

# Macquarie Cash Management Account

For more information

Macquarie Cash Solutions



## Investors



1800 806 310

## Advisers



1800 808 508

\* For the current rate see [macquarie.com.au/cashflow](http://macquarie.com.au/cashflow) or call 1800 806 310. The Macquarie CMA interest rate is variable and subject to change without notice. The rate will be adjusted to reflect any change in the RBA cash rate within one week of the change being announced by the RBA.

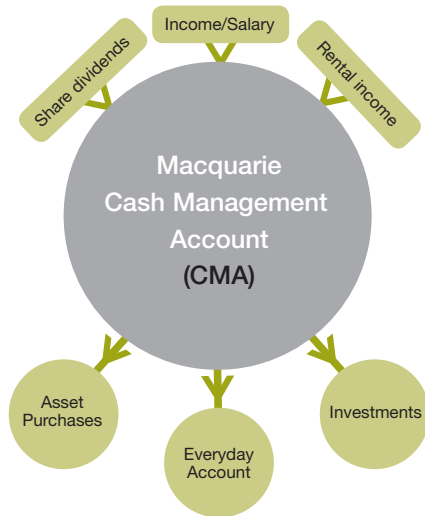
Macquarie Group is regulated by APRA, the Australian banking regulator, as the holding company of an Australian bank (Macquarie Bank Limited, a wholly owned subsidiary of Macquarie Group). The Macquarie Cash Management Account ("CMA") is a deposit account provided by Macquarie Bank Limited ("Macquarie"). 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. This information does not take into account your clients' objectives, financial situation or needs. Therefore, in deciding whether to acquire or continue to hold an investment in the above products, your clients should consider the relevant offer document, which is available from us.

^ The Australian Government has committed to maintaining the Retail Guarantee for aggregate deposits up to \$A1 million for three years from 12 October 2008. The Retail Guarantee is the term we use to describe the Government's guarantee under the Financial Claims Scheme, which covers aggregate retail cash deposits of up to \$A1 million held by any one account holder with Macquarie Bank Limited (MBL) without charge to MBL or the account holder. For general information on the Australian Government's guarantee arrangements, including types of accounts and applicable monetary thresholds, visit [www.guaranteescheme.gov.au/](http://www.guaranteescheme.gov.au/)



## The heart of your investment portfolio

- A competitive interest rate
- Government Guaranteed at-call bank account<sup>^</sup>
- Efficient cashflow management
- Exceptional service



## A competitive interest rate

With Macquarie's Cash Management Account (CMA) at the heart of your wealth creation and cashflow management strategies, you also benefit from a competitive interest rate.

You can be confident that with the CMA as your cash hub it is earning a competitive return. Macquarie has committed to mirror the RBA cash rate until March 2012, updating the rate within one week of any change.\*

## Government guaranteed<sup>^</sup>

Macquarie's CMA gives you the benefit of the Retail Government Guarantee that applies to bank accounts, with market-leading functionality.

## Efficient cashflow management system

Consolidating your cash into one central cashflow management system can help maximise the returns on your cash portfolio and may even reduce your account fees incurred elsewhere.

You also gain a comprehensive view of your cash position, making it simpler for you to take up investment opportunities as they arise.

## Exceptional service

Macquarie's CMA is supported by our specialist staff who 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's cash management solutions are used by more than 400,000 investors and over 10,000 financial advisers.

Macquarie has built this position through exceptional service and innovative features and functionality, purpose-built based on client feedback.

## Macquarie CMA features and benefits at a glance

Macquarie's CMA comes with an impressive range of benefits.

- Set-up direct debits and periodical payments
- Manage and monitor your investment cashflow online and easily act on investment opportunities
- Effectively manage and administer your self managed super fund
- Transfer funds electronically to nominated accounts
- Automatically transfer your salary and dividend income
- Write cheques
- Make deposits through National Australia Bank using your personal deposit book

Minimum investment	\$5,000
Competitive interest rate	✓
Government Guaranteed <sup>^</sup>	✓
No online transaction fees	✓
At-call access to cash	✓
Interest rate	Commitment to mirror the RBA cash rate until March 2012.* Variable, paid monthly