



MACQUARIE

Product Information Statement

Macquarie Cash Management Account

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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* booklet 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* booklet carefully before deciding whether to open a Macquarie CMA.

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

Terms

In this Product Information Statement:

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

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

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

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

Features at a glance

Minimum ongoing balance	\$5,000
Minimum additional cheque deposits/withdrawals	\$500
Interest	Calculated daily, paid monthly
Government Guarantee	The Macquarie CMA is a retail deposit with Macquarie and is therefore eligible for coverage under the Australian Government's Financial Claims Scheme (Government Guarantee). For current details on the Government Guarantee including applicable caps, please see macquarie.com.au/cmainfo
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 6 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 8 for further details.</p>
How do I access my account?	<p>Manage your cash 24 hours a day, seven days a week³</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 8 for further details.</p>
Personalised service	<ul style="list-style-type: none"> • Specialist consultants renowned for their efficient, friendly service and product knowledge. Call us on 1800 806 310.
Greater visibility to help you act quickly on investment opportunities as they arise	<ul style="list-style-type: none"> • Your Financial Services Professional 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, up to 10 years worth of historical statements are available 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.

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Key features

Online flexibility and control

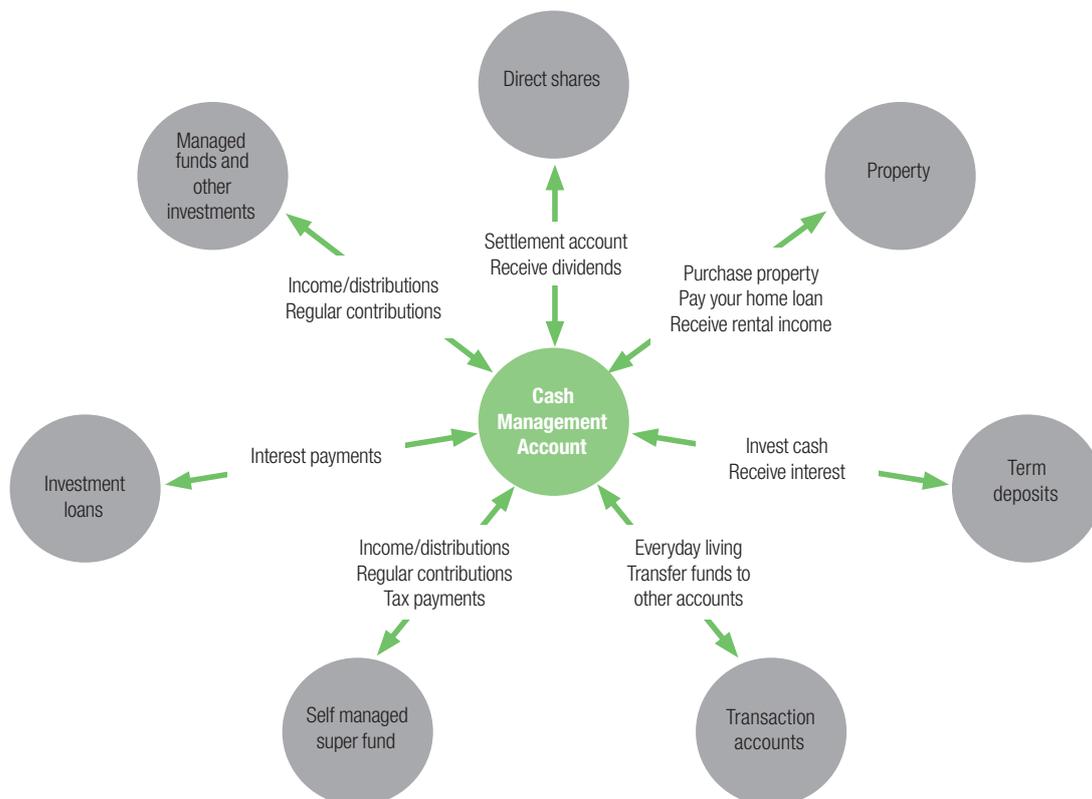
Our online service, Macquarie Online, helps you stay in control of your cashflow 24 hours a day, seven days a week.

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

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Efficient cashflow management strategies

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

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

The perfect companion for your SMSF

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

Dividend reinvestment

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

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

Competitive interest rate

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

For the current interest rate, please visit macquarie.com.au/personal or call 1800 806 310.

How do I start?

Opening an account

To open a Macquarie CMA:

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

Please make cheques payable to the full account name.

Joint accounts

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

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

You and your Financial Services Professional work closely together

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

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

Advisory firm remuneration

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

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

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

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

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

Future of Financial Advice (FOFA) Reforms

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

Authorising a third party to access your account

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

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

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

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

What interest do I receive?

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

Taxation⁷

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

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

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

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

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

Non-residents

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

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

Changes to laws

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

Incomplete applications

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

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

Adding to your account

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

Making deposits helps you to:

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

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

Direct debits

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

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

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

Depositing your salary, dividends and other income

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

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

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

BPAY®

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

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

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

Funds transfer

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

Branch (BSB) number: 182-512

Cheque deposits

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

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

Third party cheques

Third party cheques are not accepted.

What is a third party cheque?

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

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

Special clearance of cheques

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

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

Deposits through National Australia Bank (NAB)

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

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

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

Deposits from overseas banks

Online

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

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

Transfers organised via an overseas bank

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

MACQAU2S XXX

Overseas bank cheques

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

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

Processing deposits

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

How do I withdraw?

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

Macquarie Online

Our online service, Macquarie Online, allows you to:

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

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

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

Macquarie PhoneLink 133 275

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

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

PayAnyone

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

Macquarie Online and Macquarie PhoneLink security

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

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

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

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

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

Recurring payments

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

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

Direct debit requests

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

Lodgement times

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

Using your cheque book

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

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

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

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

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

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

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

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

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

Bank cheques

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

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

Fax and electronic instruction service

You can send your signed forms and written instructions, including withdrawal requests, to Macquarie by fax or email attachment⁸, subject to the *Instructions* section of the *Further information* booklet. All requests must contain an original signature – digitally applied signatures will not be accepted. If we receive a withdrawal request after the lodgement time or on a non-Business Day for us, we treat it as having been received the next Business Day. For lodgement times please refer to the *Lodgement times* section of the *Further information* booklet. When your withdrawal request is processed, your funds should be available the next Business Day.

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

⁸ Emails must be sent to transact@macquarie.com or, if you are a Financial Services Professional, 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 do not complete the prescribed form your transfer may not be processed. If you require a bank draft, it will be ready for collection in the indicated reception from 10.00am the next Business Day.

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

Other withdrawal information

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

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

Fees and charges

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

Increases or changes to fees and charges

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

How do I access information on my account?

How can I manage my account?

Online access – Macquarie Online

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

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

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

Phone access – Macquarie PhoneLink 133 275

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

Enquiries

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

Mail: Macquarie Bank Limited
GPO Box 2520
Sydney NSW 2001

Please go to page 13 for other office addresses.

Phone: 1800 806 310

Email: transact@macquarie.com

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 advise that you read this document and we will supply a copy of it to you at no charge on request. It includes information dealing with:

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

Complaints

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

Mail: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Email: info@fos.org.au

Online: fos.org.au

Telephone recording policy

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

How will you keep me informed?

Welcome Kit	We will send you a Welcome Kit, which will include: <ul style="list-style-type: none">• 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. Statements are issued on a half-yearly basis.
Annual interest summary	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. 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.

Our offices

State	Address	Hours of operation
New South Wales	1 Shelley Street Sydney NSW 2000 Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001	8.00am – 6.00pm
Victoria	Level 24, 101 Collins Street Melbourne VIC 3000 Macquarie Bank Limited GPO Box 5435CC Melbourne VIC 3001	8.00am – 5.00pm
Queensland	Level 26, 345 Queen Street Brisbane QLD 4000 Macquarie Bank Limited GPO Box 1459 Brisbane QLD 4001	8.00am – 5.30pm
South Australia	Level 2, 151 Pirie Street Adelaide SA 5000 Macquarie Bank Limited GPO Box 2632 Adelaide SA 5001	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	8.00am – 5.00pm



MACQUARIE

Application Guide

Macquarie Cash Management Account

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

How do I complete an application?

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

Important information about your application

Who can open an account?

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

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

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

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

Residential, postal and account mailing addresses

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

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

Attorneys

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

Cheque deposits

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

Account types and application requirements

Account type	Whose name must the account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Individual	The individual	<p>Please provide a certified copy[^] of one primary document 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 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.	<ul style="list-style-type: none"> FSC/FPA individual identification form for each signatory.
Sole trader	The individual and the business name	<ul style="list-style-type: none"> 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"> 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 signatory 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 signatory.
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 signatory 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 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.

* 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 Copy of the Certificate of Incorporation or Registration, 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, or Copy of the Certificate of Incorporation or Registration, or 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, or 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, or 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 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

When do I need to provide identification?

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

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

Why do I need to provide identification?

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

What identification do I need to provide?

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

Identification through an authorised financial adviser

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

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

What is an authorised financial adviser?

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

Identification not being undertaken by an authorised financial adviser

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

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

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

What is a certified copy?

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

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

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

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

The verifying officer is required to:

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

Our offices

State	Address	Hours of operation
New South Wales	1 Shelley Street Sydney NSW 2000 Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001	8.00am – 6.00pm
Victoria	Level 24, 101 Collins Street Melbourne VIC 3000 Macquarie Bank Limited GPO Box 5435CC Melbourne VIC 3001	8.00am – 5.00pm
Queensland	Level 26, 345 Queen Street Brisbane QLD 4000 Macquarie Bank Limited GPO Box 1459 Brisbane QLD 4001	8.00am – 5.30pm
South Australia	Level 2, 151 Pirie Street Adelaide SA 5000 Macquarie Bank Limited GPO Box 2632 Adelaide SA 5001	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	8.00am – 5.00pm

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

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

Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001

Macquarie Cash Management Account Application

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



MACQUARIE

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

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

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

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

Identification required

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

1

What type of account are you applying for?

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

2

Details of individuals or trustees

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

Individual 1

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Tax File Number (TFN) or reason for exemption:

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

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Details of individuals or trustees (continued)

Fax number: Mobile number:

Email:

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

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

Would Individual 1 like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants? No ► **go to 4** Yes ► **go to Individual 2**

Individual 2

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 2 a foreign resident for tax purposes? No Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Fax number: Mobile number:

Email:

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

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

Would Individual 2 like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants? No ► **go to 4** Yes ► **go to Individual 3**

Individual 3

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Details of individuals or trustees (continued)

Tax File Number (TFN) or reason for exemption:

Is Individual 3 a foreign resident for tax purposes? No Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Fax number: Mobile number:

Email:

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

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

Would Individual 3 like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants? No ► **go to 4** Yes ► **go to Individual 4**

Individual 4

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 4 a foreign resident for tax purposes? No Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Details of individuals or trustees (continued)

Work phone number: Home phone number:

Fax number: Mobile number:

Email:

Does Individual 4 have a Macquarie Access Code for online services?
 No, we will provide you with an Access Code Yes, Macquarie Access Code:

Would Individual 4 like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address above if provided.

Are there any more applicants? No ► **go to 4** Yes ► **enter details on an additional application form**

3

Details of company, association or body

A. Full name of company, association or body:

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

B. What is the nature of the business activity?

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

C. ABN/ACN or reason for exemption:

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

E. Is the company, association or body a foreign entity for tax purposes?
 No ► **go to next question** Yes, country of domicile:

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

Street name and number:

Suburb:

State: Postcode: Country:

Company Officer 1 (director, sole director or secretary)

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

Details of company, association or body (continued)

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Fax number: Mobile number:

Email:

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

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

Would this Officer like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address above if provided.

Would you like to appoint additional Officers? No ► **go to 4** Yes ► **go to Company Officer 2**

Company Officer 2 (director or secretary)

Title: Full given name(s):

Surname:

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State: Postcode: Country:

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

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Fax number: Mobile number:

Email:

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

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

Would this Officer like to use PayAnyone? No Yes, PayAnyone confirmations will be sent to the email address on the previous page if provided.

Would you like to appoint additional Officers? No ► **go to 4**
 Yes ► **please complete the Third Party Authority form in the back of the Product Information Statement**

4

Details of the Trust

- A. Is the applicant a trust (for example a superannuation fund, family trust, deceased estate or minor) **OR** an entity such as an unincorporated business or association? No ► **go to 5** Yes ► **go to next question**
- B. Are you applying on behalf of a minor (less than 18 years old)?
 No ► **go to next question**
 Yes, name of the minor:
Attach a copy of minor's birth certificate. Please note section 2 must be completed by parent/guardian ► go to 5
- C. Full name of the trust/entity/trading name:
If not previously provided you will need to complete the applicable identification form. You can download this form from macquarie.com.au/idforms. Additional documents may be required – refer to the Application Guide for details.
- D. What is the nature of the trust or entity's business activity?
Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.
- E. ABN/ACN or reason for exemption:
- F. Tax File Number (TFN) or reason for exemption:
- G. Is the Trust a foreign entity for tax purposes?
 No ► **go to 5** Yes, country of domicile:

5

Account details

- A. **What is the mailing address for this account?** The mailing address will receive correspondence in relation to your account such as statements and service information. If this section is not completed all mail will be sent to the postal address of Individual 1 or the principal place of office. Please indicate below.
 Individual 1 postal address Principal place of business Other (details below)
 Street name and number or PO Box:
 Suburb:
 State: Postcode: Country:
- B. How would you like to receive your statements? Online only Printed and online
Statements are issued on a half-yearly basis, if you do not cross a box you will receive online statements only.
- C. Will you require a cheque book?
 No ► **go to next question** Yes, cheque book size: 30 cheques 50 cheques 100 cheques
Cheque book fees are outlined in the Product Information Statement.
- D. Would you like to nominate another account for funds transfers? No ► **go to next question**
 You must answer **ALL** parts of this question or we will not be able to set up your account. Please check your linked account details carefully – it is your responsibility to ensure all linked account details are correct. Account names are used as a reference only, an incorrect BSB or account number may result in funds being sent to the wrong destination account. If you are unsure, please confirm the account details with the account holder or the financial institution where the account is held.
 Yes, provide account details BSB: Account number:
 Account name:

Account details (continued)

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

PLEASE READ THIS BEFORE ANSWERING THE FOLLOWING QUESTION

Joint accounts: If you do not cross a box we will assume 'All/both of us to sign'.

Company, Incorporated Association or Body: These accounts must be signed by two officers (eg two directors, a director and secretary or two office holders), or as required by the constitution or rules of the company or body, or signed by one director for a sole director company. If you do not cross a box, all future written instructions must be executed in the same way as this application form (unless instructed otherwise in writing).

- N. What are the signing instructions for this account?
 Any one of us to sign
 All/Both of us to sign
 Other, please specify:

6 Applicant declaration

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

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

I/We acknowledge and agree that:

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

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

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

Signature of Individual 1 or Company Officer 1

Date: Title:

Name:

If a company officer, your corporate title:

Signature of Individual 2 or Company Officer 2

Date: Title:

Name:

If a company officer, your corporate title:

Signature of Individual 3

Date: Title:

Name:

Signature of Individual 4

Date: Title:

Name:

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

Company name: Company code:

Financial Services Professional name: Representative code:

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

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



MACQUARIE

Supplementary forms

Macquarie Cash Management Account

Implementing your cashflow system

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

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

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

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

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

Macquarie Cash Solutions Direct Debit Request



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

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

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

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

1 Your Macquarie account details

Account number:

Account name:

Action to be taken

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

2 Your new regular Direct Debit details

First Direct Debit

First deposit amount: \$

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

Regular deposit amount: \$

Minimum \$250 per transaction.

When would you like the initial deposit to be processed?

Immediately Other, date:

Once-off, date:

Timing

Weekly, day of week:

Monthly, start date:

Quarterly*, start month:

Half yearly, start month:

Yearly*, start date:

Details of account to be debited

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

Account name:

BSB:

Account number:

Second Direct Debit

First deposit amount: \$

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

Regular deposit amount: \$

Minimum \$250 per transaction.

When would you like the initial deposit to be processed?

Immediately Other, date:

Once-off, date:

Timing

Weekly, day of week:

Monthly, start date:

Quarterly*, start month:

Half yearly, start month:

Yearly*, start date:

Details of account to be debited

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

Account name:

BSB:

Account number:

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

3

Amendments or cancellation of an existing Direct Debit

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

What are your existing Direct Debit details?

Regular deposit amount: \$

Timing

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

Details of account to be debited

Financial institution:

Account name:

BSB:

Account number:

What are your new Direct Debit details?

Regular deposit amount: \$

Timing

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

Details of new account being debited

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

Account name:

BSB:

Account number:

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

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

4

Declaration and signatures

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

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

Signature 1

Date: Title:

Name:

Any other name known by (if applicable)

If a company officer, your corporate title:

Signature 2

Date: Title:

Name:

Any other name known by (if applicable)

If a company officer, your corporate title:

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

Macquarie Cash Solutions Recurring Payment Authority

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



MACQUARIE

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

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

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

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

1 Account details

Account number:

Account name:

Action to be taken

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

2 New Recurring Payment

A. Payment details

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

Subsequent payment amount: \$ And then dated on:

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

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

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

B. Transfer details

Account number: BSB:

Account name:

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

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

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

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

3

Amend existing payment

A. Current details

Recurring payment reference number (if known):

Payee account number: Payee BSB:

Payee name:

Payment amount: \$ Date of final payment using current details:

Remove account as an additional nominated bank account

B. New details

Payee account number: Payee BSB:

Payee name:

New payment amount: \$ Immediately Future dated, date:

Payment frequency: Weekly Fortnightly Monthly Quarterly Last payment date:

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

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

4

Cancellation

Cancel the payment amount of: \$ Last payment to be made on:

Payee name:

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

5

Declaration and signature

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

<p>Signature 1 <input type="text"/></p> <p>Date: <input type="text"/> Title: <input type="text"/></p> <p>Name: <input type="text"/></p> <p>Any other name known by (if applicable) <input type="text"/></p> <p>Contact number: <input type="text"/></p> <p>If a company officer, your corporate title: <input type="text"/></p>	<p>Signature 2 <input type="text"/></p> <p>Date: <input type="text"/> Title: <input type="text"/></p> <p>Name: <input type="text"/></p> <p>Any other name known by (if applicable) <input type="text"/></p> <p>Contact number: <input type="text"/></p> <p>If a company officer, your corporate title: <input type="text"/></p>
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For more information about Macquarie Cash Solutions call us on **1800 806 310** or **+61 7 3233 8136** from overseas. You can also visit us at macquarie.com.au/personal or email us at transact@macquarie.com. Visit macquarie.com.au/personal/contact for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

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)



MACQUARIE

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

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

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

1 Investment details

Company or trust in which the investment is held:

Full name(s) of Registered Holding:

Account designation:

Registered address: Street name and number:

Suburb:

State: Postcode: Country:

2 Request for direct credit of payments

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

Account name:

BSB: Account number:

3 Signatures

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

Securityholder 1 (Individual)

Joint Securityholder 3 (Individual)

Joint Securityholder 2 (Individual)

Date:

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

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Macquarie Cash Solutions Third Party Authority

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



MACQUARIE

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

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

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

1

Your Macquarie account details

Account number:

Account name:

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

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

2

Appointment of an Individual

First Individual

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

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

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

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

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

Title: Full name(s):

Any other name known by: Date of birth:

Residential address (cannot be a post office box)

Street name and number:

Suburb:

State: Postcode: Country:

Occupation: Mother's maiden name:

Macquarie Access Code (if known):

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

Phone number: Email address:

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

Signature: Date:

Appointment of an Individual (continued)

Second Individual

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

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

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

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

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

Title: Full name(s):

Any other name known by: Date of birth:

Residential address (cannot be a post office box)

Street name and number:

 Suburb:

State: Postcode: Country:

Occupation: Mother's maiden name:

Macquarie Access Code (if known):

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

Phone number: Email address:

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

Signature: Date:

3

Appointment of a Financial Services Professional

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

Full name(s):

Company:

Company Code (if known): Representative Code (if known):

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

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

What level of authority are you appointing?

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

Macquarie Access Code (if known):

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

Appointment of a Financial Services Professional (continued)

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

Signature: Date:

4

Appointment of a Financial Services Company

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

Company name: Company Code/Bulk Transacting Code (if known):

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

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

5

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

 No Yes, please specify:

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

6

Declaration and signature of account holders

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

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

I/we:

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

Signature 1: Date: Title: Name: If a company officer, your corporate title: Signature 2: Date: Title: Name: If a company officer, your corporate title:



Terms and conditions

General terms which apply to all levels of authority

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

Terms relating to each of the levels of authority

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

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

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

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

GUIDE TO COMPLETING THIS FORM

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

SECTION 1A: PERSONAL DETAILS

Surname

Date of Birth *dd/mm/yyyy*

Full Given Name(s)

Residential Address (*PO Box is NOT acceptable*)

Street

Suburb

State

Postcode

Country

COMPLETE THIS PART IF INDIVIDUAL IS A SOLE TRADER

Full Business Name (if any)

ABN (if any)

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

Street

Suburb

State

Postcode

Country

SECTION 1B: VERIFICATION PROCEDURE

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

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

PART I – ACCEPTABLE PRIMARY ID DOCUMENTS

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

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

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

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

Tick ✓	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.

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

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

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