



Be confident with your cash flow

Enjoy an award-winning digital experience.

The Macquarie Cash Management Account (CMA) provides you and your financial services professionals (financial adviser, accountant and tax agent) with the visibility and control essential to ensuring your cash flow is effectively managed.



Digital smarts and secure account opening

Smarter banking allows you to categorise your purchases, identify trends in your spending and easily search your transactions. Use our online applications with electronic verification to make opening a Macquarie CMA quick, easy and secure.



No ongoing account fees

With no monthly account-keeping or management fees we can help reduce the costs associated with running your investment portfolio or self managed super fund (SMSF).



All in one

Buy and sell shares from the same account you use to pay your portfolio expenses (like tax, insurance and interest). Structuring your finances around a CMA saves you time as you don't need to transfer funds between accounts and you can monitor it all online or through the Macquarie Mobile Banking app.



Flexibility and control

Provide your financial services professional with the level of authority to suit you, including the ability to make payments on your behalf.



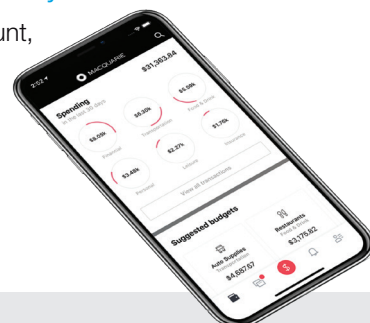
Simple record keeping and detailed reporting

Attach a picture or invoice to your transactions, so you can keep your warranties and tax receipts in one place. View all your transactions in a single account statement with clear descriptions and 10 years' history.



SMSF connectivity

Simplifies opening an account, accounting and tax returns for SMSFs.



Smarter banking with an award-winning provider

We're proud to be named the **Best Cash and Term Deposit Provider** 4 years running in the SMSF Adviser Awards.

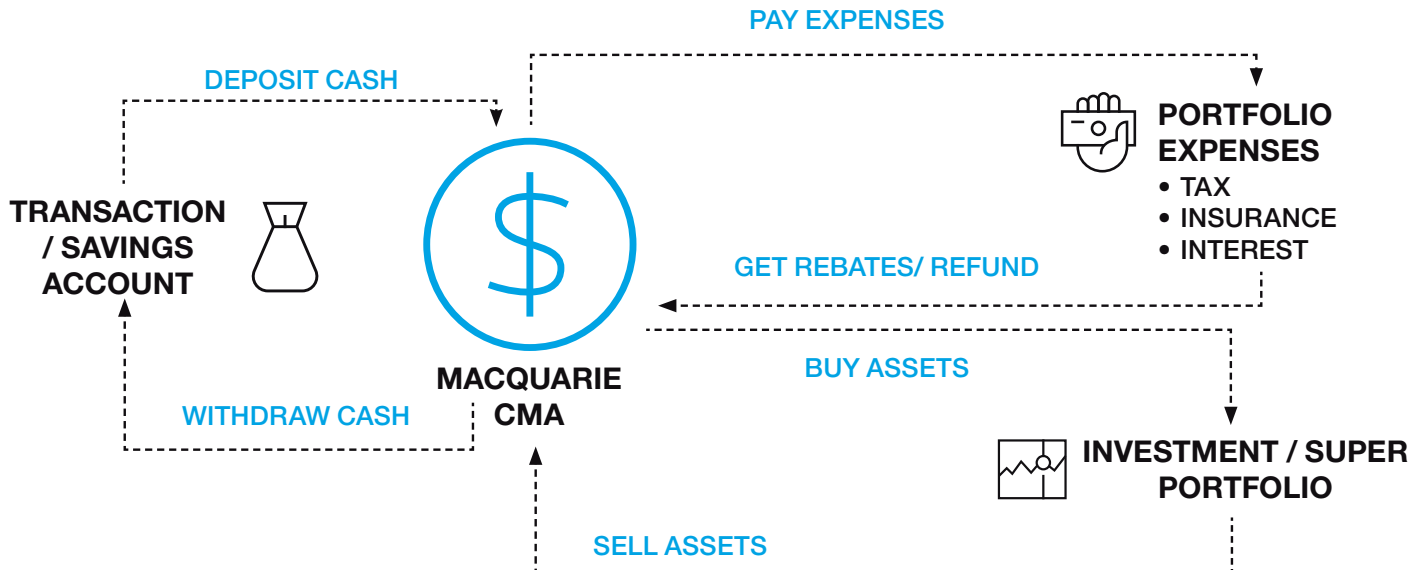


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How it works

The Macquarie CMA consolidates your cash from different sources into one central cash hub. Tailored for investors like you, the account provides you and your financial services professional complete visibility of your cash position at any point in time, so you have the ability act quickly on investment opportunities as they arise.



Purpose-built for SMSFs

More than **30 per cent of Australian SMSFs** and **over half a million clients** manage their investment cash flow with confidence through our Macquarie CMA*. The account is tailored for SMSFs and provides a variety of features and tools that make managing your SMSF easier.



Simplify your accounting

By using a Macquarie CMA as your SMSF cash hub, you and your financial services professional can streamline your super fund accounting, as well as tax returns, auditing and end of financial year reporting.



Employer contribution messaging system

The SMSF contribution messaging service enables SMSFs to receive contribution data electronically from an employer and reduces administration time for trustees. To register, provide our service address (MACQUARIESMSF) to your employer.



Visit macquarie.com/cma or speak to your adviser for more information.

*Source: Macquarie Bank Limited data, ATO Self-managed Super Fund Statistical Report.

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