



MACQUARIE

Countdown to 30 June

Get set for the end of financial year.
Our guide to processing cut-off times.

MACQUARIE CASH SOLUTIONS

We want you to feel confident that your business is ready for the new financial year.

This guide provides detailed information about:

- cut-off dates for all EOFY tasks
- deposits and contributions
 - direct debit
 - direct deposits
 - cheque deposits
 - BPAY®
 - investing or depositing salary, dividends or other income
- office addresses.



Please note: The last day of processing requests for the 2019/20 financial year is **Tuesday 30 June 2020**, so please complete all tasks for your clients before then or your request will fall into the next financial year.

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

Cut-off date tips

✓ Always meet the key cut-off dates

These are provided to ensure enough time is available for our team to process your clients' requests.

✓ Keep an eye on the calendar

Download our handy EOFY calendar from the [Adviser Help Centre](#) as a quick reference guide for all upcoming deadlines.

✓ Submit account documents as early as possible

If you are able to submit documents required before the provided cut-off dates, there will be a greater chance that we can work with you to resolve any unexpected issues before the final cut-off dates.

✓ Check all required documents before sending to us

Ensure that all forms and documents are fully completed and signed by the correct signatories to reduce the risk of any delays in processing.

✓ Contact us if in doubt

A large percentage of follow-ups are caused by incomplete forms. If you are unsure of the requirements for a document, please visit [Adviser Help Centre](#) for more information.

Cut-off time (AEST) and date for Tuesday 30 June 2020 processing

EOFY task	Cut-off time (AEST)	Cut-off date
Macquarie Cash Management Account and Cash Accelerator		
BPAY® deposits	5pm	23 June
Future dated transactions online	11pm	30 June
Manual withdrawals	5pm	24 June
Applications (online and paper)	5pm	25 June
Additional deposits (cheque – to branch)	5pm	25 June
Online/Phonelink withdrawals	5pm	30 June
Term deposits (please note that 31 days' notice provisions apply to any changes prior to maturity)		
Applications	5pm	25 June
Additional deposits (on maturity)	2.30pm	30 June
Withdrawals (on maturity)	2.30pm	30 June*
Rollover instructions	2.30pm	30 June

* Funds will be sent with a withdrawal date of 30 June 2020. The funds will be available in the receiving account the next business day.

Deposits and contributions

There are a number of ways your clients may want to add funds to their Macquarie accounts in the lead up to **Tuesday 30 June 2020**. Please see below for a summary of deposit and contribution types and instructions on how to complete each type.

- ✓ **Depositing cheques with National Australia Bank (NAB):** Your clients can make cheque deposits at NAB branches, provided they use their encoded Macquarie deposit book. For special clearance, cheques must be sent directly to Macquarie. Please do not use the Express Cheque Deposit facility at NAB branches.
- ✓ **Transferring funds between banks:** Bank-to-bank transfers normally reach clients' accounts the following working day. Bank transfers (excluding BPAY®) to building societies and credit unions may take up to 48 hours. Clearance time on all cheque deposits, including bank cheques, is three working days.
- ✓ **Knowing the contribution caps:** For self managed super funds, it is important to be mindful of contribution limits when making contributions, as clients may incur tax penalties if they exceed the limits. For further information, please refer to the [Australian Taxation Office website](#).
- ✓ **Undertaking a re-contribution strategy:** Allow enough time for withdrawal processing and cheque clearance to meet the lodgement deadline. Remember that withdrawals must leave the super fund and be received by clients at least one day before the subsequent contribution can be returned to us and processed.

SuperStream contributions: Certain self managed superannuation fund (SMSF) trustees are now required to receive employer super contribution payments and related messages electronically. Macquarie offers an electronic message service to SMSFs that hold Macquarie Cash Management Accounts and Macquarie Consolidator Cash Accounts.

Macquarie's electronic service address is: **MACQUARIESMSF**.

For more information, please visit macquarie.com.au/smsfmessaging

Deposit and contributions requirements

Transaction type	What is required?	Sending funds to clients' accounts												
Direct deposits	No documents required	<p>Clients can electronically transfer funds, using their financial institution's telephone or internet banking services to their Macquarie account using their BSB and account number.</p> <p>Direct deposits take up to two business days to be deposited into your clients' accounts.</p>												
BPAY®	No documents required	<p>To process BPAY® transactions before Tuesday 30 June 2020, we must receive them no later than 5pm Tuesday 23 June 2020. Any payments received after this time may only be processed in the new financial year. Please note a limit of \$250,000 applies per transaction.</p> <p>Some financial institutions can take more than three business days to process BPAY® transactions. Please consider this when making last minute deposits or contributions.</p> <p>Please refer below for the details of our product BPAY® biller codes and reference numbers. Your clients' Customer Reference Numbers (CRN) can be found on their statements, or are available under 'Account Information' on Macquarie Online.</p> <table border="1"> <thead> <tr> <th>BPAY® biller codes</th> <th>Accounts</th> <th>Customer Reference Number (CRN)</th> </tr> </thead> <tbody> <tr> <td>667022</td> <td>Macquarie Cash Management Account (CMA)</td> <td>CMA account number starts with a 9</td> </tr> <tr> <td>423475</td> <td>Macquarie Cash Management Accelerator Account (Accelerator)</td> <td>Accelerator account number</td> </tr> <tr> <td>20206</td> <td>Converted Macquarie Cash Management Trust (CMT) to Macquarie CMA</td> <td>Converted CMT account number starts with a 1</td> </tr> </tbody> </table>	BPAY® biller codes	Accounts	Customer Reference Number (CRN)	667022	Macquarie Cash Management Account (CMA)	CMA account number starts with a 9	423475	Macquarie Cash Management Accelerator Account (Accelerator)	Accelerator account number	20206	Converted Macquarie Cash Management Trust (CMT) to Macquarie CMA	Converted CMT account number starts with a 1
BPAY® biller codes	Accounts	Customer Reference Number (CRN)												
667022	Macquarie Cash Management Account (CMA)	CMA account number starts with a 9												
423475	Macquarie Cash Management Accelerator Account (Accelerator)	Accelerator account number												
20206	Converted Macquarie Cash Management Trust (CMT) to Macquarie CMA	Converted CMT account number starts with a 1												
Withdrawals <ul style="list-style-type: none"> Online Manual 	<p>No documents required for online withdrawals</p> <p><i>Cash solutions withdrawal form</i></p>	<p>Online withdrawals are unlimited when being transferred to a nominated account or to another Macquarie account available on the same Macquarie client ID.</p> <p>If your client wishes to make an online transfer above the limit of \$20,000 to a non-nominated account, the following options are available.</p> <ul style="list-style-type: none"> Adviser Initiated payment with \$100,000 limit. Please note, your client must have a mobile phone number registered to use this option. Temporary increase of online limit up to \$100,000. This can be completed by contacting us before 4pm on 30 June. <p>Funds must be available for scheduled payments by 11pm business day prior to the due date.</p>												
Cheque deposits	Cheque	<ul style="list-style-type: none"> Cheques into the Macquarie Cash Management Account should be made payable as follows: Cash Management Account <full account name> The cheque payee must include the client's account name to ensure same day processing. Accelerator and Term Deposits – cheques cannot be accepted. Please note: third party cheques are not accepted. The postal addresses for cheque deposits are listed in the <i>Office addresses</i> section of this guide.** Clearance time on all cheque deposits, including bank cheques, is three working days. 												
Direct debit	<i>Direct debit request form</i>	<p>The <i>Direct debit request</i> form authorises us to automatically debit funds on a specific day of the month from an account in the same name with another financial institution and credit these funds into the client's account.</p> <p>For transactions over \$100K, a copy of a bank statement that is less than six months old is required when debiting a non-Macquarie account.</p>												

** Any cheque deposits made by post will be subject to Australia Post delivery times. We cannot guarantee a cut-off date for posted cheques.

Office addresses

Opening hours Monday to Friday 8am to 5pm local time

The below table summarises addresses to use when depositing cheques into Macquarie accounts across Australia. Please ensure any relevant paperwork and client information is included with the cheque to ensure that the funds are deposited as quickly as possible.

State	Street address	Postal address
New South Wales	1 Shelley Street Sydney NSW 2000	GPO Box 2520 Sydney NSW 2001
Victoria	Level 24, 101 Collins Street Melbourne VIC 3000	GPO Box 5435CC Melbourne VIC 3001
Queensland	Level 8, 825 Ann Street Fortitude Valley QLD 4006	GPO Box 1459 Brisbane QLD 4001

To contact Macquarie, call **1800 808 508**, visit macquarie.com.au, email adviser@macquarie.com

Recommended lodgement times are Sydney time (AEST). Times are indicative to provide sufficient timing before EOFY, however depending on documentation provided and individual circumstances these may vary.

This information is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 (MBL) for the use of licensed financial advisers only. In no circumstances is it to be used by a potential client for the purposes of making a decision about a financial product or class of products.