

Macquarie Bank Term Deposit and At-Call Account

Product Information Statement

Macquarie Bank Limited



Contents

- 01 Features at a glance
- 02 How do I deposit, withdraw and manage my account?
- 02 Lodgement times
- 06 How do I start?
- 08 Important information about your account

The Macquarie Bank Term Deposit and At-Call Account (Account) is 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 Account and, together with the separate *Further information* document available on our website at macquarie.com.au/tinfo, contains the terms and conditions which apply to its operation. Please read the Product Information Statement and *Further information* carefully before deciding whether to open an Account.

The information in this Product Information Statement is current as at 29 August 2011 and is subject to change. You can find updated information, including the current *Further information* document, on our website at macquarie.com.au or by contacting us on 1300 739 980. 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.

Term Deposit means funds are deposited at a fixed interest rate for an agreed term.

At-Call Account means an at-call deposit account.

Features at a glance

Lock in a fixed rate for greater income certainty, or select at-call for access to funds when you need it.

- Competitive interest rates across a range of terms from 1 month to 5 years
- Online access to view your account
- No establishment or account-keeping fees
- Easy application and management through your Adviser
- SMSF ready.

Key features

General product information	Term Deposit	At-Call Account
Minimum opening balance	\$10,000	\$10,000
How to deposit	Direct debit. <i>Please note: cash and cheque deposits are not available.</i>	Initial deposit: direct debit only. Additional deposits: direct debit or electronic funds transfer. <i>Please note: cash and cheque deposits are not available.</i>
Interest rate	Funds are deposited at a fixed interest rate for an agreed term.	Funds are deposited at a variable rate, which can change on a daily basis.
Calculation and payment of interest	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.	Interest is calculated daily and paid to you on the last Business Day of each month. Interest may be credited to your Nominated Bank Account or reinvested to your At-Call Account.
Options at maturity	Your deposit will be renewed for the same term upon maturity unless you notify us by the applicable lodgement time that you would like to make changes or close your account. ¹	Your deposit does not have a maturity date.
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.	You may withdraw Cleared Funds from your At-Call Account at any time. ¹
Withdrawals	Funds may be withdrawn on maturity and will be electronically credited to your Nominated Bank Account. ¹ <i>Please note: cheque and third party payment requests are not available.</i>	Funds may be withdrawn at any time once cleared and will be electronically credited to your Nominated Bank Account. ¹ <i>Please note: cheque and third party payment requests are not available.</i>
Making changes to your deposit before maturity	If you wish to make any changes to your Term Deposit before the agreed maturity date, this will be at our discretion and an interest adjustment may apply. ²	There are no restrictions on when you can make additional deposits or withdraw Cleared Funds from an At-Call Account. ¹
Currency	Australian dollars only.	Australian dollars only.

¹ Instructions must be received by the applicable lodgement times. Refer to page 2.

² For further information on your options to change your Term Deposit, please refer to page 3.

How do I deposit, withdraw and manage my account?

Lodgement times

The following lodgement times are the latest that valid transaction requests can be lodged to allow for same day processing. Any requests which are unclear, incomplete or require additional information may be unable to be processed the same day.

Lodgement times	Sydney time
New applications	3.00pm
Maturity instructions	3.00pm
Instructions to change your Term Deposit	3.00pm
Withdrawals/deposits (At-Call only)	3.00pm

Fees and charges

The following fees apply for incidental services and special requests in relation to your Account.

Telegraphic transfer (domestic only)	\$35.00 each
Interest adjustment (Term Deposits only)	25% of earned interest. See <i>Making changes to a Term Deposit before maturity</i> on page 3 for more details.

Fees for these and any additional services will be directly debited from your Account when the service is requested. Details will be outlined on your statement.

Making additional deposits

Term Deposit

Additional deposits will only be accepted on the maturity date. An interest adjustment may apply for additional deposits made before maturity. See *Making changes to a Term Deposit before maturity* on page 3.

At-Call Account

You can electronically transfer deposits directly to your At-Call Account by quoting our BSB and the account number as shown on any Confirmation you receive from us in respect of that Account.

The minimum additional deposit amount is \$1,000.

We do not accept cash deposits, cheques, travellers' cheques or international drafts.

Withdrawing funds

Term Deposit

Your right to withdraw funds before maturity is limited, please see *Making changes to a Term Deposit before maturity* on page 3.

At-Call Account

Contact us to authorise an electronic funds transfer to your Nominated Bank Account. Subject to the lodgement times listed on this page, your withdrawal will be processed within one Business Day.

The minimum withdrawal amount is \$1,000. However, you must maintain a minimum account balance of \$10,000 at all times.

Cheque and third party payment requests are not available.

Making changes to a Term Deposit before maturity

Once you have opened your Term Deposit, the selections you have made are fixed until maturity.

Any request to make changes to your Term Deposit before its agreed maturity date will be at Macquarie's discretion and may result in an interest adjustment.

These changes include (but are not limited to):

- adding or withdrawing funds
- changing the term of your Term Deposit
- changing your interest payment options
- combining or splitting your Term Deposit investments.

The interest adjustment is 25% of earned interest and will be deducted from the interest paid to you.

For example, if you have a \$100,000 Term Deposit invested at 5.00%pa for a term of 90 days with interest being paid at maturity, and you terminate the Term Deposit 65 days into the term, then \$222.60 will be deducted from the interest paid to you.³

This is calculated as follows:

$$\mathbf{\$100,000 \times 5.00\% \times (65/365) \times 25\% = \$222.60}$$

In some circumstances the interest adjustment may exceed the interest accrued on your Term Deposit since the last interest payment date. Rather than asking you to repay some of the interest already paid to you, we will deduct the balance of the interest adjustment from the principal balance of your Term Deposit.

Grace Period

If we do not receive instructions from you or your Adviser when your Term Deposit matures, your deposit will be automatically reinvested for the same term and interest payment options and at the prevailing interest rate. However, you may be entitled to a Grace Period.

The Grace Period extends for five Business Days from the Term Deposit's previous maturity date. During this time you have the option to make changes to your Term Deposit details or withdraw your funds, without incurring an interest adjustment.

If you amend your Term Deposit during the Grace Period, the interest rate that applies to your deposit will depend on the amount, investment term and interest payment option you select at that time.

After the Grace Period has expired, an interest adjustment may apply for any changes to your Term Deposit.

³ The examples above are indicative only and the rates and figures have been selected by us to demonstrate how the product works. Actual rates vary from time to time.

How do I deposit, withdraw and manage my account?

Interest rate

Term Deposit

You will earn an agreed fixed interest rate, based on the deposit amount, term and interest payment frequency that you select.

The interest rate applicable on any account is set upon the opening of the account after all account opening conditions have been satisfied.

Rates are quoted for terms expressed in months or years. The exact number of days for your term will vary, depending on the date your Account is opened. Your maturity date will be provided in your Account Confirmation.

For example, if you invest \$10,000 for 270 days at a rate of 5.00%pa, at maturity you will have earned \$369.86 in interest.³

This is calculated as follows:

$$\mathbf{\$10,000 \times 270/365 \times 5.00\% = \$369.86}$$

Interest may be reduced if you change your Term Deposit before maturity. Please refer to *Making changes to a Term Deposit before maturity* on page 3.

At-Call Account

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

For example, if you invest \$10,000 At-Call at 4.50%pa for 60 days, you will have earned \$73.97 in interest.³

This is calculated as follows:

$$\mathbf{\$10,000 \times 60/365 \times 4.50\% = \$73.97}$$

For the latest interest rates, please call 1300 739 980.

Interest payment options

Term Deposit

Depending on the term you select, you may elect to receive interest payments on a monthly, quarterly, half-yearly or annual basis, or to receive a single interest payment at maturity.

Interest payment frequency	Available on terms:
Monthly	All terms from 1 month to 5 years
Quarterly	Terms of 3 months, 6 months, 9 months and 1 to 5 years
Half-yearly	Terms of 6 months and 1 to 5 years
Annually	Terms from 1 to 5 years
At maturity	Terms from 1 month to 1 year

In addition to this, you may either elect to have your interest paid into your Nominated Bank Account, or reinvested into your Term Deposit.

At-Call Account

Interest is calculated daily and paid to you on the last Business Day of each month.

You may elect to have your interest paid into your Nominated Bank Account or reinvested into your Account.

³ The examples above are indicative only and the rates and figures have been selected by us to demonstrate how the product works. Actual rates vary from time to time.

Accessing your account online

You can login to your Account at macquarie.com.au/personal using your Macquarie Access Code (MAC) and password.

We will issue you a Macquarie Access Code (MAC), unless you already have one.

Statements

Term Deposit

Statements will be issued on a six-monthly basis for the periods ending 30 June and 31 December for all Term Deposits which are open on these statement dates.

In addition, for all Term Deposits we will send a Confirmation at maturity setting out details of your investment.

At-Call Account

Statements will be issued on a six-monthly basis for the periods ending 30 June and 31 December for all At-Call Accounts which are open on these statement dates.

Your statement will include details of your investment, including the balance of your Account and all transactions on your Account for that period.

How do I start?


Opening an Account

To open an Account:

1. Read this Product Information Statement and the *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. Applications can be provided as follows:

 **Email:** termdeposits@macquarie.com

 **Fax:** 1300 736 967

 Macquarie Bank Limited
GPO Box 1459
Brisbane QLD 4001

The minimum investment is \$10,000.

The only currency accepted for your account is Australian dollars (AUD).

Taxation

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), 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.

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.

Authorised signatories

You can appoint another person or company to have access to and operate your account by completing the *Third Party Authority* form. Please contact us to request a copy of this form.

Appointing an Authorised Signatory enables them to have withdrawal access to your Account. In addition to this, they will be authorised to provide or change maturity instructions or update your Account details. This excludes changes to Nominated Bank Account details, signing instructions and the appointment of other Authorised Signatories.

You and your Adviser work closely together

It is necessary to have an Adviser to open your Account.

Your Adviser 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 Account.

You choose and appoint your Adviser. No Macquarie Group company is responsible for the acts or omissions of your Adviser.

Your Adviser or their designated support staff are able to give us instructions on your behalf to:

- transfer funds from your Nominated Bank Account to your Account
- transfer funds from your Account to your Nominated Bank Account
- make changes to your Term Deposit before maturity (see *Making changes to a Term Deposit before maturity* on page 3)
- manage your Term Deposit at maturity (eg provide instructions to reinvest for another term, transfer your funds to At-Call or pay your funds into your Nominated Bank Account).

Advisory firm remuneration

If a registered broking firm or licensed financial advisory firm introduced you to the Macquarie Bank Term Deposit and At-Call Account and their stamp or details appear on the application form, we may pay them an amount of commission as selected by you on the application form.

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 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 commission.

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

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.

Enquiries

If you have any enquiries regarding the Macquarie Bank Term Deposit and At-Call Account or this Product Information Statement, we can be contacted by one of the following methods:

☎ 1300 739 980

✉ Macquarie Bank Limited
GPO Box 1459
Brisbane QLD 4001

▶ macquarie.com.au/personal

Further information

The following information, which also forms part of this Product Information Statement, may be found on our website at macquarie.com.au/tdinfo in the document titled *Macquarie Bank Term Deposit and At-Call Account – 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 Government's Financial Claims Scheme (Retail Guarantee)
- *Terms and conditions* – the detailed terms governing the ways you access funds from your Account, how you may authorise someone else to operate your Account, the operation of the Macquarie Online service, 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*.

Important information about your account

Significant benefits

Term Deposit

A significant benefit is that you can lock in an interest rate for a fixed period. This means you will have certainty of return.

At-Call Account

A significant benefit is that the money is readily accessible (subject to being Cleared Funds).

Significant risks

Term Deposit

- If interest rates rise after the date you lock in your Term Deposit, you will earn a lower rate of interest on your deposit than you might otherwise have received
- If you withdraw your funds prior to the maturity date of the Term Deposit, an interest adjustment may apply. Please refer to *Making changes to a Term Deposit before maturity* on page 3
- Macquarie may, at its discretion, refuse your request or delay effecting your request to withdraw funds prior to maturity for a Term Deposit.

At-Call Account

- The interest you earn on the balance of your Account is subject to fluctuations in the interest rate, so there is no guarantee that you will always earn a particular rate of interest on the balance of your Account
- Your funds must be Cleared Funds before they can be withdrawn.

Retail Guarantee

The Macquarie Bank Term Deposit and At-Call Account is a retail deposit with Macquarie Bank Limited and is therefore eligible for coverage under the Government's Financial Claims Scheme (Retail Guarantee). For current details on the Retail Guarantee including applicable caps, please see macquarie.com.au/tdinfo



Macquarie Bank Term Deposit and At-Call Account

29 August 2011

Application guide

The following information is incorporated by reference in the current Macquarie Bank Term Deposit and At-Call Account Product Information Statement and must be read in conjunction with the Product Information Statement.

How do I complete an application?

The application form will guide you through the questions. Please note that for some applicants we require additional documentation. Once you have completed 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 3 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 Bank Term Deposit and At-Call 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.

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 3 to 4 will advise you of any additional requirements.

<p>Identification (ID) requirements</p>	<p>When do I need to provide identification? You must supply an identification form and/or supporting documentation unless you are an active Account holder who has already supplied an identification form. This also applies to individuals who are authorised third party signatories on your Account.</p> <p>Why do I need to provide identification? 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>What identification do I need to provide? Your authorised Financial Adviser will need to:</p> <ul style="list-style-type: none"> ■ complete the relevant FSC/FPA identification form for the type of Account you are opening (see pages 3 to 4 for details of the form you will need to complete). Identification forms are available from macquarie.com.au/idforms ■ verify certain identification documents such as your passport or driver's licence. Each form has different requirements which are specified on the form ■ send a copy of the completed form to us. <p>What is an authorised Financial Adviser? An Adviser who has held an Australian Financial Services Licence (AFSL), or has provided financial services as a representative on behalf of an AFSL holder, for two or more continuous years.</p> <p>What is a certified copy? A copy of the original documentation which 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>What is required for a company, that has a third party authority on a client's account with a number of nominated Authorised Signatories? Where a company has a number of Authorised Signatories who can operate a client's Account, original certified copies of identification must be provided for each Authorised Signatory or the company/firm may appoint a verifying officer. The verifying officer must identify and verify the identity of the individuals who act as Authorised Signatories. The verifying officer is required to:</p> <ul style="list-style-type: none"> ■ be nominated by the company using Part B of the Verifying Officer form, available from macquarie.com.au/idforms ■ complete Part C of the Verifying Officer form ■ send the form to us with the supporting identification documentation (unless completing an FSC/FPA identification form).
<p>Who can open an account?</p>	<ul style="list-style-type: none"> ■ Applicants who have obtained and signed the application form in Australia ■ Individuals over 18 years old ■ Companies ■ Incorporated bodies (eg strata bodies, corporate trade) ■ Unions and sporting associations ■ Trusts – a trust can be: <ul style="list-style-type: none"> – Non-corporate – trustees are individuals (eg for a self managed super fund, family trust, a deceased estate). Account will be in the name of the trustees, or – Corporate – trustee is a company (eg for a self managed super fund, a family trust or deceased estate). Account will be in the name of the company. <p>Please see pages 3 to 4 for details on how account types should be set up and supporting documentation which may be required.</p>

Account types and application requirements

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

If you are not providing identification through an authorised Financial Adviser, please visit macquarie.com.au/idforms for information on how to provide identification.

Account type	Whose name must the account be in?	What identification do I need to provide?#
Individual	The individual	<ul style="list-style-type: none"> ■ FSC/FPA individual identification form.
Joint	Each individual investor	<ul style="list-style-type: none"> ■ FSC/FPA individual identification form for each signatory.
Sole trader	The individual and the business name	<ul style="list-style-type: none"> ■ Certified copy^ of Registration of Business Name, and ■ FSC/FPA individual and sole traders identification form.
Deceased estate (Executor)	The executors of the estate	<ul style="list-style-type: none"> ■ A certified copy^ of the grant of probate or Letters of Administration, and ■ FSC/FPA individual identification form for each executor.
Non-corporate trust or superannuation fund	The trustees* of the trust	<ul style="list-style-type: none"> ■ FSC/FPA trusts and trustees identification form, and ■ Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witness' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ FSC/FPA individual identification form for each trustee.
Corporate trust or superannuation fund	The corporate trustee*	<ul style="list-style-type: none"> ■ FSC/FPA trusts and trustees identification form, and ■ Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witness' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and ■ FSC/FPA individual identification form for each trustee.
Company or business	The company or the proprietor (individuals or a company) trading as a business name	<ul style="list-style-type: none"> ■ FSC/FPA Australian and foreign companies identification form, and ■ Certified copy^ of the Certificate of Incorporation or Registration, and ■ Copy of signed meeting minutes that show which officers can open and operate the account, and ■ FSC/FPA individual identification form for each signatory.

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

* Applications must be in the name of the trust and trustee.

^ A certified copy is a copy that 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 types and application requirements (continued)

Account type	Whose name must the account be in?	What identification do I need to provide?#
Incorporated body or association	The name of the incorporated body	<ul style="list-style-type: none"> ■ FSC/FPA associations identification form or registered co-operative identification form, and ■ Certified copy^ of the Certificate of Incorporation or Registration, and ■ Copy of signed meeting minutes that show which officers can open and operate the account, and ■ FSC/FPA individual identification form for each signatory.
Unincorporated body or association	Officers on behalf of the unincorporated body	<ul style="list-style-type: none"> ■ FSC/FPA associations identification form or registered co-operative identification form, and ■ Certified copy^ of the Certificate of Registration, and ■ Copy of signed meeting minutes that show which officers can open and operate the account, and ■ FSC/FPA individual identification form for each signatory.
Investing for a child under the age of 18	Individual (the parent or guardian)	<ul style="list-style-type: none"> ■ Certified copy^ of the minor's birth certificate, and ■ FSC/FPA individual identification form for each signatory.
Partnership	The principals of the partnership	<ul style="list-style-type: none"> ■ FSC/FPA partnership and partners identification form, and ■ Certified copy^ of an extract of the partnership deed, showing the names of the partners, signatories and date of execution, and ■ FSC/FPA individual identification form for each signatory.

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

^ A certified copy is a copy that 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.

How to contact Macquarie:

-  Contact your adviser or call 1300 739 980
-  Fax: 1300 736 967
-  termdeposits@macquarie.com
-  Macquarie Bank Limited
GPO Box 1459, Brisbane QLD 4001

FORWARD thinking



MACQUARIE

Macquarie Bank Term Deposit Application

– Replicate existing cash account details



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

Do not use this form unless it accompanies the Product Information Statement dated 29 August 2011. This application form is only to be used by existing Macquarie CMA, Term Deposit or Cash XL (cash account) clients who wish to open a Term Deposit in the same name. It cannot be used to open an At-Call Account.

This form was updated in August 2011.

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

On receipt of this signed application form, Macquarie will open your Term Deposit replicating the details on your existing cash account.

These details include:

- account name
- residential/business address
- phone number(s)
- Tax File Number/s or ABN (if requested)
- account holder name(s)
- mailing address
- fax number(s)
- date of birth (if applicable)
- email address(es)
- nominated financial adviser

Please ensure your existing cash account details are correct. Visit macquarie.com.au/personal and login to view your account details or call 1300 739 980 to update your details.

All individuals and entities must attach an FSC/FPA form completed by your financial adviser, unless you have provided these documents previously.

1 As you already hold an existing cash account your Term Deposit account will be set up in the same name and the above applicant(s) details replicated.

Your existing cash account name

Your existing cash account number

2 How much is your deposit amount (minimum \$10,000)?

Please note: all deposits must be completed by Direct Debit.

\$

3 For what term would you like to invest your funds?

- 1 month
- 1 year
- 2 months
- 2 years
- 3 months
- 3 years
- 4 months
- 4 years
- 6 months
- 5 years
- 9 months

4 A trailing commission is payable to your adviser of up to 0.25%pa (GST inclusive). In conjunction with your adviser you can choose to rebate all or part of this commission. Please nominate your adviser's trailing commission.

If no commission amount is selected, this will be set to 0%. Please note that the interest earned on your deposit will be reduced by the selected commission amount below.

- 0.00%
- 0.15%
- 0.05%
- 0.20%
- 0.10%
- 0.25%

5 What would you like to do with the interest paid on your Term Deposit?

If no response is provided, interest will automatically be reinvested to the Term Deposit.

- Reinvest to the Term Deposit
- Electronically credit my Nominated Bank Account in section 12

6 Please select an interest frequency

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

- At maturity
- Half-yearly
- Monthly
- Annually
- Quarterly

7 Do you agree to allow MBL to apply the Tax File Number/s (TFN), exemption reason or ABN held on your existing cash account to your Term Deposit?

If we do not hold a TFN/ABN or exemption reason for your existing cash account, or if you opt not to have this applied to your Term Deposit, tax will be deducted from the interest paid to you at the highest marginal rate plus Medicare levy. Quoting your TFN/ABN or exemption reason is not compulsory and declining to quote your TFN/ABN or exemption reason is not an offence.

Yes
No

8 Is this a business, company or trust account?

No *Go to the next question*

Yes Please supply the nature of the business or trust activity. If this is a corporate trust account we require both the business activity and the trust activity.

Business activity

Trust activity

9 Please supply the occupation of the individual applicant(s), director(s), secretary or trustee(s).

Individual 1 or Company Officer 1 – Name

Occupation or business activity

Individual 2 or Company Officer 2 – Name

Occupation or business activity

Individual 3 – Name

Occupation or business activity

Individual 4 – Name

Occupation or business activity

10 What is the source of funds for this account?

- Superannuation contributions
- Commission
- Inheritance
- Savings
- Investment
- Normal course of business
- Asset sale
- Other Specify below

11 What is the purpose of this account?

- Savings
- Growth
- Income
- Retirement
- Business account
- Other Specify below

12 Please provide the details of the account to be debited for your initial deposit. This is also the account which funds will be returned to upon closure of your account. All withdrawals must be debited from an account in the same name as the Term Deposit.

This cannot be a Macquarie Cash XL account.

Account details

Name of financial institution

Branch

Account name

Branch number (BSB)

 -

Account number

13 Applicant Declaration

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

I/We acknowledge that I/we have read and understood the Macquarie Bank Term Deposit and At-Call Account Product Information Statement and agree to be bound by the terms and conditions set out in 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 Product Information Statement, and
- I/we authorise the Adviser listed in section 14 to have access to this account and accept and agree to be bound by the terms and conditions relating to Adviser Access contained in the Product Information Statement, and
- I/we authorise MBL to direct debit the amount specified in section 2 from my Nominated Bank Account specified in section 12, and
- I/we accept and agree to be bound by the terms and conditions relating to the use of the direct debit service contained in the Product Information Statement.

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, and I/we agree to the terms of the Applicant Declaration above.

Authorisation of Individual 1 or Company Officer 1

Mr Mrs Miss Ms Other

Name (print here)

Your capacity of signing

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)

Your capacity of signing

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

14 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.

If no response is provided below, the nominated dealer and adviser associated with the existing account in Section 1 will be retained as the nominated dealer and adviser for this account.

Adviser name

Adviser code

Dealer name

Dealer code

This page has been left blank intentionally

Macquarie Bank Term Deposit Application

– Adviser limited third party authority



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

Do not use this form unless it accompanies the Product Information Statement dated 29 August 2011. This application form can be used by authorised advisers or dealer groups to establish a Term Deposit on behalf of your client(s) in the same name as the selected Macquarie CMA. It cannot be used to open an At-Call Account.

This form was updated in August 2011.

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

Important – Please ensure that both you and your client have completed the *Adviser Limited Third Party – Authorisation* form prior to sending through this application.

On receipt of this signed application form, Macquarie will open your client's Term Deposit replicating the details on their existing Macquarie CMA. These details include:

- account name
- residential/business address
- phone number(s)
- Tax File Number/s or ABN (if requested)
- account holder name(s)
- mailing address
- fax number(s)
- date of birth (if applicable)
- email address(es)
- nominated financial adviser

Please ensure your client's existing cash account details are correct. Login to your.clients@macquarie or call Adviser Services on 1300 739 980 to check their account details.

You must attach an FSC/FPA form for each individual and entity, unless these documents have been provided previously.

1 What is the existing CMA account number your client's Term Deposit is to be replicated from?

What is the account name (in full) that you wish to replicate?

2 How much is your deposit amount (minimum \$10,000)?
Please note: all deposits must be completed by Direct Debit.

\$

3 For what term would you like to invest your funds?

- 1 month
- 1 year
- 2 months
- 2 years
- 3 months
- 3 years
- 4 months
- 4 years
- 6 months
- 5 years
- 9 months

4 A trailing commission is payable to your adviser of up to 0.25%pa (GST inclusive). In conjunction with your adviser you can choose to rebate all or part of this commission. Please nominate your adviser's trailing commission.

If no commission amount is selected, this will be set to 0%. Please note that the interest earned on your deposit will be reduced by the selected commission amount below.

- 0.00%
- 0.15%
- 0.05%
- 0.20%
- 0.10%
- 0.25%

5 What would you like to do with the interest paid on your Term Deposit?

If no response is provided, interest will automatically be reinvested to the Term Deposit.

- Reinvest to the Term Deposit
- Electronically credit my Nominated Bank Account in section 1

6 Please select an interest frequency

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

- At maturity
- Half-yearly
- Monthly
- Annually
- Quarterly

7 Do you agree to allow MBL to apply the Tax File Number/s (TFN), exemption reason or ABN held on your existing cash account to your Term Deposit?

If we do not hold a TFN/ABN or exemption reason for your existing cash account, or if you opt not to have this applied to your Term Deposit, tax will be deducted from the interest paid to you at the highest marginal rate plus Medicare levy. Quoting your TFN/ABN or exemption reason is not compulsory and declining to quote your TFN/ABN or exemption reason is not an offence.

- Yes
- No

8 Is this a business, company or trust account?

No **Go to the next question**

Yes **Please supply the nature of the business or trust activity.**

If this is a corporate trust account we require both the business activity and the trust activity.

Business activity

Trust activity

9 Please supply the occupation of the individual applicant(s), director(s), secretary or trustee(s).

Individual 1 or Company Officer 1 – Name
Occupation or business activity
Individual 2 or Company Officer 2 – Name
Occupation or business activity
Individual 3 – Name
Occupation or business activity
Individual 4 – Name
Occupation or business activity

10 What is the source of funds for this account?

- Superannuation contributions
- Commission
- Inheritance
- Savings
- Investment
- Normal course of business
- Asset sale
- Other Specify below

11 What is the purpose of this account?

- Savings
- Growth
- Income
- Retirement
- Business account
- Other Specify below

12 Signature of authorised person(s)

I/We acknowledge that I/we have provided my/our client(s) with the latest Macquarie Bank Term Deposit and At-Call Account Product Information Statement and any relevant supplementary information, and by signing the *Adviser Limited Third Party Authority – Authorisation* form my/our client acknowledged and understood they would be bound by the terms and conditions set out in the Product Information Statement, including the terms of the Term Deposit Opening Authority and the direct debit service.

I/we acknowledge and agree that:

- this application form was completed while my client was 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 the 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
- MBL may require further information from me/us and/or my/our client(s) from time to time in order to meet its obligations under AML/CTF Laws 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
- MBL will use and disclose my/our client's personal information as set out under the heading *Privacy* in the Product Information Statement
- I/we authorise MBL to direct debit the amount specified in section 2 from my Nominated Bank Account specified in section 1.

Signature of first authorised individual

Name (print here)

Date

 / /

Your contact phone number

Signature of second authorised individual

Name (print here)

Date

 / /

Your contact phone number

Macquarie Bank Term Deposit Application

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of Macquarie Bank Term Deposits (Term Deposits)



Do not use this form unless it accompanies the Product Information Statement dated 29 August 2011. This form was updated in August 2011.

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

IDENTIFICATION REQUIRED

All individuals must attach 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 Product Information Statement. These forms can be downloaded from macquarie.com.au/idforms

- 1** What type of account are you applying for?
Individual, joint or non-corporate trust **Go to 2**
Company, corporate trust or other **Go to 3**
- 2** Details of individuals or trustees — **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

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

Street name and number

Suburb/town

State Postcode Country

Individual 1 (continued)

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

Individual 2 (continued)

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

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

Individual 3 (continued)

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

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

Does Individual 3 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 4*

Individual 4Mr 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 4 have a Tax File Number (TFN)?
No Reason for exemption Yes TFN Is Individual 4 a foreign resident for tax purposes?
No Yes Country of residence *Residential address for Individual 4 (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 4 have a Macquarie Access Code for online services?

No We will provide you with an Access CodeYes Macquarie Access Code

Are there any more applicants?

No **Go to 10**Yes Enter details on an additional application form**3** Full name of company, association or body  If the company, association or body has not previously provided the applicable identification form and/or identification documents, you will need to provide these. You can download this form from 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(s) 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

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

Company Officer 2 (continued)

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

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 applying on behalf of a minor (less than 18 years old)?

No **Go to next question**

Yes **Name of the minor**

 Attach a copy of minor's birth certificate. Parent/guardian to complete Section 2 of this form.

Go to 17

12 Full name of the trust/entity/trading name



If not previously provided you will need to complete the applicable identification form. You can download this form from macquarie.com.au/idforms

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?

This address cannot be care of a third party.

Street name and number or PO Box

Suburb/town

State

Postcode

Country

18 How much is your deposit amount (minimum \$10,000)?

Please note: all deposits must be completed by direct debit.

\$

19 For what term would you like to invest your funds?

1 month

1 year

2 months

2 years

3 months

3 years

4 months

4 years

6 months

5 years

9 months

At-Call

20 Please select an interest frequency

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

At maturity

Half-yearly

Monthly

Annually

Quarterly

21 What would you like to do with the interest paid on your Term Deposit?

If no response is provided, interest will automatically be reinvested to the Term Deposit.

Reinvest to the Term Deposit

Electronically credit the Nominated Bank Account in section 25

22 A trailing commission is payable to your adviser of up to 0.25%pa (GST inclusive). In conjunction with your adviser you can choose to rebate all or part of this commission. Please nominate your adviser's trailing commission.

If no commission amount is selected, this will be set to 0%. Please note that the interest earned on your deposit will be reduced by the selected commission amount below.

0.00%

0.15%

0.05%

0.20%

0.10%

0.25%

23 What is the source of funds for this account?

Superannuation contributions

Commission

Inheritance

Savings

Investment

Normal course of business

Asset sale

Other Specify below

24 What is the purpose of this account?

Savings

Growth

Income

Retirement

Business account

Other Specify below

25 Please provide the details of the account to be debited for your initial deposit. This is also the account which funds will be returned to upon closure of your account. All withdrawals must be debited from an account in the same name as the Term Deposit or At-Call Account.

Name of financial institution

Branch name and address

BSB

Account number

Account name

26 Applicant Declaration

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

I/we acknowledge that I/we have read and understood the Macquarie Bank Term Deposit and At-Call Account Product Information Statement and agree to be bound by the terms and conditions set out in 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 Product Information Statement, and
- I/we authorise the applicable Adviser to have Adviser Access to this account and accept and agree to be bound by the terms and conditions relating to Adviser Access contained in the Product Information Statement, and
- I/we authorise MBL to direct debit the amount specified in section 18 from my Nominated Bank Account specified in section 25, and
- I/we accept and agree to be bound by the terms and conditions relating to the use of the direct debit service contained in the Product Information Statement.

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, and I/we agree to the terms of the Applicant Declaration above.

Authorisation of Individual 1 or Company Officer 1

Mr Mrs Miss Ms Other

Name (print here)

Your capacity of signing

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)

Your capacity of signing

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

27 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

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How to contact Macquarie


Investors

-  Contact your Adviser or call 1300 739 980
-  Fax: 1300 736 967
-  macquarie.com.au/personal
-  termdeposits@macquarie.com
-  Macquarie Bank Limited
GPO Box 1459
Brisbane QLD 4001

Advisers

-  Telephone: 1300 739 980
-  Fax: 1300 736 967
-  macquarie.com.au/advisers
-  termdeposits@macquarie.com
-  Macquarie Bank Limited
GPO Box 1459
Brisbane QLD 4001

Overseas enquiries

-  Telephone: +61 1300 739 980