

Macquarie Cash Management Account Product Information Statement

Macquarie Cash Solutions

28 November 2008



MACQUARIE

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

IMPORTANT INFORMATION

This Product Information Statement describes the features of the Macquarie CMA, and together with the separate Further Information document available on our website www.macquarie.com.au/cma.pdf, contains the terms and conditions which apply to its operation. Please read the Product Information Statement and the Further Information carefully before deciding whether to open a Macquarie CMA.

The information in this Product Information Statement is current as at 28 November 2008 and is subject to change. You can find updated information on our website at www.macquarie.com.au/personal or by contacting us on 1800 806 310. A paper copy of any updated information is available free on request.

Terms

In this Statement:

“We”, “our”, “us”, “Macquarie” means: Macquarie Bank Limited, AFSL 237502

“You”, “your” means: the customer

“Business day” means: any day on which banks are able to settle through the Reserve Bank of Australia.

Government guarantee

Deposits in Macquarie CMA are covered by the Financial Claims Scheme (Retail Guarantee), under which the Australian Government covers aggregate retail cash deposits up to \$A1 million held by any one account holder with any one bank. The Retail Guarantee will apply to all Macquarie deposit products, including CMA, until 12 October 2011. As such, if you have less than \$A1 million in aggregate in deposits with MBL, including deposits in CMA, you will be covered by the Retail Guarantee.

Fees

The following fees apply for incidental services and special requests in relation to your Macquarie CMA. These fees are payable when you request the relevant services and are debited from your account.

Cheque books	30 cheques	\$4.50
	50 cheques	\$6.00
	100 cheques	\$9.00
If you do not specify the number of cheques, a book of 30 will be issued.		
Deposit books		Free
Bank cheques		\$7.50 each
Cancelled bank cheques		\$6.50 each
Dishonoured payments		\$40.00 each
Dishonoured cheque deposits		\$13.50 each
Stopped cheques		\$10.00 each
Special cheque clearance ¹		\$18.00 each
Document retrieval		\$13.50 each
Transaction investigation (simple trace)		\$30.00 each
Complicated trace		\$60.00 each
Foreign currency cheque deposit (refer page 7) ²		\$60.00 each
Australian dollar (AUD) draft deposit greater than \$10,000 ³		\$50.00 each
Telegraphic transfers (overseas or domestic) ³		\$30.00 each
Overseas bank drafts		\$35.00 each
Deposit adjustment ⁴		\$10.00
Historical statements		
	Viewed and printed online through transact@macquarie	Free
	Ordered via transact@macquarie	Free
	Ordered through our Client Contact Centre	\$4.50 each

¹ Please send your special clearance requests, together with your cheques to be deposited, directly to Macquarie. Special clearance cannot be requested through NAB.

² Deducted from the deposit amount.

³ For overseas telegraphic transfers financial institutions levy charges. If these charges are deducted from the funds, this will result in the beneficiary receiving a lesser amount than transmitted.

⁴ This fee is charged to you by NAB if cheques deposited do not match the amount indicated on the deposit slip. It is deducted from the deposit amount by NAB and we will notify you by letter if this is the case.

Increases or changes to fees and charges

We reserve the right to increase fees and charges and to introduce new fees and charges. See clause 2 of the Terms and Conditions for more details.

You and your adviser work closely together

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

You choose and appoint your adviser. Unless your adviser is an authorised representative of a Macquarie Group company, no Macquarie Group company is responsible for the acts or omissions of your adviser. You can choose whether your adviser can operate on your Account, or can only view account details.

Advisory firm remuneration

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

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.

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

We pay commission to advisers and brokers at no extra cost to you. We can also draw on our own resources to provide product and marketing support in the form of commission to licensed broking and financial advisory firms. We reserve the right to decide whether we will make these payments.

What interest do I receive?

You can find out the current interest rate applying to your Account by visiting transact@macquarie or calling us. Your interest is calculated daily and paid monthly.

You can choose to have your interest paid into your Macquarie CMA, have it directed to a Macquarie Cash Management Trust account or another account.

How do I deposit, withdraw and manage my account?

Summary Table¹

	Internet	Mail	Macquarie PhoneLink ¹	Phone	Fax ²	Macquarie office
Account Information						
■ Access your account balance	✓	✓	✓	✓	✓	✓
■ Access transaction records	✓	✓	✓	✓	✓	✓
■ Access or request information on pending transactions	✓	✓	✗	✓	✓	✓
■ Access rate information	✓	✓	✗	✓	✓	✓
■ Access product information	✓	✓	✗	✓	✓	✓
■ View and print statements (including annual tax summary)	✓	✗	✗	✗	✗	✓
■ Order statements	✓	✓	✓	✓	✓	✓
■ Order audit letters	✓	✓	✓	✓	✓	✓
Initial Deposit						
■ Minimum \$5,000 (cash not accepted)	✓ ³	✓	✗	✗	✗	✓
Additional Deposits						
■ Cheque (minimum \$500)	✗	✓	✗	✗	✗	✓ (Macquarie offices and NAB branches)
■ Direct credit	Arranged through other financial institutions.					
■ Funds transfer						
■ BPAY (biller code 667022)						
Withdrawals						
■ Nominated accounts funds transfer	✓	✓	✓	✗	✓	✓
■ BPAY	✓	✗	✓	✗	✗	✗
■ Pay Anyone	✓	✓	✗	✗	✓	✓
■ Cheque book	✗	✓ ⁴	✗	✗	✓	✓
■ Overseas telegraphic transfer	✓ ⁵	✓	✗	✗	✓	✓
■ Overseas bank draft	✗	✓	✗	✗	✓	✓
■ Tax payments	✓	✓	✓	✗	✓	✓
■ Periodic payments	✓	✓	✗	✗	✓	✓
Account Maintenance						
■ Change your account details	✓ ⁶	✓	✗	✗	✓	✓

¹ See clause 9 of the Terms and Conditions for more information on Macquarie PhoneLink.

² See clause 5 of the Terms and Conditions for more information on the fax and electronic instruction service.

³ BPAY or electronic funds transfer from another institution.

⁴ You can request a bank cheque to be drawn on your behalf via a written request either mailed or faxed.

⁵ If registered for the International Money Transfer (IMT) Service using OzForex. The IMT service is provided by OzForex Pty Ltd, a Macquarie Group company subsidiary, and a related body corporate of Macquarie.

⁶ You can update your address and contact numbers online if registered for transact@macquarie. Forms to update other account details are also available online at www.macquarie.com.au/personal.



www.macquarie.com.au/personal



Please refer to back cover for contact details

How do I start?

Making your initial deposit

To open a Macquarie CMA

1. Read this Product Information Statement 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 complete an identification form. Refer to the application guide for details on how to complete the identification requirements.
3. Complete and sign the application form that accompanies this document. Some applicants may be required to provide additional documentation.
4. Make your initial deposit of \$5,000 or more by either
 - mailing or bringing your cheque and application form into one of our offices, or
 - direct debit, by ticking the direct debit box on the application form and completing the Direct Debit form, or
 - funds transfer through phone or internet banking, by ticking the appropriate box on the application form. Please do not transfer the funds before sending us your application.

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.

Changes to laws

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

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 or online.

Fee authority – enables you to authorise your stockbroker or adviser, should you have one, to withdraw their fees from your account using online, electronic and telephone withdrawal services.

Tax authority – enables you to authorise a third party to make online and electronic payments to the Australian Taxation Office (ATO) on your behalf.

General withdrawals – enables a third party to make withdrawals from your account for any purpose – investment or otherwise – using online, electronic and telephone withdrawal services.

Authorised signatory – enables a third party to have general withdrawal authority access. In addition it enables them to close your account or make changes to your account such as changing your contact details. This excludes changes to signing instructions on your account and the appointment of other authorised signatories.

How do I start?

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, we will be unable to complete the application and will open your account only when we receive all required information, (please note that in all cases, the application form must be signed). We will return your deposit to you (along with all interest earned on it whilst 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).

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

Your TFN is collected in accordance with the Income Tax Assessment Act 1936.

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

Adding to your account

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

Please note: 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. 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.

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 – 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 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.

Adding to your account

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.

To arrange this, simply complete the Dividend/Interest Payment Authority form or Income Redirection form in the forms booklet in the back of this Product Information Statement.

Dividend reinvestment forms should be sent to the institution or registry where the investment is held. Income Redirection forms need to be processed through your employer's payroll department.

BPAY

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

- biller code – 667022
- reference number – your Macquarie CMA number.

Funds transfer

You can transfer funds into your Macquarie CMA from a Macquarie Cash Management Trust account through our phone and internet services. You can also transfer funds from most other financial institutions by requesting them to transfer funds on your behalf and giving them your account details (BSB and account number). Our BSB is as follows.

Branch (BSB) number	182-512
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Cheque deposits

Upon opening your account, you will automatically receive a free personalised deposit book. You can deposit cheques for \$500 or more at our offices or through the mail using a personalised deposit slip. All cheques must be made payable to the account holder (or one of them 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 CMA account holder. Macquarie cannot accept such cheques. Only cheques made payable to the account name can be accepted.

An example of such a cheque may be if a cheque is made payable to a company and the 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 page 4 for the fee).

Deposit through the National Australia Bank (NAB)

We have arranged for the NAB to accept cheque deposits on your behalf **provided you use your Macquarie 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.

The 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.

Depositing 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 www.internationalmoneytransfers.com.au or by clicking the International Money Transfers link in transact@macquarie. Alternatively, call IMT on 1300 797 494 (Australia) or +61 2 8667 8082 (International). The IMT service is provided by OzForex Pty Ltd, a Macquarie Group company subsidiary and a related body corporate of Macquarie.

Non-online alternatives

Deposit AUD into your Account from an overseas bank: You can transmit funds to your Macquarie CMA from overseas by telegraphic transfer, **in Australian dollars**, 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

Deposit a cheque drawn on an overseas bank account: You can deposit a cheque drawn on an overseas bank provided you send it directly to us. Cheque clearance can take in excess of eight weeks and you will incur a fee from Macquarie (see page 4) and possibly additional fees from overseas banks. You will need to endorse the cheque to Macquarie Bank Limited and complete a Foreign Currency Cheque form available from Macquarie (available on our website or by contacting us directly) prior to the cheque being accepted. **Please note: If you deposit foreign currency you will be exposed to currency fluctuations. Macquarie has no control over the rate you will receive.**

Processing deposits

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

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

Online – transact@macquarie

Our online service, transact@macquarie, allows you to

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

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

See clause 9 for the Terms and Conditions of transact@macquarie.

Pay Anyone

Pay Anyone is an optional facility which 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. See clause 9.4 for the Terms and Conditions.

How do I withdraw?

Phone – 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 accounts. Like our online service, Macquarie PhoneLink is available 24 hours a day, seven days a week.

After you have entered your MAC and PIN, Macquarie PhoneLink guides you through the selections, with simple instructions. While your instructions can be given at any time, transactions will not be effected outside of banking hours.

Internet 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 and password 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 (e.g. at an Internet café) as you may be unable to check whether the latest anti-virus software has been installed. We recommend that you don't use transact@macquarie until you are sure your virus protection is up to date.

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

Periodic payments

You can set up a funds transfer to make the same payment each week, fortnight or month, such as a mortgage repayment. Payments can be easily set up and maintained online through transact@macquarie. Alternatively, please contact us and we will send you a payment authority form.

This form can also be downloaded from our website at www.macquarie.com.au/personal. See clause 9.5 for the Terms and Conditions of periodic payments.

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.

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. If your cheque book is lost or stolen, you must tell us immediately by telephoning 1800 806 310. If you do not, you may be liable for cheques paid by us in good faith. See clause 8 for the Terms and Conditions of cheques.

You must wait three days before drawing against a cheque you have deposited. If you require the funds to be cleared prior to the standard three business days you may do so by requesting a special clearance on the day of deposit. Refer to page 4 for the fee. If a cheque is crossed (i.e. 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.

How do I withdraw?

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

If you want to stop payment of a cheque then you may request this in writing.

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

- write the cheque in ink which 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
- sign your name next to any alterations

Fax and electronic instruction service

You can send your signed written instructions, including withdrawal requests, to Macquarie by fax or email attachment[^], subject to the fax and electronic instruction service Terms and Conditions. If we receive a withdrawal request after the lodgement time or on a non-business day for us, we treat it as having been received the next business day. For lodgement times see the table on page 11. 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. See clause 5 for the Terms and Conditions of the fax and electronic service.

[^] Emails must be sent to transact@macquarie.com.au or, if you are an adviser, to your.clients@macquarie.com.au

Bank cheques

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

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

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 www.internationalmoneytransfers.com.au or by clicking the International Money Transfers link in Transact@Macquarie. Alternatively call IMT on 1300 797 494 (Australia) or +61 2 8667 8082 (International). The IMT service is provided by OzForex Pty Ltd, a Macquarie Group company subsidiary, and a related body corporate of Macquarie.

Written requests

Telegraphic Transfers and overseas bank drafts may be requested in writing by completing the Overseas Telegraphic Transfer form available online at www.macquarie.com.au/personal. If you don't complete the prescribed form your transfer may not be processed. If you require a bank draft it will be ready for collection from 10:00am the next business day. Please note; Overseas Telegraphic Transfers generally take three to five business days, however we cannot guarantee this. Please refer to page 4 for fees and the adjacent table for times.

How do I withdraw?

Other withdrawal information

You are unable to withdraw all of your funds and close your account through Macquarie PhoneLink or transact@macquarie. If you need to close your account, please contact us.

Lodgement times

The following lodgement times are the latest that transaction requests can be lodged to allow for the same day processing. The earlier you lodge transaction requests, the more time we have to follow up with you, if necessary, before completing them the same day.

Withdrawal lodgement times	Sydney time
Bank cheque requests	
lodged by	9.00am
collect cheques after	11.30am
lodged by	12 noon
collect cheques after	2.30pm
Bank transfer requests	2.00pm
All other withdrawal requests	12 noon
Bank transfer requests received by transact@macquarie or Macquarie PhoneLink	4.30pm
BPAY requests received by transact@macquarie or Macquarie PhoneLink	4.30pm
Overseas telegraphic transfers	12 noon
Overseas bank drafts	12 noon*
Set up future dated transactions online	11.00pm

Note: Bank transfers normally reach clients' accounts the following working day. Bank transfers (excluding BPAY) to Building Societies and Credit Unions may take up to 48 hours. Clearance time on cheque deposits is three business days.

* Drafts will be available for same day collection after 4pm in Sydney only and after 10am the next day in all other states.

How do I access information on my account?

How can I manage my account?

Online Access – transact@macquarie

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

You can view and print a list of your recent transactions, view details of pending transactions, periodic payments and set up and maintain direct debits and periodic payments.

[Transact@macquarie](mailto:transact@macquarie) also allows you to download your transaction details into Microsoft^{®1} Excel, Quicken^{®2} and Microsoft^{®1} Money.

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 www.macquarie.com.au/personal and login using your MAC and password.

Phone access – Macquarie PhoneLink 133 275

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

¹ © Microsoft Excel and Microsoft Money are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.

² © Quicken is a trademark and service of Intuit Inc, registered in the United States and other countries and used by Reckon Ltd under licence.

How do I access information on my account?

Complaints

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

Financial Ombudsman Service

 GPO Box 3, MELBOURNE VIC 3001
 1300 780 808  info@fos.org.au
 www.fos.org.au

Telephone recording policy

You should be aware that we may record all of our phone conversations with you and your adviser relating to your account. The application form includes an acknowledgement to this effect. If you do not want your conversation recorded please let your customer service representative know.

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 your statements online or opt to receive them printed. Using transact@macquarie you can view and print statements. Your printed statements are mailed monthly.
Annual interest summary	To help you with your tax return we include an annual interest summary on your June statements. Your annual interest summary may also be viewed and printed through transact@macquarie. The "Interest Paid" figure represents the amount of interest paid on your account. This should be included on your tax return under Income in the Gross Interest section.

Further information

The following information, which also forms part of this Product Information Statement, may be found on our website at www.macquarie.com.au/cma.pdf in the document titled "Macquarie CMA – Further information, dated 28 November 2008". We will supply a copy of that document to you at no charge on request. It includes information dealing with:

- Personal information – a statement of how we will handle personal information we collect about you, and your rights in relation to this information.
- Application guide – a guide to help you complete your application.
- Terms and conditions – the detailed terms governing the ways you access your funds from Macquarie Cash Management Account, such as by giving fax and electronic instructions, how you may authorise someone else to operate your account, the operation of the Macquarie Online service (including how and when payments are made), the terms of Direct Debits, and what you and Macquarie may be required to do to comply with Anti-Money Laundering and Counter-Terrorism Financing Laws.

Our offices

Queensland

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

New South Wales

1 Shelley Street, Sydney NSW 2000
Macquarie Bank Limited, PO Box 192, Australia Square NSW 1215
Hours of Operation: 8.00am – 6.00pm

Victoria

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





South Australia

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





Western Australia

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





If you have an adviser

-  Phone: 1800 806 310 or contact your adviser
-  Overseas Clients Phone: +61 7 3233 8136
-  Fax: 1800 550 140
-  macquarie.com.au/personal

If you have a Macquarie adviser

-  Phone: 1800 181 883
-  Overseas clients Phone: +61 2 8232 3737
-  Fax: 1800 550 160
-  macquarie.com.au/personal

If you do not have a financial adviser

-  Phone: 1800 207 874
-  Overseas Clients Phone: + 61 2 8245 4093
-  Fax: 1800 426 049
-  macquarie.com.au/personal