



Fees, limits and lodgement times

Macquarie Cash Management Account – 17 December 2018

This document provides a summary of the fees, limits and lodgement times applicable to the Macquarie Cash Management Account.

Please refer to the Macquarie Cash Management Account *Product Information Statement* and *Further Information Guide* for more information on this Account.

Terms used in this document have the same meaning given to those terms in Macquarie Cash Management Account *Product Information Statement* and *Further Information Guide*.

1 Fees and charges

- 1.1 We will debit your account all fees and charges applicable to the account as set out in this section 1 or as notified to you by us from time to time.
- 1.2 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 deposited cheque or a direct debit payment is dishonoured).
- 1.3 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.

Table of fees

Product/Service	Fees
Cheque books (30 cheques)	\$30.00
Deposit books	Free
Audit letter fee	\$60.00
Bank cheques	\$10.00 each
Cancelled bank cheques	\$6.50 each
Dishonoured payments	\$40.00 each
Dishonoured cheque deposits	\$13.50 each
Stopped cheques	\$10.00 each
Special cheque clearance ¹	\$18.00 each
Transaction investigation:	
Simple trace	\$30.00 each
Complicated trace	\$60.00 each
Foreign currency cheque deposit (refer to the <i>Product Information Statement</i>) ²	\$60.00 each
Australian dollar (AUD) draft deposit greater than \$10,000 ²	\$50.00 each
Telegraphic Transfer (overseas or domestic) ³	\$30.00 each
Non electronic withdrawal requests for \$20,000 or less	\$10.00 each
Statements⁴:	
Viewed/printed online	Free
Paper statement mailing fee	\$2.50 per statement
Requested via Client Services	\$7.00 per request

¹ Please send your special clearance requests, together with your cheques to be deposited, directly to Macquarie. Special clearance cannot be requested through NAB.

² Deducted from the deposit amount.

³ For overseas funds transfers, financial institutions levy charges. If these charges are deducted from the funds, this will result in the beneficiary receiving a lesser amount than transmitted.

⁴ Historical statements for up to 10 years are available online.

- 1.4 We may deduct from your account any 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.
- 1.5 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.

2 Transaction account limits

- 2.1 **Daily funds transfer limit:** The daily limit on your Account is \$20,000 per day for funds transfers. If you need to increase this limit, please contact us. There is no daily limit for Electronic Banking transfers to your Nominated Accounts or between your Macquarie Accounts.
- 2.2 **Daily BPAY® limit:** There is no daily limit for BPAY payments from your Account (subject to BPAY biller code limits).

3 Lodgement times

Valid transaction requests must be submitted by the below lodgement times to allow for same day processing.

We may not be able to process any requests that are unclear, incomplete or require additional information on the same day.

Lodgement times	Sydney time
Bank cheque requests: submitted by	9.00am
collect cheques after	11.30am
submitted by	12 noon
collect cheques after	2.30pm
Non electronic withdrawal requests ⁵	2.00pm
All other non electronic withdrawal requests (including same day transfers)	12 noon
Bank transfer requests received online	5.00pm
BPAY requests received online	5.00pm
Overseas funds transfers	12 noon
Cheque deposit ⁶	4.00pm

4 Processing times

Immediate funds transfer and BPAY payment processing times (this does not include non electronic withdrawal requests)

Generally, a request will be processed as outlined in the table below:

Time instruction received by us	Funds transfer – time processed by us	BPAY payment – treated as received by Biller
Before the Cash Account cut off time on a Business Day	The same Business Day	The same Business Day
After the Cash Account cut off time on a Business Day	The next Business Day	The next Business Day
On a non-Business Day	The next Business Day	The next Business Day

Scheduled funds transfers and BPAY payment processing times

Scheduled funds transfer and BPAY payments will be debited to and processed from your Cash Account as outlined in the table below:

When the funds transfer/payment is scheduled for	Funds transfer – time processed by us	BPAY payment – treated as received by Biller
Business Day	On the same day	On the same day
Non-Business Day	The previous Business Day	The following Business Day

Scheduled funds transfers and BPAY payments may be altered or cancelled before the scheduled date (see section 5 for details of applicable cut off times).

There is no daily limit for Electronic Banking transfers to Nominated Accounts

⁵ Non electronic withdrawal requests that are bank transfers, normally reach clients' accounts the following Business Day. Bank transfers (excluding BPAY) to Building Societies and Credit Unions may take up to 48 hours.

⁶ Clearance time on cheque deposits is three Business Days.

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Delays

A delay might occur in the processing of the transaction or non electronic withdrawal requests including where:

- there is a public or a bank holiday on the day, or on the day after, you or an Authorised User provide instructions or tell us to make the transaction
- we need to verify that the transaction is adequately authorised, or
- another participant of the BPAY Scheme is not complying with its obligations, or there is a system malfunction.

We will use reasonable endeavours to correct such delay.

Processing deposits

Deposits lodged at Macquarie by 4.00pm (Sydney time) on a Business Day usually start earning interest that day. Deposits received after 4.00pm will be processed on the following Business Day.

5 Cut off times

All of the times below refer to Sydney time.

Immediate cut off times

The following cut off times apply to immediate funds transfer and BPAY payments. This does not apply to non electronic withdrawal requests.

Funds transfer	BPAY payment
5.00pm	5.00pm

Modification cut off times

The following cut off times apply to modification of scheduled funds transfer and BPAY payments the business day before the payment is due.

Funds transfer	BPAY payment
11.00pm	11.00pm

Cancellation cut off times

The following cut off times apply to cancellation of scheduled funds transfer and BPAY payments the business day before the payment is due.

Funds transfer	BPAY payment
11.00pm	11.00pm

For more information about the Macquarie Cash Management 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 contact us on 1800 808 508.
