

Features and benefits at a glance




Minimum investment	\$10,000
Competitive interest rate	✓
Term	You can choose a term between 1 month and 5 years. Once you have opened your Term Deposit, the amount, term, interest rate and interest payment options are fixed until maturity.
Account keeping fees	Nil
Interest payment	Interest is calculated at a fixed rate for the term of your deposit. You can choose to receive your interest monthly, quarterly, half-yearly, annually or at maturity. Interest may be electronically credited to your Nominated Bank Account or reinvested into your Term Deposit.

Macquarie Bank Term Deposits

For more information speak to your financial adviser or contact Macquarie

Macquarie Cash Solutions



 1300 739 980
 1300 736 967
 termdeposits@macquarie.com

Macquarie Bank Term Deposits, Macquarie Cash Management Account and Macquarie Cash XL are deposit accounts provided by Macquarie Bank Limited ABN 46 008 583 542 (Macquarie). Fees and charges may be payable. Terms and conditions are available upon request.

Macquarie Group Limited is regulated by Australian Prudential Regulation Authority (APRA), the Australian banking regulator, as the non-operating holding company of an Australian bank (Macquarie, a wholly owned subsidiary of Macquarie Group Limited). As a licensed Australian bank, Macquarie is subject to regulation by APRA. Macquarie also holds Australian Financial Services Licence No. 237502 and is subject to regulation by the Australian Securities and Investments Commission.

This information does not take into account your objectives, financial situation or needs. Therefore, in deciding whether to acquire or continue to hold an investment in the above products, you should consider the relevant offer document, which is available from us.

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FORWARD thinking



FORWARD thinking

Macquarie Bank Term Deposits – lock in a fixed rate for greater income certainty

Competitive interest rates across a range of terms*

You can choose a term from 1 month to 5 years.

Whichever term you choose, you can be confident that you will receive a competitive interest rate on your Macquarie Bank Term Deposit.

Please ask your adviser for the current interest rates or call 1300 739 980.

Easy application and account management

- Quick application process through your adviser
- View your account online
- You can give your adviser access to view your account, and manage it online on your behalf.

Save time on paperwork

Did you know, if you hold a Macquarie Cash Management Account (Macquarie CMA) you can now authorise your adviser to set up new Term Deposits on your behalf in the same name as your Macquarie CMA.

It's easy to get started, simply complete an *Adviser Limited Third Party – Authorisation* form.

Flexible interest options

Depending on the term you select, you can choose to have your interest paid monthly, quarterly, half-yearly, annually or at maturity.

Personalised service

Our specialist consultants are renowned for their efficient, friendly service and product knowledge.

Our commitment to service means you speak to a real person every time.† For Macquarie, it's all about delivering a great client experience.

Market leaders in cash management

Macquarie has been a leader in cash management for three decades. Macquarie's cash management solutions are used by more than 400,000 investors and 10,000 financial advisers.

Macquarie has built this position through exceptional service and innovative features and functionality, purpose-built for you and your adviser.

Frequently asked questions

How long will it take to set up my Term Deposit?

Your Term Deposit can be set up on the same day. The account will begin to accrue interest if your application and all of the required supporting documentation has been correctly completed and received by Macquarie before 3pm (Sydney time) on any given business day, either online or via fax to 1300 736 967.

Will my funds be locked away?

Yes. However you can request to withdraw funds from your Term Deposit before the agreed maturity date. This will be at our discretion and an interest adjustment may apply.

What happens at maturity?

When your deposit matures, you have a number of options. You can:

- reinvest for a shorter or longer term
- add additional funds
- change your interest payment options
- withdraw all or part of your balance.

Unless you provide us with other maturity instructions, your Term Deposit will automatically rollover for the same term at the applicable interest rate offered on the maturity date.

Your deposit will be renewed for the same term upon maturity unless you notify us by 3pm (Sydney time) on the maturity date that you would like to make changes or close your account.

Suite of Macquarie Cash Solutions

	Macquarie Cash Management Account	Macquarie Bank Term Deposit	Macquarie Cash XL
Description	The next generation cash hub with a competitive rate	Competitive interest rates across a range of terms	Competitive rate, online cash account
What's it for?	Central cashflow management system	Lock in a fixed rate for greater income certainty	Maximise growth on cash needed soon

* Rates are subject to change and may vary based on the investment term, amount deposited and interest payment frequency. For our current rates, please call 1300 739 980.

† Monday to Friday, 8am to 6pm (Sydney time).