

Macquarie Bank Term Deposit

Terms and Conditions



FORWARD thinking

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Contents

- 01 Introductory information
- 02 Terms and Conditions
- 08 Completing your application
- 09 Anti-Money Laundering (AML)/Counter-Terrorism Financing (CTF) Act 2006
- 10 Application Form checklist
- 13 Application Form

Inserts

Macquarie Identification Forms
(Australian Companies, Trusts)

This information is provided by Macquarie Equities Limited ABN 41 002 574 923 ("MEL"), participant of Australian Securities Exchange Group, Australian Financial Services Licence No. 237504, Level 18, 20 Bond Street Sydney NSW 2000.

The Macquarie Bank Term Deposit is issued by Macquarie Bank Limited ABN 46 008 583 542 (MBL/the Bank), Australian Financial Services License No. 237502. Fees and charges may be payable. Terms and conditions are available upon request.

General advice in this material does not take into account your objectives, financial situation or needs. Before acting on any general advice you should consider whether it is appropriate to your situation.

MEL may receive remuneration from the issue of the financial products referred to in this advice in the form of fees or commissions.

MEL is not an authorised deposit taking institution for the purposes of the Banking Act 1959 (Cth). MEL's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542 (MBL). MBL does not guarantee or otherwise provide assurance in respect of the obligations of MEL, unless noted otherwise.

Introductory information

This application booklet contains information about the key features and Terms and Conditions of the Macquarie Bank Term Deposit.

Please read this booklet carefully before deciding to open a Term Deposit.

The information in this booklet is current as at 24 February 2010 and is subject to change.

Macquarie Bank Term Deposit account

The Macquarie Bank Term Deposit is a term deposit account provided by Macquarie Bank Limited ("Macquarie Bank"). As a licensed Australian bank, Macquarie Bank is subject to supervision by the Australian Prudential Regulation Authority. Macquarie Bank also holds Australian Financial Services Licence No. 237502 and is subject to regulation by the Australian Securities and Investments Commission.

Fees or charges

We do not charge any establishment or account keeping fees in relation to your Account. We charge fees for some additional services, as set out in the Terms and Conditions. Ask us if you require further information about these fees.

Privacy

The privacy of your personal information is important. Any personal information collected will be handled in accordance with these Terms and Conditions and Macquarie Bank's privacy policy. A copy of that policy can be obtained by visiting our website at www.macquarie.com.au/au/privacy_policy.htm or by requesting a copy from Macquarie Bank.

Product Information at a glance

■ **Minimum opening balance**
\$10,000.00 (See Section 2.5)

■ **Currency**
Accounts are denominated in Australian Dollars only. (See Section 2.7)

■ **Term**
You can choose a term between 1 and 24 months. Other terms may be offered from time to time. Once the Account is opened, the amount, term and Interest Rate are fixed until maturity. (See Section 4.1)

■ **Calculation and payment of interest**
Interest is calculated at an Interest Rate which is fixed for the duration of your Term Deposit.

Interest is paid on maturity unless otherwise agreed.

Interest may be electronically credited to your Nominated Bank Account or reinvested to your Term Deposit Account upon maturity. (See Section 4)


■ **Options at maturity**
On maturity, unless you instruct us otherwise (at least one day before the maturity date), your Account is automatically renewed for the same term as the maturing Term Deposit at the Interest Rate offered by us at that time. (See Section 3.4)

■ **Withdrawals**
Funds may be withdrawn on maturity and will be electronically credited to your Nominated Australian Bank Account by the end of the next business day. Cheque and third party payment requests are not available. (See Section 3.5)

■ **Accessing funds before maturity**
If you wish to withdraw funds from your Account before the agreed maturity date a fee will be charged. (See Sections 3.5 and 3.6)

How to contact us

If you have any queries about your Account, including currently available terms and interest rates, contact Macquarie Bank on:

 1800 184 876

 www.macquarie.com.au/cash

Terms and Conditions

1. Interpretation

The following table defines and explains some terms used in this document.

Term	Meaning
Account	Macquarie Bank Term Deposit account.
AFSL	Australian Financial Services Licence.
AUD or \$	Australian Dollars.
Authorised Representative	A person that is authorised to operate your Account.
Business Day	Any day excluding Saturday and Sunday that banks in NSW are open for normal business.
Confirmation	A written advice containing details such as the date, name, address, amount and type of transaction.
Interest Rate	The rate expressed as a percentage per annum (% p.a.).
Nominated Bank Account	The account into which you have instructed us withdrawals from your Account are to be paid. The nominated account must be held in the same name as the name of the Account.
Term Deposit	Funds are subject to a rate of return, shown as a percentage per annum, which does not change for the term of the investment.

In addition, in this document:

“we”, “our”, “us” and “Macquarie Bank” means Macquarie Bank Limited, AFSL 237502;

“you”, “your” means the person in whose name the Account is held; and the plural includes the singular and vice versa.

2. Account opening

- 2.1 To open an Account, the Macquarie Bank Term Deposit account opening procedures must be completed by you. Contact Macquarie directly, if you have any queries.
- 2.2 You agree to provide us with any information, including information relating to your identity, we reasonably require to open an Account. Where you do not provide all the information required, we may be unable to open the Account. We will return your deposit to you in full without any interest, should we be unable to open your account.
- 2.3 You agree to nominate an Australian bank account, which is held in the same name as your Macquarie Bank Term Deposit into which withdrawals from your Account are to be paid and you must provide a copy of the deposit slip or statement of your Nominated Bank Account for account name verification. Cheque and third party payment requests are not available.
- 2.4 The Account will not be opened until the minimum initial deposit is received by us. Make your initial deposit of \$10,000 or more by either
- mailing or bringing your cheque and application form into one of our offices, or
 - direct debit, by ticking the direct debit box on the application form and completing the Direct Debit form, or
 - You can send funds to us by cheque, which must be payable to “Macquarie Bank Limited – [Insert your name as referenced on the application form]”.
- Funds transfer through phone or internet banking, by ticking the appropriate box on the application form. Please do not transfer the funds before sending us your application or by electronically transferring funds to the following account:
- Bank: Macquarie Bank
Branch: 182-222
A/c: 300000817
Payee: Macquarie Bank Limited
Reference: *[Insert your name as referenced on the application form]*
- Cash deposits will not be accepted.
- 2.5 Minimum initial deposit amount to establish an Account is \$10,000.00.
- 2.6 Additional funds cannot be added to your current Term Deposit before maturity. Additional deposits of \$10,000.00 or more will be accepted and appear as a separate Account. The Interest Rate for the additional deposits may differ to existing deposits you may already have.
- 2.7 The only currency accepted for your Account is Australian Dollars (AUD).
- 2.8 Your investment with us of at least the minimum initial deposit will constitute your acceptance of these Terms and Conditions.

3. Account transactions

- 3.1 Subject to clause 9.2, you authorise us to act on written, facsimile, electronic or verbal instructions which purport to be from you or an Authorised Representative.
- 3.2 If the Account is held in the name of more than one person, you authorise us to act on the instruction of any one or more of those persons.
- 3.3 You agree that we can record telephone conversations we have with you or your Authorised Signatories.
- 3.4 Upon maturity, we will repay or reinvest all or part of your deposit in accordance with instructions we have received. Where all or part of your deposit is to be repaid, we will electronically credit your Nominated Australian Bank Account by the end of the next Business Day. Where we have not received any instructions at least one Business Day prior to maturity, we will automatically roll your deposit for the same term at the interest rate we are then offering for that term.
- 3.5 If you wish to withdraw funds in your Account before the maturity date, this will be at our discretion and a fee will be charged to you.
- 3.6 Subject to the remainder of this clause, the fee for withdrawing funds from your Account before the designated maturity date will be based upon the timing of the withdrawal, the amount withdrawn and the interest accrued on that amount up to the time of the early withdrawal. The fee will be deducted from the principal sum.

Timing of withdrawal	Fee payable
During the first third of the term	The equivalent of 70% of the interest earned to date.
During the second third of the term	The equivalent of 40% of the interest earned to date.
During the final third of the term	The equivalent of 20% of the interest earned to date.

In all cases, a minimum fee of \$100.00 applies.

- 3.7 We will send you a Confirmation of your investment details when you open your Account and on maturity or early withdrawal. The Confirmation will be conclusive evidence of the transactions made on your Account, unless you advise us otherwise within seven days of the date of the Confirmation. If you advise us of any incorrect information, we will investigate and attempt to resolve the disputed information.
- 3.8 We will not issue you with a statement of account.

4. Term and interest

- 4.1 The available terms for Term Deposits range between one and 24 months. Other terms may be offered from time to time. The term for your Account is stated in the Confirmation we send you.
- 4.2 The Interest Rate that will apply to your Account will be the prevailing rate at the time we invest your funds. In all cases, the Interest Rate applying to your Account is stated in the Confirmation we send you following account opening or rollover.
- 4.3 Interest is paid on maturity of your Account unless otherwise agreed between you and us. Your nominated Australian Bank Account must be held in the same name as your Macquarie Bank Term Deposit to receive this interest.
- 4.4 Interest is calculated on the daily balance of your Account at the agreed interest rate for Term Deposits. The interest rate will remain fixed for the term selected at the time of your investment or rollover.
- 4.5 Interest may be electronically credited to your Nominated Bank Account or reinvested to your Account upon maturity.

5. Fees and charges

- 5.1 We charge the following fees for the following services provided in connection with your Account:

Local real time payments	\$15.00 per transaction
Dishonoured cheque deposits	\$15.00 per transaction
Bank audit certificate	\$40.00 per certificate

Any fees charged will be debited to your Account and will be outlined on the Confirmation we send you upon maturity or early withdrawal.

We may deduct from your Account any government charges or taxes which are introduced or become applicable to your Account after commencement.

5.2 We may from time to time change these fees or charges, introduce new fees or charges or change the way fees or charges are calculated or debited to your Account. Any failure by us to charge a fee will not constitute a waiver of that fee or the right to charge that fee in the future.

6. Authorised Representative

6.1 You may ask us, in writing, to allow another person or persons ('the Authorised Representative') to operate or access your Account. The Authorised Representative will need to provide proof of identification documents as set out in Section 8 of the Application Form.

6.2 These Terms and Conditions apply to the Authorised Representative in the same way that they apply to you. You should ensure that the Authorised Representative has read these Terms and Conditions and complies with them. If the Authorised Representative does not comply with these Terms and Conditions, you will be held liable.

6.3 We cannot accept amendments to your Account details from an Authorised Representative.

6.4 Subject to clause 6.3 and 9.2 we may act on electronic or verbal instructions which purport to be from the Authorised Representative to your Account.

6.5 The authority of the Authorised Representative can only be revoked by notifying us in writing. We may cancel the authority of the Authorised Representative at any time if we receive written notice of the death, bankruptcy, or mental illness of either you or the Authorised Representative.

6.6 You consent to us giving the Authorised Representative information about your Account.

6.7 When the Authorised Representative instructs us to carry out an action, or conduct a transaction, we will act on the instructions of that person. We are not required to make any inquiries in relation to any instructions received from the Authorised Representative in relation to the operation of your Account. We are not liable for any loss or damage caused to you by the Authorised Representative operating or accessing your Account.

7. Account operation

7.1 You agree that we may delay or refuse to make a payment if we believe on reasonable grounds that making a payment may breach any law in Australia or any other country, and we will incur no liability to you if it does so.

7.2 We may also place a block on your Account in the following circumstances and you will not be able to access or transact on your account until the block is lifted:

- we have received return mail because you have not advised us of a change of address;
- if you cannot provide us with your mandatory security details;
- we become aware of an account holder being deceased;
- where the account is a joint account, we become aware of an actual or potential dispute over beneficial ownership of the funds;
- where the account is a trustee or partnership account, we become aware that the trustee has been removed or the partnership has dissolved;
- we are required to do so by court order or otherwise by law; or
- your account has not been transacted on for a period of 2 years.

8. Variations

8.1 We may change these Terms and Conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and necessary to give effect to the requirements of, that law.

8.2 Where we introduce a fee or charge or vary the method by which interest is calculated or the frequency with which it is debited or credited, you will receive written notice within 30 days before the change takes effect.

8.3 You agree that we can give notice of other variations to these Terms and Conditions (including the introduction of a government charge) or any material changes to, or any significant event that affects any of the matters specified in this document, in writing, electronically, by an advertisement in a major daily newspaper or in any other way permitted by law.

9. Changes to your details

9.1 You must notify us promptly in writing of any changes to your Account details, including any changes to your name, address, bank account details, or the details of your Authorised Signatories. You will be liable for any errors or losses arising from your failure to inform us of any changes to your Account details. Forms for changing your address or your Nominated Bank Account are available from Macquarie on 1800 184 876.

9.2 We cannot accept fax instructions for changes to your Account details.

10. Privacy

10.1 You consent to our using and disclosing your personal information for the following purposes:

- a. processing this application and administering your Account; and
- b. communicating with you about our other products or services which we believe may interest you, unless you tell us not to.

10.2 You consent to our disclosing your personal information to:

- a. other companies in the Macquarie Group, including for marketing and customer identification purposes;
- b. external service providers, who provide services in connection with the Macquarie Group's products and services, including suppliers of administrative services (for example, mailing houses);
- c. Third Party Authorities, if any;
- d. a party where we believe, in good faith, that the law requires or permits it to do so, such as a governmental agency or regulatory authority, or where you consent to the disclosure; and
- e. any party proposing to acquire, or acquire an interest in, our business.

10.3 You acknowledge that:

- a. we cannot compel you to provide us with the personal information requested in the application form. However, without this information, we may not be able to process your application or provide you with an appropriate level of service; and
- b. you may request access to your personal information we hold by contacting us.

11. Taxation

11.1 You can decide whether or not to give us your Tax File Number (TFN) when you open your Account with us. However, if you choose not to, we are required by law to withhold tax at the highest marginal rate plus Medicare levy and forward the amount to the Australian Taxation Office (ATO). If you tell us your TFN, we are required by law to pass it on to the ATO. Otherwise, your TFN will be kept confidential.

11.2 If you are a non-resident of Australia for taxation purposes, you must provide us with your overseas residential address. There will be withholding tax (currently 10%, but subject to change by the Australian Government) payable on the interest you earn on your Account where you are a non-resident of Australia.

12. Anti-Money Laundering and Counter-Terrorism Financing Act 2006

- (a) You must not knowingly do anything to put Macquarie Bank in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). You agree to notify Macquarie Bank if you are aware of anything that would put Macquarie in breach of AML/CTF Laws.
- (b) If requested, you agree to provide additional information and assistance and comply with all reasonable requests to facilitate Macquarie Bank's compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction.
- (c) You represent and warrant that you are not aware and have no reason to suspect that:
 - the money used to fund the investment is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
 - proceeds of investment made in connection with this product will fund Illegal Activities.
- (d) Macquarie Bank is subject to AML/CTF Laws. In making an application pursuant to these terms and conditions, you consent to us disclosing in connection with AML/CTF Laws any of your Personal Information (as defined in the Privacy Act 1988 (Cth)) we have.
- (e) In certain circumstances we may be obliged to freeze or block an account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws. If this occurs, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify us if we are found liable to a third party in connection with the freezing or blocking of your account
- (f) Macquarie Bank retains the right not to provide services/ issue products to any applicant that Macquarie Bank decides, in their sole discretion, that they do not wish to supply.

13. Limitation of liability

- 13.1 We are not obliged to enquire into the circumstances of any instructions, including but not limited to instructions given by email, facsimile and telephone, that you, or anyone authorised by you, gives in relation to the conduct of your Account and, to the extent permissible by law, we are not liable for any loss or damage you or anyone else suffer due to our acting on those instructions in good faith, unless it is proved that we were negligent. You agree to indemnify us against any loss, damages, costs, claims, expenses or other actions which may be suffered by or brought against us as a consequence of us acting on any instructions (including email and facsimile instructions) received from you or from anyone else you have authorised to give those instructions on your behalf.
- 13.2 If we do not exercise a right or remedy fully or at a given time, we can still exercise it later.

14. Notices

- 14.1 Notices and other communications for us may be:
- a. given to us in writing; or
 - b. given by any other means permitted by law, and sent to the address details given at the start of this document or as subsequently notified by us.
- 14.2 Subject to the requirements of any law, notices and communications for you may be:
- a. given to you personally or left at:
 - i. any address specified by you;
 - ii. (if you are an individual) your residential or business address last known to us;
 - iii. (if you are a body corporate) your registered office; or
 - b. sent by prepaid post to any of these places; or
 - c. sent by facsimile to your residential or business facsimile number last known to us; or
 - d. given electronically; or
 - e. given by any other means permitted by law.
- 14.3 Notices and other communications will be deemed to be given, served or made:
- a. (in the case of delivery by hand) on delivery;
 - b. (in the case of prepaid post) on the second Business Day after the date of posting; and
 - c. (in the case of facsimile) on receipt of a transmission report confirming successful transmission.

15. General

- 15.1 You agree to provide all information to us that we reasonably require to comply with any laws in Australia or any other country. You agree that we may disclose information which you provide to us where required by any laws in Australia or any other country. You declare and undertake to us that the payment of monies in accordance with your instructions by us will not breach any laws in Australia or any other country.
- 15.2 Part or all of any provision of these Terms and Conditions that is illegal or unenforceable will be severed from these Terms and Conditions and the remaining provisions of these Terms and Conditions will continue in force.
- 15.3 We may assign or otherwise deal with our rights under these Terms and Conditions in any way we consider appropriate. You agree that we may disclose any information or documents that we consider desirable to help us exercise this right. You also agree that we may disclose information or documents at any time to a person to whom we assign our rights under these Terms and Conditions.
- 15.4 Where you are an individual, your Account is subject to the relevant provisions of the Code of Banking Practice (1993 version).
- 15.5 You may obtain from Macquarie's website, or by calling Macquarie, general information on:
- account opening procedures;
 - our confidentiality obligations;
 - dispute handling procedures;
 - combining accounts;
 - bank cheques;
 - cheques and cheque clearing;
 - the advisability of informing us promptly when you are in financial difficulty;
 - the advisability of reading these Terms and Conditions; and
 - current interest rates, fees and charges.

16. Direct Debit Request Service Agreement (DDR Service Agreement)

- a. This clause 16 applies only if you have nominated an account in the application form (Nominated Bank Account) from which you authorise us to directly debit amounts.
- b. Under this DDR Service Agreement, you authorise us to debit your Nominated Bank Account, through the Bulk Electronic Clearing System (BECS), with any amounts which we may debit or charge you under the Service.
- c. You confirm that we are entitled to rely on this authorisation until we receive written notice from you to the contrary.
- d. You are solely responsible for ensuring that there are sufficient cleared funds available in your Nominated Bank Account to honour any direct debit request we make on your behalf.
- e. The financial institution holding your Nominated Bank Account may, in its absolute discretion, decide the order of priority of payment by it of any money pursuant to this DDR Service Agreement and may, by notice in writing to you, terminate your direct debit for any reason whatsoever.
- f. You can modify, defer or stop your use of this direct debit service at any time by giving us notice in writing. Your request will normally be processed within seven days of receiving your properly completed request. Any request to stop this direct debit service may also be directed to the financial institution holding your Nominated Bank Account.
- g. We may vary any of the terms of these direct debit arrangements, by fourteen days notice in writing to you.

- h. We will ordinarily cease to request a direct debit where our request has been rejected by the financial institution which holds your Nominated Bank Account on three consecutive attempts, due to insufficient funds in your account. If this occurs, we will notify you.
- i. If you believe that there has been an error in debiting your account, you should notify us directly and confirm in writing as soon as possible, to assist us to resolve your query more quickly.

If we conclude, as a result of our investigations, that your Nominated Bank Account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account accordingly (including interest and charges). We will also notify you in writing of the amount by which your Nominated Bank Account has been adjusted.

If we conclude, as a result of our investigations, that your Nominated Bank Account had been correctly debited, we will provide you with reasons and any evidence for this finding.

You should direct any queries you have about a debit under this DDR Service Agreement to us, in the first instance, so that we can attempt to resolve the matter between you and us. You can also contact the financial institution holding your Nominated Bank Account concerning any disputed debit.
- j. We will treat your direct debit request records and account details as confidential, except where we need to pass on those details to your sponsor bank in BECS, to assist with the checking of any incorrect or wrongful debits to your account.

Completing your Application Form

To apply for a Macquarie Bank Term Deposit, please follow the steps below.

1. Fill in the Application Form

- Decide your application type and complete the individual's or entity's details. Use the table below and the Application Form Checklist as a guide on how to apply correctly;
- Provide the individual's or entity's TFN or reason for exemption. This is optional, however if you do not supply these details we are obliged to deduct tax at the highest marginal tax rate;
- Complete the investment details;
- Nominate a bank account for your principal and interest payments; and
- Sign the application.

2. Complete the applicable Macquarie Identification Form

Please ensure you also complete the applicable Macquarie Identification Form.

3. Include Proof of Identification Documents (for each applicant)

Please, provide original or certified copies of identification documents as listed in the application form checklist. This will also be required for any Authorised Representative(s) that you have nominated in the Application Form.

Your application cannot be processed without all the required identification documents.

4. Send us your application form and attach the required documentation

Once you have completed the application form and have attached:

- The mandatory proof of identification documentation;
- A copy of your bank statement or deposit slip for the Nominated Bank Account; and
- A cheque to the value of your initial deposit (if applicable).

Please return to:

Macquarie Bank Term Deposit
PO Box 192
Australia Square
NSW 1214

If you are investing for:	...your account must be in the name of:	Example:	The account designation could be:
an individual	the full given and last name of the individual.	Mrs Mary Elizabeth Brown	None required
joint applicants	the full names of the individuals.	Mrs Mary Elizabeth Brown and Mr James Anthony Brown	None required
a company	the company name.	ABC Pty Ltd	None required
an unincorporated body	name of the unincorporated body.	Hurstville Soccer Club	None required
a partnership	the partners.	Mrs Mary Elizabeth Brown and Mrs Jesse Johnson	Brown Johnson & Assoc
a trust	the trustee(s), rather than the name of the trust ¹ .	Mrs Mary Elizabeth Brown and Mr James Anthony Brown	Family Fund A/C
a corporate trust	the corporate trustee, rather than the name of the trust.	ABC Pty Ltd	Staff Super Fund A/C
a superannuation fund	the trustee(s) of the superannuation fund ¹ . Use "S/F" to abbreviate for "Super Fund".	Mrs Mary Elizabeth Brown and Mr James Anthony Brown or ABC Pty Ltd	Brown Corp S/F or ABC S/F
a minor	the trustees, rather than the name of the minor.	Mrs Mary Elizabeth Brown and Mr James Anthony Brown	Miss Louise Brown (name of the minor)
a deceased estate²	the executors of the estate.	Mrs Mary Elizabeth Brown	Estate of Agnes Johnson

¹ Applications in the name of a trust, rather than the trustee, will not be accepted.

² Two certified copies of Probate must accompany the completed application.

Anti-Money Laundering (AML)/Counter-Terrorism Financing (CTF) Act 2006

On 12 December 2006, the AML/CTF Act 2006 was passed. These new laws were introduced in Australia to meet higher international standards and to protect Australian business from being used for Money Laundering and Terrorism Financing activity. To meet our regulatory obligations as a reporting entity offering designated services, we are required to collect and verify minimum 'Know Your Customer' (KYC) information which will vary by investor type. In some instances we may be required to conduct enhanced due diligence before being able to proceed with your application.

Guidance notes for certification and verification

1. What is a certified copy?

A certified copy is a document that has been certified as a true and accurate copy of the original document by one of the following persons listed below. The authorised person should also print their name and position and if possible affix an official stamp.

- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having 2 or more continuous years of service with one or more licensees.
- Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).
- An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
- A Justice of the Peace.
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
- A judge of a court.
- A magistrate.
- A chief executive officer of a Commonwealth court.
- A registrar or deputy registrar of a court.

- An Australian police officer.
- An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- A notary public (for the purposes of the Statutory Declaration Regulations 1993).

2. Offshore certification

In the case of individuals and companies based offshore who cannot have documents certified by an Australian person as listed above, it is acceptable to accept certification completed by the international equivalent of the above listed person. However, where the applicant is based in a jurisdiction of extreme/high risk, we may request additional information and identification to ensure we are reasonably satisfied that an applicant is who they claim to be.

3. Verification through a Macquarie office or by mail

In order for us to process your application, we will need to verify your identity. To do this, you will need to:

- Provide original or certified copies of your proof of identification documents
 - (a) For individuals/joint applicants/sole traders and authorised signatories, refer to Section 8 of this application form for the list of documents **OR** For all other entity types, refer to the verification section in the relevant Macquarie Identification Forms* for the list of documents.
 - (b) If you wish to **mail** your proof of identification documents, we will accept **certified copies** for verification by a Macquarie checking officer **OR** Alternatively, visit any **Macquarie office** that will accept **original or certified copies** of proof of identification documents and provide over the counter verification
- Provide us with the following:
 - the completed Macquarie Bank Term Deposit Application Form and
 - the relevant Macquarie Identification Form* with the Details section (1) completed and
 - supporting proof of identification documents for verification.

* Macquarie Identification Forms are available on www.macquarie.com.au/cash

Application Form checklist

The table below summarises the sections of this application form and the Macquarie Identification Forms (available for downloading on www.macquarie.com.au/cash) that must be completed and any documentation required to support your application. Please select your applicant type and tick off the checkboxes when completed.



Foreign documentation — Where any documentation relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator. An accredited translator is a translator who is a member of NAATI or overseas equivalent. See www.naati.com.au

Applicant Type	Sections to Complete	Whose name must the account be in	Who signs	Documentation Required for ID verification
Individual Applicant	<input type="checkbox"/> Section 1(a) of Application form <input type="checkbox"/> Section 4 to 8 of Application form	The individual	The individual e.g. Mrs Mary Elizabeth Brown	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Section 8, page 19 of this application form. <input type="checkbox"/> If Attorney(s) – If you are signing under power of attorney, please also attach a certified copy of the power of attorney.
Joint Applicants	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 4 to 8 of Application form	Each individual investor	All investors e.g. Mrs Mary Elizabeth Brown and Mr James Anthony Brown	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Section 8, page 19 of this application form. <input type="checkbox"/> If Attorney(s) – If you are signing under power of attorney, please also attach a certified copy of the power of attorney.
Sole Trader	<input type="checkbox"/> Section 1(a) and 1(c) of Application form <input type="checkbox"/> Section 2 of Application form <input type="checkbox"/> Section 4 to 8 of Application form	The individual and the business name	The sole trader	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Section 8, page 19 of this application form. <input type="checkbox"/> If sole trader – also provide certified copy of registration of business name.
Investing for a child under 18 (minor)	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 4 to 8 of Application form	The parent or guardian (as trustees for the trust)	The parent or guardian e.g. Mrs Mary Elizabeth Brown and Mr James Anthony Brown	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Section 8, page 19 of this application form. <input type="checkbox"/> If minor – the parent or guardian also needs to provide a certified copy of the minor's birth certificate.
Deceased Estate	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 4 to 8 of Application form	The executors of the estate (as trustees for the trust)	The executor e.g. Mrs Mary Elizabeth Brown	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Section 8, page 19 of this application form. <input type="checkbox"/> If deceased estate – the executor also needs to provide a certified copy of the grant of probate or letters of administration.

Applicant Type	Sections to Complete	Whose name must the account be in	Who signs	Documentation Required for ID verification
Australian Companies	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 2 of Application form <input type="checkbox"/> Section 4 to 8 of Application form AND <input type="checkbox"/> Australian Company Details Section of Macquarie Identification Form for Australian Companies	The company	<input checked="" type="checkbox"/> Two officers (eg directors or a director and secretary) OR <input checked="" type="checkbox"/> As required by the constitution/rules of the company OR <input checked="" type="checkbox"/> One director (for a sole director company) e.g. ABC Pty Ltd	<input type="checkbox"/> Provide original or certified copies of the documentation listed in Australian Company Verification Procedure Section of the Macquarie Identification Forms for Australian Companies. <input type="checkbox"/> All authorised signatories/directors also need to provide documentation for verification of Individuals as listed in Section 8 of this application form.
Non Corporate Trusts (including super-annuation funds)	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 3 of Application form <input type="checkbox"/> Section 4 to 8 of Application form AND <input type="checkbox"/> Details Section of Macquarie Trust Identification Form for Individual Trustee	The trustees of the trust	All trustees e.g. Mrs Mary Elizabeth Brown and Mr James Anthony Brown	<input type="checkbox"/> Provide original or certified copies of the documentation listed in the Verification Procedure section of Macquarie Trust Identification Form for Individual Trustee. (The certified copy/extract of the trust deed should show the trust name, trustee(s) names, trustee(s) signatures with witness' signatures). <input type="checkbox"/> All authorised signatories/executors also need to provide documentation for verification of Individuals as listed in Section 8 of this application form.
Corporate Trusts (including super-annuation funds)	<input type="checkbox"/> Section 1(a) to 1(b) of Application form (as appropriate) <input type="checkbox"/> Section 2 of Application form <input type="checkbox"/> Section 3 of Application form <input type="checkbox"/> Section 4 to 8 of Application form AND <input type="checkbox"/> Details Section of Macquarie Trust Identification Form for Company Trustee	The Corporate Trustee	<input checked="" type="checkbox"/> 2 directors OR <input checked="" type="checkbox"/> sole director OR <input checked="" type="checkbox"/> director and company secretary (as required by the constitution/rules of the company) e.g. ABC Pty Ltd	<input type="checkbox"/> Provide original or certified copies of the documentation listed in the Verification Procedure section of Macquarie Trust Identification Form for Company Trustee. (The certified copy/extract of the trust deed should show the trust name, trustee(s) names, trustee(s) signatures with witness' signatures). <input type="checkbox"/> All authorised signatories/executors also need to provide documentation for verification of Individuals as listed in Section 8 of this application form.

If you are wanting to apply as an Applicant type not listed in this application (i.e. Foreign Companies, Partnerships, Associations, Registered Cooperatives, Government Bodies) further information can be found at www.macquarie.com.au/cash.

In addition to the above, please also provide:

-  A copy of your bank statement or deposit slip for the Nominated Bank Account.
-  A cheque to the value of your initial deposit.



Call 1800 184 876

or visit www.macquarie.com.au/cash for more information