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The Macquarie Cash Management Accelerator Account is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502.

IMPORTANT INFORMATION
This Product Information Statement describes the features of the Account, and together with the separate Further Information Guide available online, contains the terms and conditions which apply to its operation. Please read these documents carefully before deciding whether to open an Account.

The information in this Product Information Statement is current as at 7 March 2019 and is subject to change. You can find updated information on our website at macquarie.com/cma or by contacting us on 1800 806 310. A copy of any updated information is available free on request.

Financial Claims Scheme (FCS)
Under the FCS (commonly referred to as the Australian Government deposit guarantee) administered by APRA, the Australian Government has provided a guarantee on deposits subject to a limit for each account holder. Further information about the FCS can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 558 849 (or +61 2 9210 3480 if calling from overseas).

Terms
In this Product Information Statement:
We, our, us, Macquarie means Macquarie Bank Limited.
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.
Account means your Macquarie Cash Management Accelerator Account.
Financial Services Professional means an adviser, accountant, administrator, stockbroker, risk specialist, mortgage broker, intermediary or any person that acts on your behalf.
Macquarie CMA means the Macquarie Cash Management Accelerator Account issued by Macquarie that you choose to link to the Account.
## Features at a glance and key risks

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest</strong></td>
<td>Calculated daily, paid monthly.</td>
</tr>
<tr>
<td><strong>No minimum balance</strong></td>
<td>The Account has no minimum balance requirement.</td>
</tr>
<tr>
<td><strong>No account fees</strong></td>
<td>The Account has no monthly account keeping fees.</td>
</tr>
<tr>
<td><strong>Government Guarantee</strong></td>
<td>The Account is a retail deposit with Macquarie and is therefore eligible for coverage under the Australian Government’s Financial Claims Scheme (Government Guarantee).</td>
</tr>
</tbody>
</table>
| **Deposits**                                 | - Funds transfers from another bank account  
  - BPAY® (Biller code 423475)  
    Refer to Adding to your Account on page 4 for further details.                                                                                                                                          |
| **Withdrawals**                              | Funds transfers to your Macquarie CMA.  
    Refer to How do I withdraw? on page 5 for further details.                                                                                                                                               |
| **How do I access my Account?**              | Manage your cash 24 hours a day, seven days a week\(^1\) via Electronic Banking (including Online Banking and Mobile Banking). With just a couple of clicks you can set up online banking at macquarie.com or by downloading the Macquarie Mobile Banking app (iOS or Android).  
    Refer to How do I Access information on my Account? on page 6 for further details.                                                                                                                   |
| **The perfect companion to your Macquarie Cash Management Account** | Your Macquarie Cash Management Accelerator Account is linked to your Macquarie Cash Management Account.                                                                                                     |
| **Email and mobile**                         | It is important to keep your contact details such as your mobile and email address up to date with us. We rely on these to provide you with secure codes and other authentication processes to verify your identity and provide you with more secure banking services. |
| **Authorities on my Account**                | Please consider carefully who you appoint as a third party authority on your Account as we may follow their instructions as if they were yours. You may be liable for their transaction requests, including if they result in financial loss. It’s important that you understand this risk and what level of access you give to them. |
Key features

Whether you’re parking funds while waiting for investment opportunities, or simply wanting a higher return on your savings, you need a cash account that offers you high interest and the convenience of being linked to our award-winning\(^2\) Macquarie Cash Management Account.

How do I start?

Opening an Account

To open an Account:

1. Ensure you open or are already a holder of a Macquarie CMA.
2. Read this Product Information Statement and the Further Information Guide.
3. Authorise the online application process initiated by your Financial Services Professional. Some applicants may be required to provide additional documentation.

You and your Financial Services
Professional work closely together

If you have a Financial Services Professional, they may be critical to the ongoing management of your Account. Your authorised Financial Services Professional 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 Financial Services Professional is also able to assist you with any queries you may have regarding your Account.

You choose and appoint your Financial Services Professional. Unless your Financial Services Professional is a representative of a Macquarie Group company, no Macquarie Group company is responsible for the acts or omissions of your Financial Services Professional. You can also choose whether your Financial Services Professional has transact or view-only access to your Account.

Joint Accounts

If you open an Account with more than one person, you are all liable jointly and severally for transactions, fees and costs on the Account. As a result, all joint Account holders must authorise the application form to set up the Account operating instructions. For example, ‘any one of us to sign’ or ‘any two of us to sign’. Should you wish to alter the Account operating instructions in the future, you should notify us in writing, in accordance with the signing instructions of your Account.

If there is a dispute about the authority to operate the Account, we reserve the right to permit operation on the Account only when all joint Account holders have authorised the instruction. When an Account is held in joint names and one Account holder dies, the credit balance in the Account will be treated as owing to the surviving Account holders.

Authorising a third party to access your Account

You can appoint another person or company to have access to and operate your Account by granting Limited Third Party Authority as part of your application. Please note that unless you grant this authority, your Financial Services Professional will only have account enquiry access on your account.

You can arrange to have the authority of any third party appointed by you revoked at any time by calling us on 1800 806 310.

Terms relating to each of the levels of authority are as follows:

- **Enquiry Authority** – enables a third party to enquire on your Account
- **Limited Funds Transfer Authority** – enables a third party to transfer funds interchangeably between your Macquarie CMA and your Account.

Refer to the Further Information Guide for more details.

What interest do I receive?

For the current interest rate(s) applicable to you, please contact your Financial Services Professional. Your interest is calculated daily and paid monthly. Refer to the Further Information Guide for more details.
Taxation

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

Our collection of your TFN is authorised, and its use and disclosure is strictly regulated, by tax laws and the Privacy Act. You may quote your entity’s ABN as an alternative to its TFN if you are opening the Account for purposes related to that entity’s business. An Australian Company Number (ACN) cannot be quoted in lieu of a TFN/ABN. If only an ACN is provided tax may be withheld at the top marginal rate (plus Medicare Levy).

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

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

Non-residents

If you are a non-resident of Australia for taxation purposes, you must provide us with your overseas residential address. Tax may be withheld on the interest you earn on your Account if you are a non-resident of Australia.

Incomplete applications

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

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

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3 Macquarie Bank Limited does not give, nor purport to give, any taxation advice. The application of taxation laws depends on a client’s individual circumstances. Accordingly, you should seek independent professional advice on taxation implications before making any decisions about a financial product or class of products.
Adding to your Account

It's easy to move funds from your Macquarie CMA to your Macquarie Cash Management Accelerator Account.

Transfer funds from your Macquarie CMA
You can transfer funds from your Macquarie CMA via our Electronic Banking services.

**BPAY**
To send funds to your Account via BPAY, contact the financial institution holding the funds, which must be a BPAY payer. Using your Electronic Banking service, enter the following numbers:

- Biller code – 423475
- Reference number – your Account number

Please note: BPAY deposits take up to three Business Days to clear.

Paying into your Account
You can transfer funds into your Account by providing your Account details (BSB and account number). Your Account BSB is as follows:

Branch (BSB) number: 182-500

How do I withdraw?

You can transfer funds to your Macquarie CMA, and the CMA has a range of options available.

Electronic Banking
With Macquarie Online you can transfer funds – including to and from your Macquarie CMA – 24 hours a day, seven days a week. Visit macquarie.com/personal and log in.

Electronic Banking security
When you first log in to Electronic Banking, you’ll be prompted to change your password. You should keep your Secret Code secret and secure against unauthorised use. You may be liable for unauthorised transactions if you do not do this – see the Further Information Guide for details.

You should always keep your computer and mobile device up to date with anti-virus and anti-spyware software, set up with firewall protection and scanned regularly. Avoid using shared computers (eg at an internet cafe) as you may be unable to check whether the latest anti-virus software has been installed. We recommend that you only use Electronic Banking if you are sure your virus protection is up to date.

Contact us immediately on 1800 806 310 if:
- you find an unauthorised transaction
- you suspect that someone has gained access to your Secret Code or is using your Secret Code without your authorisation, or
- your Secret Code, computer or mobile device becomes lost or stolen.

Account closure
You can ask us to close your Account at any time by contacting us (conditions apply) or sending us a request in writing. We may in our discretion require both Account holders to provide instructions to close a joint account. Before we agree to close your Account, you must pay any amount which may be owing to us.

If we close your Account, we will pay you the remaining balance of your Account along with any accrued interest after all transactions and fees and charges have been debited to your Account.

If your Account is closed, you will be liable for any transactions that were not processed, or that occur after the Account is closed. Please make sure you notify anyone who directly credits into your Account.

If you close your CMA or open a Macquarie Wrap account that uses your CMA, we will automatically close your Account as well.
What are the fees and processing times?

Fees and charges

Macquarie has fees and charges that apply for certain services. These fees are payable when you request such services and are debited from your Account as set out in this section or as notified to you by us from time to time.

We may adjust debits and credits to your Account, and the balance or interest accrued on your Account, in order to accurately reflect your and our legal obligations (for example, because of an error or because a direct debit payment is dishonoured).

The fees in the following table apply for incidental services and special requests in relation to your Account. These fees are payable when you request the relevant services and are debited from your Account. Details will be outlined on your statement.

We may deduct from your Account any government charges or taxes which are introduced or become applicable to your Account after commencement. We may change (acting reasonably) these fees or charges from time to time (including introducing new fees and charges, or changing the way fees and charges are calculated or debited to your account). There is no maximum limit for the amount of fees and charges we may impose, however any such charges will be decided at our reasonable discretion. If any law regulates such a change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

Any failure by us to charge a fee shall not constitute a waiver of that fee or the right to charge that fee in the future.

Table of fees

<table>
<thead>
<tr>
<th>Product/Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Viewed online</td>
<td>Free</td>
</tr>
<tr>
<td>Paper audit letter</td>
<td>$60.00 per request</td>
</tr>
<tr>
<td>Statements:</td>
<td></td>
</tr>
<tr>
<td>Viewed online</td>
<td>Free</td>
</tr>
<tr>
<td>Paper statement mailing fee</td>
<td>$2.50 per statement</td>
</tr>
<tr>
<td>Requested via Client Services</td>
<td>$7.00 per request</td>
</tr>
</tbody>
</table>

We reserve the right to increase fees and charges and to introduce new fees and charges. Refer to the Further Information Guide for more details.

Processing times

Generally, a request between your Account and your linked Macquarie CMA will be processed as outlined in the table below:

<table>
<thead>
<tr>
<th>Time instruction received by us</th>
<th>Funds transfer – time processed by us</th>
</tr>
</thead>
<tbody>
<tr>
<td>On a Business Day</td>
<td>Real time4</td>
</tr>
<tr>
<td>On a non-Business Day</td>
<td>The next Business Day</td>
</tr>
</tbody>
</table>

Increases or changes to fees and charges

We reserve the right to increase fees and charges and to introduce new fees and charges. Refer to the Further Information Guide for more details.

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4 Real time processing may be delayed between 1am–2am AEST on a Business Day.
How do I access information on my Account?

You can access information relating to your Account 24-hours a day using Electronic Banking.

Further information
We advise that you carefully read this Product Information Statement and accompanying Further Information Guide. It includes information dealing with:

- **privacy** – a statement of how we will handle personal information we collect about you, and your rights in relation to this information
- **terms and conditions** – how you operate your Account, authorise others to access your Account and transact online.

Complaints
We have procedures in place to properly consider and deal with any complaints within 45 days of receipt. If you are not satisfied with our response to your complaint, then you can ask our Customer Advocate to review your matter.

**The Customer Advocate**
Macquarie Bank Limited
GPO Box 4294
Sydney NSW 1164
Tel: 1800 898 307
Email: customeradvocate@macquarie.com

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA provides independent financial services complaint resolution that is free to consumers.

Contact AFCA and make a complaint at the following address, quoting membership number 10019:

**Australian Financial Complaints Authority**
GPO Box 3
Melbourne VIC 3001
Tel: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

Telephone recording policy
You should be aware that we may record all of our phone conversations with you and your Financial Services Professional relating to your Account. By applying for an Account, you consent to this recording and its use (or any transcript of the recording) in any proceedings that may be commenced in connection with your Account and you acknowledge that we are not obliged to maintain copies of such recordings or transcripts for your benefit. When calling, please let us know if you do not want your conversation to be recorded.

Statements
You can view and print your statements online. Statements are made available on a half-yearly basis, or more frequently if requested. You can also choose to receive printed statements (fees and charges apply).

You should check the entries on your statement carefully and promptly report any error or unauthorised transaction to us. If you have any queries on transactions included in your statement please contact us.

You can access up to 10 years’ of historical statements online.
For more information about the Macquarie Cash Management Accelerator Account:

**Clients** contact your Financial Services Professional, visit macquarie.com/cma, email transact@macquarie.com or call 1800 806 310 (or +61 7 3233 8136, if calling from outside of Australia).

**Financial Services Professionals** visit macquarie.com/advisers, email adviser@macquarie.com or call 1800 808 508.