

10 smart reasons to use a cash hub

Market leaders in cash management

Macquarie's cash management solutions are used by more than 400,000 investors and over 10,000 financial advisers.

Macquarie has built this position through exceptional service and innovative features and functionality, purpose built for you and your adviser.

Macquarie Cash Management Account



Educational tools

Cashflow matters – this helpful guide explains how managing your cashflow can help you to achieve long-term financial independence.

Your cashflow plan – helps you get a total understanding of your financial position.

To order a copy, simply ask your adviser or contact Macquarie.

Macquarie CMA key features and benefits at a glance

Macquarie's Cash Management Account (CMA) comes with an impressive range of benefits.

- Set-up direct debits and periodical payments
- Manage and monitor your investment cashflow online and easily act on investment opportunities
- Effectively manage and administer your self managed super fund
- Transfer funds electronically to nominated accounts
- Automatically transfer your salary and dividend income
- Write cheques
- Make deposits through National Australia Bank using your personal deposit book.

Minimum investment	\$5,000
At-call access to cash	✓
No online transaction fees	✓
Competitive interest rate	✓
	Commitment to mirror the RBA cash rate until March 2012.*
	Variable, paid monthly.

The one account allows you to move funds in and out within an environment of complete visibility and control.



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01

Access[^] – with the Macquarie CMA you have total access and control of your cashflow 24 hours a day, via the internet, phone, a cheque book, plus the ability to transfer funds and make payments via BPAY[®]. You can also organise regular payments out of your account, to say, a living expenses account, via the periodic payments service.

02

Service – Macquarie's CMA is supported by our specialist staff who are renowned for their efficient, friendly service and product knowledge. Our commitment to service means you speak to a real person every time. For Macquarie, it's all about delivering a great client experience.

03

Tailored for SMSFs – take control of your self managed super fund (SMSF). Using the Macquarie CMA as your fund's cash hub can make it simple for you to control, monitor and manage your SMSF cashflow. Transaction reports can be downloaded to different software programs, providing your fund's adviser, accountant, administrator and stockbroker with the same fund information. This means they all have access to the latest information when providing advice to you on your superannuation investment portfolio.

04

Detailed reporting – by using your Macquarie CMA as the cash hub of your investment portfolio you can make recordkeeping easier to manage. All transactions appear on one consolidated statement with easy to read transaction descriptions – making accounting, tax returns, auditing, share broking, reconciliation, and long-term record keeping, simple.

05

Online flexibility – real-time access to cashflow information helps you keep track of all payments to and from your account including salary, interest payments, dividends, distributions, pension payments, contributions, expenses, asset purchases and sales, share proceeds, rent from investment property and adviser fees.

You can also make electronic payments direct to the tax office via our simple online service.

06

Visibility – with a Macquarie CMA, you and your financial adviser can monitor your account at a glance. You'll always know how much cash you have available – so you can act quickly on market opportunities.

07

Share trading – Macquarie's CMA makes it easy to keep track of your share transactions and dividends. You and your stockbroker can automate settlement of share trades, monitor your account online, keep track of available funds and quickly move on stock opportunities. It's also easy to have your dividends automatically reinvested into your account.

08

Seamless – with online access your accountant can view your account online to work seamlessly alongside your financial adviser to manage your cashflow. By giving your accountant viewing access, they can download your current and historical transactions reports themselves – saving you the time of having to manually provide these to them month by month.

09

Cost efficiency: no monthly fees[†] – the Macquarie CMA makes transacting more cost efficient, helping reduce the fees associated with running your SMSF.

10

A competitive rate – with the Macquarie CMA as your cash hub you can be confident you are earning a competitive rate. Macquarie has committed to mirror the RBA cash rate until March 2012, updating the rate within one week of any change.*

* For the current rate see macquarie.com.au/personal or call 1800 806 310. The Macquarie CMA interest rate is variable and subject to change without notice. The rate will be adjusted to reflect any change in the RBA cash rate within one week of the change being announced by the RBA.

[†] Fees apply for incidental services such as cheque books, bank cheques and telegraphic transfers. Please see the Product Information Statement for more information.

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**For more information speak
to your financial adviser
or contact Macquarie**



Investors 1800 806 310



Advisers 1800 808 508



macquarie.com.au/personal

The Macquarie Cash Management Account (CMA) is a deposit account provided by Macquarie Bank Limited ABN 46 008 583 542 (Macquarie). Fees and charges may be payable. Terms and conditions are available upon request.

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