yes ☐ Please select a cheque book size below

☐ 30 cheques

☐ 50 cheques

☐ 100 cheques

Cheque book fees are outlined on page 4 of the Product Information Statement.

No ☐ Go to next question

21 Where would you like your interest paid?

Paid into my CMA account ☐ Go to next question

Paid into another account ☐ Provide account details below

Name of financial institution

Branch name and address

BSB

Account number

Account name

This account will automatically become a nominated account for funds transfers.

22 Would you like to nominate another account for funds transfers?

No ☐ Go to next question

Yes ☐ Provide account details below

Name of financial institution

Branch name and address

BSB

Account number

Account name

23 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.

24 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 ☐ Provide the **company** name you wish to authorise

25 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.

26 What is the source of funds for this account?

Superannuation contributions ☐

Commission ☐

Inheritance ☐

Savings ☐

Investment ☐

Normal course of business ☐

Asset sale ☐

Other ☐ *Specify below*

27 What is the purpose of this account?

Savings ☐

Growth ☐

Income ☐

Retirement ☐

Business account ☐

Other ☐ *Specify below*

28 How much is your initial deposit?

We cannot accept cash or third party cheques.

\$

29 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 which is 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*

30 *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).

What are the signing instructions for this account?

Any one of us to sign ☐

All/both of us to sign ☐

Other ☐ *Specify below*

31 Applicant Declaration

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 financial adviser, should I have one, and will attempt to contact them if any follow up is required on my account.

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.

Authorisation of Individual 1 or Company Officer 1

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Your capacity of signing

Individual ☐ Director ☐ Sole Director ☐
Secretary ☐ Trustee ☐ Other ☐ *Specify below*

Signature

Date

Authorisation of Individual 2 or Company Officer 2

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Your capacity of signing

Individual ☐ Director ☐ Secretary ☐ Trustee ☐
Other ☐ *Specify below*

Signature

Date

Authorisation of Individual 3

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Signature

Date

Authorisation of Individual 4

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Signature

Date

32 Adviser use only

By completing this section of the application form you are confirming that you are an authorised representative of the dealer group below and that the dealer group holds a current AFS Licence and is authorised to deal in and advise on this cash product.

Dealer name

Lotus Securities Limited

Dealer code

Adviser name

100PercentInvesting

Adviser code

Product **CMH**

DAN

This code can be used if your dealer group has a unique reference for this adviser

DCN

This code can be used if your dealer group has a unique reference for this client

Macquarie Cash Management Account

Supplementary forms

Macquarie Bank Limited



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.

Would you like:

■ 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>Periodic 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 give your adviser access to transfer funds between your linked CMA and Cash XL accounts and the authority to open term deposits	Complete the <i>Adviser Limited Third Party Authority – Authorisation</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 macquarie.com.au/idforms

Macquarie Cash Solutions

Direct Debit Request

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



PLEASE USE BLACK INK

Use this form to set up or amend a regular Direct Debit.

- Complete section 2 if you would like to set up regular Direct Debits.
- Complete section 3 if you would like to amend or cancel an existing regular Direct Debit.

Return this form to:

Reply Paid 85744
Sydney NSW 2001

Fax: 1800 550 140

Overseas fax: +61 7 3233 5499

Phone: 1800 806 310

Overseas phone: +61 7 3233 8136

Visit macquarie.com.au/personal/contact for other office locations in Melbourne, Brisbane, Perth, and Adelaide.

Online: macquarie.com.au/personal
Email: transact@macquarie.com

1 Your Macquarie account details

What is your account name?

What is your account number?

2 Your new regular Direct Debit details

First Direct Debit

First deposit (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 ☐ Please specify 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 below. The account must be in the same name as your Macquarie CMA or Cash XL).

Name of financial institution

Branch name

Branch (BSB)

Account number

Account name

Second Direct Debit

First deposit (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 ☐ Please specify 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 below. The account must be in the same name as your Macquarie CMA or Cash XL).

Name of financial institution

Branch name

Branch (BSB)

Account number

Account name



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

Office use only

Sig Ver

Macquarie Access Code

Work Item Number (WIN)



®Registered to Bpay Pty Ltd ABN 69 079137 518

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 existing account being debited

Name of financial institution

Branch name

Branch (BSB)

Account number

Account name

What are your new Direct Debit details?

Regular deposit amount

Timing

*Quarterly and yearly plans are debited at the end of the nominated month*Weekly ☐

Day of week

Monthly ☐

Start date

Quarterly ☐

Start month

Half yearly ☐

Start month

Yearly ☐

Start date

New account being debited

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

Name of financial institution

Branch name

Branch (BSB)

Account number

Account name

*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.***4 Declaration and signatures**By completing this form, you accept and agree to be bound by the terms and conditions contained in the 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.**Signature 1**Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Sole Director ☐ Secretary☐ Trustee ☐ Other (please specify)

Signature

Date

Signature 2Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Secretary☐ Trustee ☐ Other (please specify)

Signature

Date

Macquarie Cash Solutions

Periodic 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 BLACK INK

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

IMPORTANT: Periodic Payments can be set up or altered online through Macquarie Online with the appropriate level of access.

Return this form to:

Reply Paid 85744

Sydney NSW 2001

Fax: 1800 550 140

Overseas fax: +61 7 3233 5499

Phone: 1800 806 310

Overseas phone: +61 7 3233 8136

Visit macquarie.com.au/personal/contact for other office locations in Melbourne, Brisbane, Perth, and Adelaide.

Online: macquarie.com.au/personal

Email: transact@macquarie.com

1 Your Macquarie account details

Account number

Account name (in full)

2 Your contact details

Contact number

3 Action to be taken

New payment ☐ Please go to section 4

Amend existing payment ☐ Please go to section 5

Cancel payment ☐ Please go to section 6

4 New periodic payment

A. Payment details

Amount of initial payment

Initial payment to be made on

 / /

Subsequent payments

And then on

 / /

Payment frequency

☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly

Last payment to be made on

 / /

The periodic 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.

B. Transfer details

Bank, Building Society or Credit Union name

Bank (BSB) number

Account number/membership number

Account name

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

Optional reference – appears on your 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.

5 Amend existing payment

A. Current details

Periodic payment reference number (if known)

BSB number

Account number

Payee name

Payment amount

Date of the final payment using current details

 / /

☐ Remove this account as an additional nominated bank account

Office use only

Sig Ver

Macquarie Access Code

Work Item Number (WIN)



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5 Amend existing payment (continued)**B. New details**

Branch (BSB) number

Account number

Payee name

New payment amount

First payment date using new details

Payment frequency

☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly

Last payment to be made on

The periodic 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).**6 Cancellation**

Cancel the payment for

Payee name

Name of Bank, Building Society Or Credit Union

Last payment to be made on

☐ Remove this account as an additional nominated bank account.**Please allow 24 hours for your cancellation to be processed.****7 Declaration and signature**

By completing this form, you accept and agree to be bound by the terms and conditions contained in the CMA Product Information Statement, which relate to the use of periodic 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 or by contacting us.

The declaration must be signed in accordance with the account operating instructions.

Signature 1Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Sole Director ☐ Secretary☐ Trustee ☐ Other (please specify)

Signature

Date

Signature 2Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Secretary☐ Trustee ☐ Other (please specify)

Signature

Date

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



Macquarie Bank Limited ABN 66 008 583 542 is the provider of Macquarie Cash Management Account (CMA) and Macquarie Cash XL (Cash XL)

PLEASE USE BLACK INK

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

Contact us:

Phone: 1800 806 310

Overseas phone: +61 7 3233 8136

Visit macquarie.com.au/personal/contact for other office locations in Melbourne, Brisbane, Perth, and Adelaide.

Online: macquarie.com.au/personal
Email: transact@macquarie.com

IMPORTANT: 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

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

Branch (BSB) number

Account number

3 Signatures

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

This page has been left blank intentionally

Macquarie Cash Solutions

Third Party Authority

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237 502 is the provider of the Macquarie Cash Management Account (CMA), Macquarie Bank Term Deposit (Term Deposit) and Macquarie Cash XL (Cash XL).



PLEASE USE BLACK INK

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 send this form to:

Reply Paid 85744

Sydney NSW 2001

Fax: 1800 550 140

Overseas fax: +61 7 3233 5499

Phone: 1800 806 310

Overseas phone: +61 7 3233 8136

Visit macquarie.com.au/personal/contact for other office locations in Melbourne, Brisbane, Perth, and Adelaide.

Online: macquarie.com.au/personal

Email: transact@macquarie.com

1 Your Macquarie account details

What is your account number?

What is your account name?

To authorise:

- an individual – Go to section 2
 - a financial specialist – Go to section 3
 - a company or other third party firm – Go to section 4
- Please ensure account holders sign section 6.

If not already supplied, the first individual will need to provide their identification. Further information is available at macquarie.com.au/idforms

2 Appointment of an Individual

First individual

a) Name (print here)

b) 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 section c

☐ Enquiry Authority – Go to section d

c) 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 – please specify:

d) First individual – details and declaration

This section is to be completed by the first individual appointed.

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Date of birth

d) First individual – details and declaration (continued)

Residential address (cannot be a PO Box)

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

Declaration

By completing this form, you accept and agree to be bound by the terms and conditions contained in the applicable offer document. 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 or by contacting us.

Signature

Date

Second individual

a) Name (print here)

b) 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 section c

☐ Enquiry Authority – Go to section d

2 Appointment of an Individual (continued)**c) What are the operating instructions for the second individual appointed?**

- ☐ Any one Authorised Signatory to sign
☐ All Authorised Signatories to sign
☐ Other – please specify:

If a box is not crossed we will assume "all Authorised Signatories to sign".

If not already supplied, the second individual will need to provide their identification. Further information is available at macquarie.com.au/ldforms

d) Second individual – details and declaration

This section is to be completed by the second individual appointed.

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Date of birth

 / /

Residential address

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

Declaration

By completing this form, you accept and agree to be bound by the terms and conditions contained in the applicable offer document. 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 or by contacting us.

Signature

Date

 / /
3 Appointment of a financial specialist

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

a) Financial specialist details

Name

Dealer/business name

Dealer Code (if known)

Adviser Code (if known)

☐ Please update my details to appoint the above financial adviser on my account replacing the current financial adviser (if applicable).

b) What level of authority are you appointing?

- ☐ Authorised Signatory Authority*
☐ Tax Payment Authority (CMA only)*
☐ Enquiry Authority

c) Financial specialist – additional details and declaration

Macquarie Access Code* (if known)

** If we do not have a Macquarie Access Code for your financial specialist we will generate one and send it to the address we have on file for your financial specialist.*

Declaration

By completing this form, you accept and agree to be bound by the terms and conditions contained in the applicable offer document. 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 or by contacting us.

Signature

Date

 / /
4 Appointment of a company or other authorised third party firm

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.

a) Company or firm details

Dealer/business name

Dealer Code/Bulk Transacting Code (if known)

b) What level of authority are you appointing?

- ☐ Authorised Signatory Authority*
☐ General Withdrawal Authority (CMA only)*
☐ Tax Payment Authority (CMA only)*
☐ Fee Authority (CMA only)*
☐ Enquiry Authority

** If you selected Authorised Signatory authority in question 3 or 4, additional identification may be required.*

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

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

- ☐ No ☐ Yes, please specify below

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.

I/we:

- accept and agree to be bound by the terms and conditions in the applicable offer document 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.

6 Declaration and signature of account holders (continued)**Signature 1**

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Sole Director ☐ Secretary
☐ Trustee ☐ Other (please specify)

Signature

Date

 / /
Signature 2

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

If a company officer, your corporate title

☐ Individual ☐ Director ☐ Secretary
☐ Trustee ☐ Other (please specify)

Signature

Date


 / /
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, and
 - (c) release us from claims and liabilities in connection with any act or omission relating to the appointment of a third party to your Account.
- 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 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 Tax Payment Authority
- You authorise the third party to make withdrawals from your account to make tax payments on your behalf 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.

Office use only

Sig Ver	Macquarie Access Code	Work Item Number (WIN)	 Access BPAY® through transact@macquarie ®Registered to BPAY Pty Ltd ABN 69 079137 518
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Macquarie Cash Solutions

Adviser Limited Third Party Authority – Authorisation

Macquarie Bank Limited ABN 66 008 583 542 is the provider of Macquarie Cash Management Account (CMA), Macquarie Bank Term Deposit (Term Deposit) and Macquarie Cash XL (Cash XL).

PLEASE USE BLACK INK

This form can be used to allow your adviser or a nominated dealer group access to:

- transfer funds interchangeably between your below listed CMA(s) and/or Cash XL accounts.
- establish a new Term Deposit in the same name as your existing CMA (for clients with a non-Macquarie adviser, where authorised in question 2). Funds will be debited from your existing cash account.

Once registered, your adviser or dealer group representatives can provide instructions to Macquarie to transfer funds between all the accounts you nominate below using the *Adviser Limited Third Party Authority – Transfer* form and/or establish a new term deposit with the *Macquarie Bank Term Deposit Application - Adviser limited third party authority* form.

Return this form to:

Reply Paid 85744

Sydney NSW 2001

Fax: 1800 550 140

Overseas fax: +61 7 3233 5499

Phone: 1800 806 310

Overseas phone: +61 7 3233 8136

Visit macquarie.com.au/personal/contact for other office locations in Melbourne, Brisbane, Perth, and Adelaide.

Online: macquarie.com.au/personal

Email: transact@macquarie.com

1 Personal details

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First name

Surname

Date of birth

 / /

2 Authority type

Please select the type of authority you wish to provide to your adviser(s) and/or dealer group by completing the applicable account details below.

A) Term Deposit Opening Authority

This authority will allow the adviser(s) and/or dealer groups selected in sections 3 and/or 4 to establish a new Term Deposit in the same name as your existing CMA (Term Deposit Opening Authority).

Please note: By signing this form you acknowledge that you have read the Macquarie Bank Term Deposit and At-Call Account Product Information Statement.

Account 1 Macquarie CMA account number

Account name

Please note: this account will automatically be setup for Limited funds transfer authority. To nominate additional Macquarie CMA(s) and Cash XL accounts complete section B.

B) Limited funds transfer authority

This authority will allow the adviser(s) and/or dealer groups selected in Sections 3 and/or 4 to transfer funds interchangeably between your nominated Macquarie CMA(s) and Cash XL accounts.

Account 2 Macquarie CMA account number

Account name

Account 3 Macquarie CMA or Cash XL account number

Account name

3 Your adviser details and signature

Important information: by allowing your adviser authority to transfer between these accounts and/or establish a new Term Deposit on your behalf, they will automatically be able to obtain information on all of these accounts. Please note: this will not replace the existing nominated adviser on your account, if you wish to change your adviser details please complete the *Change of Account Details* form.

Adviser name

Adviser's company name

Dealer code (if known)

Adviser code (if known)

Adviser's contact telephone

Adviser's email address

Adviser signature

If you wish to appoint a second adviser with this authority please provide their details below

Second adviser name

Second adviser signature

Please note: If more than one adviser has signed this form to be granted limited third party authority and is therefore able to transfer funds between all the nominated CMA and Cash XL accounts and/or establish a new Term Deposit on your behalf, the signing instructions will default to either to sign, that is, any one of the advisers appointed above may provide instructions to execute a transfer.

4 What is the name of the dealer group you wish to appoint?

The signing instructions for future transfers will be specified by the dealer group in accordance with 5.10 of the terms and conditions.

5 Terms and conditions**GENERAL TERMS WHICH APPLY TO ALL LEVELS OF AUTHORITY**

- 5.1 Only you can appoint a third party to access or withdraw from your account.
- 5.2 If you appoint a third party to withdraw from your account they will automatically be able to enquire on your account also.
- 5.3 Withdrawals may be for any amount and may be made at varying intervals of time.
- 5.4 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 from your account on their instruction, and
 - (c) release us from claims and liabilities in connection with any act or omission related to the appointment of a third party to your account.
- 5.5 However, we remain liable for any loss or liability which, by operation of law we cannot exclude.
- 5.6 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.
- 5.7 We may cancel the appointment of a third party as an authority on your account by telling you in writing.
- 5.8 In the event of the death of an account holder, the authority given under this form will automatically terminate.
- 5.9 Third parties may not set up Direct Debits on your account (other than for the purpose of establishing a new Macquarie Bank Term Deposit or adding funds to your Term Deposit at maturity) or give other third parties access or authority on your account.
- 5.10 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 provide instructions 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 providing the instructions 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, until 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 THE LEVEL OF AUTHORITY

- 5.11 You agree to terms and conditions for Macquarie Online as set out in the relevant Product Information Statement available from macquarie.com.au/personal or by calling us on 1800 806 310.
- 5.12 (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, facsimile or any other method agreed in writing by us between the CMA and Cash XL accounts nominated on this form
- (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.

TERMS RELATING TO TERM DEPOSIT OPENING AUTHORITY

- 5.13 You agree to be bound by the terms and conditions set out in the Macquarie Bank Term Deposit Product Information Statement.
- 5.14 You authorise the company or firm to provide all required Term Deposit application details, including but not limited to the investment term, commission, and interest instructions.
- 5.15 You acknowledge the company or firm can elect up to 0.25% p.a. (GST inclusive) in trailing commission, and that this trailing commission will be deducted from the interest rate paid on your Term Deposit.
- 5.16 You acknowledge that any new Term Deposits will be established using the same details as your existing Macquarie cash account. Details that may be replicated for your new Term Deposit include (but are not limited to) your residential and mailing address details, contact information, authorised signatory details, and Tax File Number(s) or ABN.
- 5.17 You acknowledge that by providing this authority, the adviser/dealer group you have nominated is empowered to open Term Deposit accounts on your behalf (and to add funds to an existing Term Deposit at maturity), and will be authorised to operate your account in accordance with section 11 of the terms and conditions, as detailed in the Macquarie Bank Term Deposit Product Information Statement.

6 Signatures and declaration of CMA and Cash XL account holders

Important note: The account holders for each account must sign below. If you are the account holder for the Cash XL and CMA please sign each section of the form as the Cash XL and CMA account holder to authorise this third party(s) on all accounts. Forms that are not properly executed will result in processing delays.

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 signs must be existing account signatories.

On the terms of this authority document, I/we authorise the above adviser(s) and/or dealer group to have limited authority to transact funds between the CMA and Cash XL accounts specified above and if I/we have provided authority in section 2 above, to establish a new Macquarie Bank Term Deposit on my/our behalf.

Account 1 Macquarie CMA*Signature of account holder 1*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

*Signature of account holder 2*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

Account 2 Macquarie CMA*Signature of account holder 1*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

Account 2 Macquarie CMA (continued)*Signature of account holder 2*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

Account 3 Macquarie CMA or Cash XL*Signature of account holder 1*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

*Signature of account holder 2*Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Name (print here)

Any other name known by (if applicable)

Signature

Date

Office use only

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Macquarie Access Code

Work Item Number (WIN)



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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)

Principal 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 ✓	BOTH 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.

How to contact Macquarie

Clients



Contact your Adviser or call 1800 806 310



Fax: 1800 550 140



macquarie.com.au/personal



transact@macquarie.com (existing clients)

Advisers



Telephone: 1800 808 508



Fax: 1800 550 140



macquarie.com.au/advisers



adviser@macquarie.com

Overseas queries



Telephone: +61 7 3233 8136

Macquarie PhoneLink



Telephone: 133 275

New South Wales

1 Shelley Street, Sydney NSW 2000

Macquarie Bank Limited

GPO Box 2520, Sydney NSW 2001

Hours of Operation: 8.00am – 6.00pm

Victoria

Level 26, 101 Collins Street, Melbourne VIC 3000

Macquarie Bank Limited

GPO Box 5435CC, Melbourne VIC 3001

Hours of Operation: 8.00am – 5.00pm

Queensland

Level 8, 12 Creek Street, Brisbane QLD 4000

Macquarie Bank Limited

GPO Box 1459, Brisbane QLD 4001

Hours of Operation: 8.00am – 5.30pm

South Australia

Level 2, 151 Pirie Street, Adelaide SA 5000

Macquarie Bank Limited

GPO Box 2632, Adelaide SA 5001

Hours of Operation: 8.00am – 5.00pm

Western Australia

Level 3, 235 St Georges Terrace, Perth WA 6000

Macquarie Bank Limited

PO Box 7306, Cloisters Square, Perth WA 6850

Hours of Operation: 8.00am – 5.00pm