

# Macquarie Cash XL

Product Information Statement

Macquarie Bank Limited



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

**FORWARD** thinking

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Macquarie Cash XL 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 Macquarie Cash XL and, together with the separate *Further information* document available at [macquarie.com.au/personal](http://macquarie.com.au/personal), 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 Cash XL account.

The information in this Product Information Statement and the *Further information* document is current as at 2 November 2011 and is subject to change. You can find updated information on our website at [macquarie.com.au/personal](http://macquarie.com.au/personal) or by contacting us on 1800 806 310. A paper copy of any updated information is available free on request.

## Terms

In this Statement:

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

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

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

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

# Macquarie Cash XL

Whether you're parking funds while waiting for investment opportunities, or simply want a competitive return on your savings, you need a cash account that offers you competitive interest and less hassle. That's what the Macquarie Cash XL account is designed to do.

## How to apply

To open a Macquarie Cash XL account:

1. Read this Product Information Statement and the separate *Further information* document thoroughly.
2. If you have not already satisfied our requirements under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, each account signatory will also need to provide identification. Refer to the *Application guide* for details on how to complete the identification requirements.
3. Complete and sign the application form that accompanies this document. Some applicants may be required to provide additional documentation.
4. Make your initial deposit into your Macquarie Cash XL account via:
  - funds transfer via internet or phone banking. The Macquarie Cash XL BSB is 182 500
  - direct debit – complete the form in the back of this Product Information Statement
  - BPAY® – use our biller code of 423475, and your account number as the customer reference number.

Once you have established your Macquarie Cash XL account we will send you a Welcome Kit that includes your online Macquarie Access Code (MAC) and account details. Your password will be mailed to you separately.

## Competitive interest<sup>1</sup>

To help you make more of your cash, your Macquarie Cash XL account pays competitive rates. Interest is calculated daily and paid monthly to your Macquarie Cash XL account. The Macquarie Cash XL rate is paid on every dollar in your account – there are no tiers and no minimum deposit, withdrawal or balance requirements. Please note the interest rate is variable so may change.

## Less hassle

With Macquarie's Cash XL account it is easy to manage your money. You simply link your Macquarie Cash XL account to a nominated account (your linked account) and process withdrawals through that account. Deposits can be made by BPAY®, direct debit or funds transfer from any Australian bank account.<sup>2</sup>

Because your account is managed online you can always see your balance, transactions and statements. You can transact any time from anywhere you can access the internet.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

<sup>1</sup> Current rates are available from our website at [macquarie.com.au/personal](http://macquarie.com.au/personal).

<sup>2</sup> Available from any account that allows withdrawals by these methods.

# Macquarie Cash XL

## More information

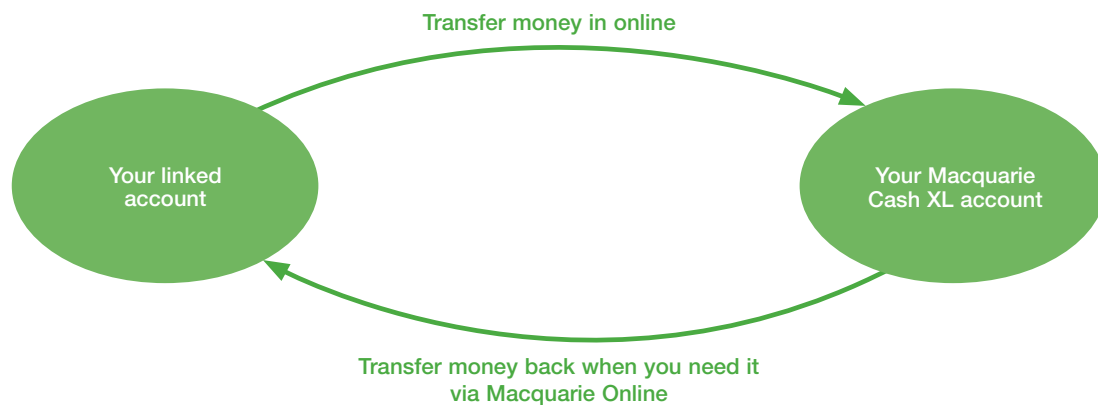
Cash is an important part of any diversified investment portfolio. With Macquarie Cash XL you can give your Adviser access to all your account information. As a result, you and your Adviser can make fast, fully informed decisions about your cash or other investment opportunities.

## The Macquarie experience

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.<sup>3</sup>

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

While you may link your Macquarie Cash XL to a broad range of other accounts, by linking your account to a Macquarie Cash Management Account (Macquarie CMA) you get the best of both worlds – a highly accessible and flexible cash hub and the ability to easily move your cash into your Macquarie Cash XL account.



<sup>3</sup> Correct as at 31 October 2011.

## Features at a glance

Minimum opening balance	Nil
Minimum ongoing balance	Nil
Interest	Calculated daily, paid monthly
Fees	No fees apply
Statements	Online
Deposits	Funds transfer, BPAY®, direct debit
Withdrawals	Online to your linked account
Third party access	You can appoint another person or company to have access to and operate your account. Please see the <i>Terms and conditions</i> for details.
Retail Guarantee	The Cash XL is a retail deposit with Macquarie Bank Limited and is therefore eligible for coverage under the Australian Government's Financial Claims Scheme (Retail Guarantee). For current details on the Retail Guarantee including applicable caps, please see <a href="http://macquarie.com.au/cashxinfo">macquarie.com.au/cashxinfo</a> .

# What else do I need to know?

## How do I transact on my Macquarie Cash XL account?

You can access your account through our online service, Macquarie Online. You can only withdraw funds from your Macquarie Cash XL account through your linked account. This can be done 24 hours a day, 7 days a week. While your instructions can be given at any time, transactions will not be effected outside of banking hours. 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.

You can deposit from any Australian account that allows withdrawals by BPAY<sup>®</sup>, direct debit or funds transfer.

## Lodgement times

If you undertake an online funds transfer out of your Macquarie Cash XL account before 4.30pm (Sydney time), we will process it the same day.

### Online 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.

## Telephone recording policy

You should be aware that we may record all of our phone conversations with you and your Adviser relating to your account. When calling, please let us know if you do not want your conversation to be recorded.

## Taxation<sup>4</sup>

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

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

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

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

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

### Non-residents

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

Withholding tax may be payable on the interest you earn on your account if you are a non-resident of Australia.

## You and your Adviser work closely together

If you have an Adviser, they may be critical to the ongoing management of your Macquarie Cash XL 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 Cash XL account.

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

<sup>4</sup> 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.

## Advisory firm remuneration

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

Broking and advisory firm remuneration	Percentage (%) per annum
ABN provided and GST registered	0.11% pa (GST inclusive)
ABN provided, not registered for GST	0.10% pa
ABN not provided	0.10% pa (PAYG withholding amount will be deducted)

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

We pay commission to Advisers and brokers at no extra cost to you. We can also draw on our own resources to provide product and marketing support in the form of commission to licensed broking and financial advisory firms. We reserve the right to decide whether we will make these payments. We acknowledge that due to changes in law or their interpretations we may be unable to pay these commissions.

### 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).

Please note: if, on the application form, you require more than two signatories to operate your account, online access is limited to view only and you will not be able to transact online. 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.

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 holder(s).

## Incomplete applications

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

In all cases, the application form must be signed.

## What interest do I receive?

Your interest is calculated daily and paid monthly into your Macquarie Cash XL account.

The interest rate you earn is variable and subject to change without notice.

For the current interest rate, please call 1800 806 310.

## Introduction of fees and charges




We reserve the right to introduce fees and charges. Refer to the *Fees* section of the *Terms and conditions* for more information.

## 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.

## Enquiries

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


-  1800 806 310
-  Macquarie Bank Limited  
GPO Box 1459  
Brisbane QLD 4001
-  [macquarie.com.au/personal](http://macquarie.com.au/personal)

# What else do I need to know?

## Complaints

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

### Financial Ombudsman Service

 GPO Box 3, Melbourne VIC 3001

 1300 780 808

 info@fos.org.au

 fos.org.au

## Further information

The following information, which also forms part of this Product Information Statement, may be found on our website at [macquarie.com.au/cashxinfo](http://macquarie.com.au/cashxinfo) in the document titled *Macquarie Cash XL – Further information*. We will supply a copy of that document to you at no charge on request. It includes information dealing with:

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

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# Application guide

## How do I complete an application?

The application form will guide you through the questions. Please note that for some applicants we require additional documentation. Once you have completed and signed your application form, please return the signed form to your Adviser.

## 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 a Macquarie Cash XL account on behalf of a minor (ie acting as trustee) you are required to quote a Tax File Number or exemption reason to prevent tax being deducted from the account interest.

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

### Residential and mailing addresses

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

### 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.

## Account types and application requirements

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

# Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

<sup>^</sup> A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

Account type	Whose name must the account be in?	What identification do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
<b>Joint</b>	Each individual investor	<ul style="list-style-type: none"> <li>Each signatory must provide the identification requirements outlined in the Individual section above.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA individual identification form for each signatory.</li> </ul>
<b>Sole trader</b>	The individual and the business name	<ul style="list-style-type: none"> <li>Certified copy^ of Registration of Business Name, and</li> <li>Sole traders must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>Certified copy^ of Registration of Business Name, and</li> <li>FSC/FPA individual and sole traders identification form.</li> </ul>
<b>Deceased estate (Executor)</b>	The executors of the estate	<ul style="list-style-type: none"> <li>A certified copy^ of the grant of probate or Letters of Administration, and</li> <li>Each executor must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>A certified copy^ of the grant of probate or Letters of Administration, and</li> <li>FSC/FPA individual identification form for each executor.</li> </ul>
<b>Non-corporate trust or superannuation fund</b>	The trustees* of the trust	<ul style="list-style-type: none"> <li>Macquarie trust identification form, and</li> <li>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"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>Each trustee must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA trusts and trustees identification form, and</li> <li>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"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>FSC/FPA individual identification form for each trustee.</li> </ul>
<b>Corporate trust or superannuation fund</b>	The corporate trustee*	<ul style="list-style-type: none"> <li>Macquarie trust identification form, and</li> <li>Macquarie company identification form, and</li> <li>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"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>Each trustee must provide the identification requirements outlined in the Individual section on page 2.</li> </ul>	<ul style="list-style-type: none"> <li>FSC/FPA trusts and trustees identification form, and</li> <li>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"> <li>the trust name</li> <li>name(s) of trustee(s)</li> <li>signature(s) of trustee(s) with witnesses' signatures</li> <li>date of execution</li> <li>name(s) of beneficiary</li> <li>name(s) of settlor, and</li> </ul> </li> <li>FSC/FPA individual identification form for each trustee.</li> </ul>

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

# Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

# Application guide

The application form will guide you through the questions that are applicable to the type of application you are making. **Please note:** for some account types we require additional documentation. The table on pages 2 to 4 will advise you of any additional requirements.

Identification (ID) requirements	<p><b>When do I need to provide identification?</b></p> <p>You must supply identification and/or supporting documentation unless you are an active account holder who has already supplied identification.</p> <p>This also applies to individuals who are authorised third party signatories on your account.</p> <p><b>Why do I need to provide identification?</b></p> <p>The <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> and Macquarie internal policies and procedures require the collection and verification of specific information from clients.</p> <p><b>What identification do I need to provide?</b></p> <p>This will depend on the type of account you are opening and whether or not you are being identified through an authorised financial adviser.</p> <p><b>Identification through an authorised financial adviser</b></p> <p>If you are being identified by your financial adviser, then your Adviser will need to:</p> <ul style="list-style-type: none"><li>■ 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 <a href="http://macquarie.com.au/idforms">macquarie.com.au/idforms</a></li><li>■ verify certain identification documents such as your passport or driver's licence. Each form has different requirements, which are specified on the form</li><li>■ send a copy of the completed form to us.</li></ul> <p><b>What is an authorised financial adviser?</b></p> <p>An Adviser who has held an Australian Financial Services Licence (AFSL), or has provided financial services as a representative on behalf of an AFSL holder, for two or more continuous years.</p> <p><b>Identification not being undertaken by an authorised financial adviser</b></p> <p>If you are not being identified by an authorised financial adviser, then you will need to follow the steps below:</p> <ul style="list-style-type: none"><li>■ 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)</li><li>■ 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) and any other supporting documentation required.</li></ul> <p><b>Please note:</b> all individuals, including directors, trustees, signatories, etc. are required to provide original certified copies of individual identification, eg either passport or driver's licence (see page 2 for further details).</p> <p><b>What is a certified copy?</b></p> <p>A copy of the original documentation that has been signed as a true and correct copy by your financial adviser or another authorised person. This cannot be faxed. The authorised person should also print their name, date and position and if possible affix an official stamp. Authorised persons may include financial advisers, judges, magistrates, justices of the peace, lawyers/solicitors, police officers and chartered accountants or persons prescribed under the <i>Statutory Declarations Regulations 1993</i>.</p> <p><b>Please note:</b> you can either visit a Macquarie office with original identification documents or mail original certified copies of the identification documents.</p> <p><b>What is required for a company, that has a third party authority on a client's account with a number of nominated authorised signatories?</b></p> <p>Where a company has a number of authorised signatories who can operate a client's account, original certified copies of identification must be provided for each authorised signatory or the company/firm may appoint a verifying officer. The verifying officer must identify and verify the identity of the individuals who act as authorised signatories.</p> <p>The verifying officer is required to:</p> <ul style="list-style-type: none"><li>■ be nominated by the company using Part B of the <i>Verifying Officer</i> form, available from <a href="http://macquarie.com.au/idforms">macquarie.com.au/idforms</a></li><li>■ complete Part C of the <i>Verifying Officer</i> form, and</li><li>■ send the form to us with the supporting identification documentation (unless completing an FSC/FPA identification form).</li></ul>
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## Macquarie offices

### New South Wales

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

### Victoria

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

### Queensland

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

### South Australia

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

### Western Australia

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

#### Clients



1800 806 310



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[macquarie.com.au/personal](http://macquarie.com.au/personal)

#### Advisers



1800 808 508



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[macquarie.com.au/advisers](http://macquarie.com.au/advisers)

**FORWARD** thinking



# Macquarie Cash XL Application

Macquarie Bank Limited ABN 46 008 583 542 AFSL 237 502 is the provider of Macquarie Cash XL (Cash XL)



Do not use this form unless it is attached to the Product Information Statement dated 2 November 2011.

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

## IDENTIFICATION REQUIRED

All individuals must attach original certified copies of identification or an FSC/FPA form completed by your financial adviser, unless you are an existing active Macquarie account holder who has provided these documents already.

For other entities such as companies, trusts, associations etc, the relevant identification form must also be completed and any additional documentation must be provided as outlined in the separate Application Guide inserted in the back of the Product information Statement. These forms can be downloaded from [macquarie.com.au/idforms](http://macquarie.com.au/idforms)

## ADVISER USE ONLY

Account number (if generated online or over the phone)

### 1 What type of account are you applying for?

Individual, joint or non-corporate trust  *Go to next question*

Company, corporate trust or other  *Go to 3*

### 2 Details of individuals or trustees — *if more than four, enter the details on a second form*

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

#### Individual 1

Mr  Mrs  Miss  Ms  Other

First given name  Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

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

No  Reason for exemption

Yes  TFN

Is Individual 1 a foreign resident for tax purposes?

No   
Yes  Country of residence

#### Individual 1 (continued)

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

Street name and number

Suburb/town

State  Postcode  Country

Work phone number  Home phone number

Fax number  Mobile phone number

Email address

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

No  We will provide you with an Access Code

Yes  Macquarie Access Code

Are there any more applicants?

No  *Go to 10*

Yes  *Go to Individual 2*

**Individual 2**

Mr  Mrs  Miss  Ms  Other

First given name  Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth  /  /

Occupation

Mother's maiden name

Does Individual 2 have a tax file number (TFN)?  
No  Reason for exemption

Yes  TFN

Is Individual 2 a foreign resident for tax purposes?  
No   
Yes  Country of residence

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

Street name and number

Suburb/town

State  Postcode  Country

Work phone number  Home phone number

Fax number  Mobile phone number

Email address

*Individual 2 (continued)*

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

No  We will provide you with an Access Code

Yes  Macquarie Access Code

Are there any more applicants?

No  **Go to 10**

Yes  **Go to Individual 3**

**Individual 3**

Mr  Mrs  Miss  Ms  Other

First given name  Other given name(s)

Surname

Any other name known by (if applicable)

Date of birth  /  /

Occupation

Mother's maiden name

Does Individual 3 have a tax file number (TFN)?  
No  Reason for exemption

Yes  TFN

Is Individual 3 a foreign resident for tax purposes?  
No   
Yes  Country of residence

*Residential address for Individual 3 (cannot be a PO Box)*

Street name and number

Suburb/town

State  Postcode  Country

Individual 3 (continued)

Work phone number	Home phone number
<input type="text"/>	<input type="text"/>
Fax number	Mobile phone number
<input type="text"/>	<input type="text"/>
Email address	
<input type="text"/>	
Does Individual 3 have a Macquarie Access Code for online services?	
No <input type="checkbox"/> We will provide you with an Access Code	
Yes <input type="checkbox"/> Macquarie Access Code	
<input type="text"/>	
Are there any more applicants?	
No <input type="checkbox"/> <b>Go to 10</b>	
Yes <input type="checkbox"/> <i>Go to Individual 4</i>	

<b>Individual 4</b>	
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>
Miss <input type="checkbox"/>	Ms <input type="checkbox"/>
Other <input type="checkbox"/>	<input type="text"/>
First given name	Other given name(s)
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Any other name known by (if applicable)	
<input type="text"/>	
Date of birth	
<input type="text"/>	
Occupation	
<input type="text"/>	
Mother's maiden name	
<input type="text"/>	
Does Individual 4 have a tax file number (TFN)?	
No <input type="checkbox"/> Reason for exemption	
<input type="text"/>	
Yes <input type="checkbox"/> TFN	
<input type="text"/>	
Is Individual 4 a foreign resident for tax purposes?	
No <input type="checkbox"/>	
Yes <input type="checkbox"/> Country of residence	
<input type="text"/>	

Individual 4 (continued)

<i>Residential address for Individual 4 (cannot be a PO Box)</i>		
Street name and number		
<input type="text"/>		
Suburb/town		
<input type="text"/>		
State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>
Work phone number	Home phone number	
<input type="text"/>	<input type="text"/>	
Fax number	Mobile phone number	
<input type="text"/>	<input type="text"/>	
Email address		
<input type="text"/>		
Does Individual 4 have a Macquarie Access Code for online services?		
No <input type="checkbox"/> We will provide you with an Access Code		
Yes <input type="checkbox"/> Macquarie Access Code		
<input type="text"/>		
Are there any more applicants?		
No <input type="checkbox"/> <b>Go to 10</b>		
Yes <input type="checkbox"/> <i>Enter details on an additional application form</i>		

3 Name of company, association or body

 If the company, association or body has not previously provided the applicable identification form, you will need to complete it. You can download this form from [macquarie.com.au/idforms](http://macquarie.com.au/idforms)

4 What is the nature of the business activity?

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

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

No  Reason for exemption

Yes  ABN/ACN

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

No  Reason for exemption

Yes  TFN

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

No  Go to next question

Yes  Country of domicile

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

Street name and number

Suburb/town

State      Postcode      Country  
           

**9** Provide the name of two directors, sole director, or director and secretary.

**Company Officer 1 (director, sole director or secretary)**

Mr  Mrs  Miss  Ms  Other

First given name      Other given name(s)  
     

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

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

Street name and number

Suburb/town

State      Postcode      Country  
           

*Company Officer 1 (continued)*

Work phone number      Home phone number  
     

Fax number      Mobile phone number  
     

Email address

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

No  We will provide you with an Access Code

Yes  Macquarie Access Code

Would you like to appoint additional officers?

No  Go to 10

Yes  Go to Company Officer 2

**Company Officer 2 (director or secretary)**

Mr  Mrs  Miss  Ms  Other

First given name      Other given name(s)  
     

Surname

Any other name known by (if applicable)

Date of birth

Occupation

Mother's maiden name

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

Street name and number

Suburb/town

State      Postcode      Country  
           

Work phone number      Home phone number  
     

Fax number      Mobile phone number  
     

Email address

Company Officer 2 (continued)

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

No  We will provide you with an Access Code

Yes  Macquarie Access Code

- 10** Is the applicant a trust (for example a superannuation fund, family trust, deceased estate or minor) **OR** an entity such as an unincorporated business or association?


No  **Go to 17**

Yes  *Go to next question*

- 11** Are you investing for 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. Parent/guardian to complete Section 2 of this form.

**Go to 17**

- 12** 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](http://macquarie.com.au/idforms). Additional documents may be required – refer to the Application Guide for details.

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

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

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

No  Reason for exemption

Yes  ABN/ACN

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

No  Reason for exemption

Yes  TFN

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

No  *Go to next question*

Yes  Country of domicile

- 17** What is the mailing address for this account?

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

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

Street name and number or PO Box

Suburb/town

State

Postcode

Country

- 18** Would you like to link an existing Macquarie CMA to allow online funds transfers?

No  *Go to next question*

Yes  Provide account number

Tick this box if you would also like to nominate the new Cash XL to your above CMA. *Go to question 20*

- 19** Which account would you like to link to your new Cash XL for online funds transfers?

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.

Name of financial institution

Branch name and address

BSB


 - 

Account number

Account name

- 20** Will you be making regular deposits using 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 this Product Information Statement.


**21** Do you want to authorise a third party such as your financial planning or stockbroking firm to make withdrawals from your account?

No  Go to next question

Yes  Provide the **company** name of your adviser/stockbroker

**22** Do you want to authorise a 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.

**23** What is the source of funds for this account?

Superannuation fund

Commission

Inheritance

Gift

Savings

Asset sale

Normal course of business proceeds/profit

Other  Specify below

**24** What is the purpose of this investment?

Savings

Growth

Income

Retirement


Business account

Other  Specify below


**25** How will you make your initial deposit?

Cash and cheques **will not be accepted**

Direct Debit

 You will need to complete the Direct Debit Request form located in the back of this Product Information Statement.

Funds transfer

 You will be able to perform a funds transfer once you receive your BSB and account number which is included in your welcome kit.

**26** Please read this before answering the following question

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

**Company, Incorporated Association or Body:**

These accounts must be signed by two officers (eg two directors, a director and secretary, or two office holders), or as required by the constitution or rules of the company or body, or signed by one director for a sole director company.

If you do not cross a box, all future written instructions must be executed in the same way as this application form (unless instructed otherwise in writing).

What are the signing instructions for this account?

Any one of us to sign

All/both of us to sign

Other  Specify below

**27** Applicant Declaration

Please read the Product Information Statement before signing and returning this application form.

**I/We acknowledge that I/we have read the Macquarie Cash XL 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 and/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 and/or its internal policies and procedures, and
- MBL will use and disclose my/our personal information as set out under the heading *Privacy* in the *Further information* document which forms part of the Product Information Statement, and
- MBL will provide information to my financial adviser, should I have one, and will attempt to contact them if any follow up is required on my account.

I/we declare that all information that I/we have provided to Macquarie Bank Limited in relation to this application (whether on this form or by other means) is true and correct.

**Authorisation of Individual 1 or Company Officer 1**

Mr  Mrs  Miss  Ms  Other

Name (print here)

If a company officer, your corporate title

Individual  Director  Sole Director

Secretary  Trustee

Other  *Specify below*

Signature

Date

**Authorisation of Individual 2 or Company Officer 2**

Mr  Mrs  Miss  Ms  Other

Name (print here)

If a company officer, your corporate title

Individual  Director  Secretary  Trustee

Other  *Specify below*

Signature

Date

**Authorisation of Individual 3**

Mr  Mrs  Miss  Ms  Other

Name (print here)

Signature

Date

**Authorisation of Individual 4**

Mr  Mrs  Miss  Ms  Other

Name (print here)

Signature

Date

**28 Adviser use only**

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

Dealer name  Dealer code

Adviser name  Adviser code

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

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

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## How to contact Macquarie

### Clients



Contact your Adviser or call 1800 806 310



Fax: 1800 550 140



[macquarie.com.au/personal](http://macquarie.com.au/personal)



[transact@macquarie.com](mailto:transact@macquarie.com) (existing clients)

### Advisers



Telephone: 1800 808 508



Fax: 1800 550 140



[macquarie.com.au/advisers](http://macquarie.com.au/advisers)



[adviser@macquarie.com](mailto:adviser@macquarie.com)

### Overseas queries



Telephone: +61 7 3233 8136

### Macquarie PhoneLink



Telephone: 133 275

### New South Wales

1 Shelley Street, Sydney NSW 2000

Macquarie Bank Limited

GPO Box 2520, Sydney NSW 2001

Hours of Operation: 8.00am – 6.00pm

### Victoria

Level 26, 101 Collins Street, Melbourne VIC 3000

Macquarie Bank Limited

GPO Box 5435CC, Melbourne VIC 3001

Hours of Operation: 8.00am – 5.00pm

### Queensland

Level 8, 12 Creek Street, Brisbane QLD 4000

Macquarie Bank Limited

GPO Box 1459, Brisbane QLD 4001

Hours of Operation: 8.00am – 5.30pm

### South Australia

Level 2, 151 Pirie Street, Adelaide SA 5000

Macquarie Bank Limited

GPO Box 2632, Adelaide SA 5001

Hours of Operation: 8.00am – 5.00pm

### Western Australia

Level 3, 235 St Georges Terrace, Perth WA 6000

Macquarie Bank Limited

PO Box 7306, Cloisters Square, Perth WA 6850

Hours of Operation: 8.00am – 5.00pm