

Product Information Statement

Macquarie Bank Term Deposit



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The Macquarie Bank Term Deposit (Account) is provided by Macquarie Bank Limited ABN 46 008 583 542 (Macquarie). As a licensed Australian bank, Macquarie is subject to regulation by the Australian Prudential Regulation Authority. Macquarie also holds Australian Financial Services Licence No. 237502 and is subject to regulation by the Australian Securities and Investments Commission.

IMPORTANT INFORMATION

This Product Information Statement describes the features of the Account and, together with the separate *Further information* booklet available on our website at macquarie.com.au/tdfurtherinfo, contains the terms and conditions which apply to its operation. Please read the Product Information Statement and *Further information* booklet carefully before deciding whether to open an Account.

The information in this Product Information Statement is current as at 31 October 2014 and is subject to change. You can find updated information, including the current *Further information* document, on our website at macquarie.com.au/personal or by contacting us on 1300 739 980. A paper copy of any updated information is available free on request.

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.

Financial Services Professional means an adviser, accountant, administrator, stockbroker, risk specialist, mortgage broker, intermediary or any person that acts on behalf of a Company.

Term Deposit means funds are deposited at a fixed interest rate for an agreed term.

Other terms which have been capitalised throughout this document are defined in the *Terms and conditions* under *Definitions*.

Features at a glance

Lock in a fixed rate for greater income certainty and term

- Competitive interest rates across a range of terms from 1 month to 5 years
- Online access to view your Account
- No establishment or account-keeping fees
- Easy application and management through your Financial Services Professional
- SMSF ready

Key features

Minimum opening balance	\$10,000.
How to deposit	Direct debit.
Interest rate	Funds are deposited at a fixed interest rate for an agreed term.
Calculation and payment of interest	Interest is calculated at a fixed rate for the term of your deposit. You can choose to receive your interest monthly, quarterly, half-yearly, annually or at maturity. Interest may be electronically credited to your Nominated Bank Account or reinvested into your Term Deposit.
Options at maturity	Your deposit will be renewed for the same term upon maturity unless you notify us by the applicable lodgement time that you would like to make changes or close your Account.¹ Your deposit may be automatically re-invested at a lower rate than its previous rate. We encourage you to contact us when your deposit matures to discuss the rates that may be available on the day your Term Deposit matures.
Term	You can choose a term between 1 month and 5 years. Once you have opened your Term Deposit, the amount, term, interest rate and interest payment options are fixed until maturity.
Withdrawals	Funds may be withdrawn on maturity and will be electronically credited to your Nominated Bank Account.¹ Other than on Maturity, you may not withdraw your funds during the term unless you close your Account. For Term Deposits opened or renewed on or after 31 October 2014 and for a term exceeding 30 days, from 19 January 2015 you must give us 31 days notice to close your Account during a term.² <i>Please note: cheque and third party payment requests are not available.</i>
Making changes to your deposit before maturity	Once you have opened your Term Deposit, the selections that you have made are fixed to maturity. You may not withdraw or add to your funds during the term unless you close your Account and apply for a new term deposit. If you close your Account prior to maturity we will apply an interest adjustment. For Term Deposits opened or renewed on or after 31 October 2014 and for a term exceeding 30 days, from 19 January 2015 you must give us 31 days notice to close your Account during the term.²
Currency	Australian dollars only.

¹ Instructions must be received by the applicable lodgement times.

² 31 days' notice may not be required in cases of hardship.

How do I deposit, withdraw and manage my Account?

Lodgement times

Macquarie has lodgement times which refer to the latest time that a valid transaction request can be lodged to allow for same day processing. Any requests that are unclear, incomplete or require additional information may be unable to be processed the same day. Please note lodgement times are important. To ensure that you receive the interest rate applicable to the day that we receive your Account application, your application must be lodged by the relevant lodgement time and all other opening conditions must be satisfied. Refer to the *Lodgement times* section of the *Further information* booklet for more details.

Fees and charges

Macquarie has fees and charges that apply for incidental services and special requests in relation to your Account. Details will be outlined on your statement. Refer to the *Fees and charges* section of the *Further information* booklet for more details.

Making additional deposits

Term Deposit

Additional deposits will only be accepted on the maturity date. See *Making changes to a Term Deposit before maturity*.

We do not accept cash deposits, cheques or international drafts.

Withdrawing funds

Term Deposit

Partial withdrawals from Term Deposits are not permitted. If you would like to withdraw your funds prior to maturity you are able to close your Account by giving us 31 days' notice as described in the *Further information* booklet.

In cases of hardship, we may permit withdrawal of funds without a 31 day notice period.

Cheque and third party payment requests are not available.

Making changes to a Term Deposit before maturity

Once you have opened your Term Deposit, the selections you have made are fixed until maturity.

Notice period

For Accounts opened and renewed on or after 31 October 2014 and for a term exceeding 30 days, from 19 January 2015, you must provide us with 31 days' notice to close your Account prior to Maturity, except in cases of hardship.

If you have less than 31 days remaining of your term (or you have invested in a one month Term Deposit), the earliest you can access funds is at Maturity, except in cases of hardship.

The 31 day notice period starts on the day (Sydney time) that we receive notice from you provided per the *Notice* section in the *Further information* booklet.

The 31 day notice period applies to all Accounts unless you can show that you need access to the funds earlier due to hardship.

If you close your Account prior to maturity we will apply an interest adjustment.

Interest adjustment

The interest adjustment is 25 per cent of earned interest and will be deducted from the interest paid to you.

Example

If you have a \$100,000 Term Deposit invested at 3.00% pa for a term of 90 days with interest being paid at maturity, and you terminate the Term Deposit 65 days into the term, then \$133.65 will be deducted from the interest paid to you.³

This is calculated as follows:

$$\text{\$100,000} \times 3.00\% \times (65/365) \times 25\% = \text{\$133.56}$$

In some circumstances the interest adjustment may exceed the interest accrued on your Term Deposit since the last interest payment date. Rather than asking you to repay some of the interest already paid to you, we will deduct the balance of the interest adjustment from the principal balance of your Term Deposit.

Grace Period

If we do not receive instructions from you or your Financial Services Professional when your Term Deposit matures, your deposit will be automatically reinvested for the same term and interest payment options and at the prevailing interest rate (which may be lower than the prior rate). However, you will be entitled to a Grace Period.

The Grace Period extends for five Business Days after the Term Deposit's previous maturity date. During this time you have the option to make changes to your Term Deposit details, withdraw or add funds, without incurring an interest adjustment.

If you amend your Term Deposit during the Grace Period, the interest rate that applies to your deposit will depend on the amount, investment term and interest payment option you select at that time.

When the Grace Period has expired, you will not be able to amend your Term Deposit other than closing it before its maturity date, with the provision of 31 days' notice as described in the *Notice* section in the *Further information* booklet.

Interest rate

Term Deposit

You will earn an agreed fixed interest rate, based on the deposit amount, term and interest payment frequency that you select.

The interest rate applicable on any Account is set upon the opening of the Account after all account opening conditions have been satisfied.

Rates are quoted for terms expressed in months or years. The exact number of days for your term will vary, depending on the date your Account is opened. Your maturity date will be provided in your Account Confirmation.

Example

If you invest \$10,000 for 270 days at a rate of 3.00% pa, at maturity you will have earned \$221.92 in interest.³

This is calculated as follows:

$$\text{\$10,000} \times 270/365 \times 3.00\% = \text{\$221.92}$$

³ The example above is indicative only and the rates and figures have been selected by us to demonstrate how the product works. Actual rates vary from time to time.

Interest payment options

Term Deposit

Depending on the term you select, you may elect to receive interest payments on a monthly, quarterly, half-yearly or annual basis, or to receive a single interest payment at maturity.

Interest payment frequency	Available on terms:
Monthly	All terms from 1 month to 5 years
Quarterly	Terms of 3 months, 6 months, 9 months and 1 to 5 years
Half-yearly	Terms of 6 months and 1 to 5 years
Annually	Terms from 1 to 5 years
At maturity	Terms from 1 month to 1 year

In addition to this, you may either elect to have your interest paid into your Nominated Bank Account, or reinvested into your Term Deposit.

Accessing your Account online

You can login to your Account at macquarie.com.au using your Macquarie Access Code (MAC) and password.

We will issue you a MAC, unless you already have one.

Statements

Term Deposit

Statements will be issued on a six-monthly basis for the periods ending 30 June and 31 December for all Term Deposits which are open on these statement dates.

In addition, for all Term Deposits we will send a Confirmation at maturity setting out details of your investment.

Your statement will include details of your investment, including the balance of your Account and all transactions on your Account for that period.

How do I start?

Opening an Account

To open an Account:

1. Read this Product Information Statement and the *Further information* booklet thoroughly.
2. If you have not already satisfied our requirements under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, each account signatory will also need to provide identification. Refer to the *Application guide* for details on how to complete the identification requirements.
3. Complete and sign the application form that accompanies this document or alternatively you can use the online application process. Some applicants may be required to provide additional documentation.

4. Applications can be provided as follows:

Email: termdeposits@macquarie.com

Fax: 1300 736 967

Mail: Macquarie Bank Limited
GPO Box 2520
Sydney NSW 2001

The minimum investment is \$10,000.

The only currency accepted for your Account is Australian dollars (AUD).

Taxation⁴

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

Your TFN, ABN or exemption reason is collected in accordance with the *Income Tax Assessment Act 1936* and the *Taxation Administration Act 1953*.

Provision of a TFN, ABN or exemption reason is not compulsory, however, if you do not quote one of these (including one for each party to a joint account) tax may be deducted from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote your TFN is not an offence.

Non-residents

If you are a non-resident of Australia for taxation purposes, you must provide us with your country of residence for taxation purposes.

Tax may be withheld from the interest you earn on your Account if you are a non-resident of Australia.

Authorised signatories

You can appoint another person or company to have access to and operate your Account by completing the *Third Party Authority* form. Please contact us to request a copy of this form.

Appointing an Authorised Signatory enables them to have withdrawal access to your Account. In addition to this, they will be authorised to provide or change maturity instructions or update your Account details. This excludes changes to Nominated Bank Account details, signing instructions and the appointment of other Authorised Signatories.

⁴ 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.

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 an authorised representative of a Macquarie Group company, no Macquarie Group company is responsible for the acts or omissions of your Financial Services Professional.

Your Financial Services Professional or their designated support staff are able to give us instructions on your behalf to:

- transfer funds from your Nominated Bank Account to your Account
- transfer funds from your Account to your Nominated Bank Account
- make changes to your Term Deposit before maturity (see *Making changes to a Term Deposit before maturity*)
- manage your Term Deposit at maturity (eg provide instructions to reinvest for another term, transfer your funds to At-Call or pay your funds into your Nominated Bank Account).

Advisory firm remuneration

If a registered broking firm or licensed financial advisory firm introduced you to the Macquarie Bank Term Deposit and their stamp or details appear on the application form, an amount of commission as selected by you on the application form will generally be paid. When notified, we will transfer the payment of this commission to any new registered broking firm or licensed financial advisory firm that provides you with advice.

We will not make these payments in certain circumstances, including where there is a legal impediment or prohibition on us making such payments – see for instance, the comments on the FOFA Reforms below.

Future of Financial Advice (FOFA) Reforms

A suite of reforms referred to as the FOFA Reforms commenced on 1 July 2012 with transitional effect which result in a ban on commissions and other similar payments from either 1 July 2013 or 1 July 2014 depending on the particular circumstances. As a result, we will not make payments where we are prohibited from doing so under the FOFA Reforms.

Complaints

We have procedures in place to properly consider and deal with any complaints within 45 days of receipt. Macquarie is a member of the Financial Ombudsman Service (FOS), an independent external complaints resolution scheme. If you are not satisfied with the response from us, you can contact FOS quoting our membership number 10019. FOS can be contacted at:

Mail: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Email: info@fos.org.au

Online: fos.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 a Term Deposit, 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 Term Deposit 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.

Enquiries

If you have any enquiries regarding the Macquarie Bank Term Deposit or this Product Information Statement, please contact your Financial Services Professional, or we can be contacted by one of the following methods:

Phone: 1300 739 980

Mail: Macquarie Bank Limited
GPO Box 2520
Sydney NSW 2001

Email: termdeposits@macquarie.com

Further information

The following information, which also forms part of this Product Information Statement, may be found on our website at macquarie.com.au/tdfurtherinfo in the document titled *Macquarie Bank Term Deposit – Further information* booklet. We advise that you read this document and we will supply a copy of it to you at no charge on request. 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
- *Government Guarantee* – provides current details on the Australian Government Guarantee (Financial Claims Scheme)
- *Terms and conditions* – the detailed terms governing the ways you access funds from your Account, how you may authorise someone else to operate your Account, the operation of the Macquarie Online service, the terms of direct debits, lodgement fees, fees and charges, and what you and Macquarie may be required to do to comply with *Anti-Money Laundering*.

Important information about your Account

Significant benefits

Term Deposit

A significant benefit is that you can lock in an interest rate for a fixed period. This means you will have certainty of return.

Significant risks

Term Deposit

- If interest rates rise after the date you lock in your Term Deposit, you will earn a lower rate of interest on your deposit than you might otherwise have received.
- If you withdraw your funds prior to the maturity date of the Term Deposit, an interest adjustment may apply. Please refer to *Making changes to a Term Deposit before maturity* on page 3.

Liquidity risk

For term deposits, liquidity risk is the risk of not being able to or being restricted as to when you can access your investment in a term deposit prior to the agreed maturity date. You may be able to withdraw from, terminate or break a Term Deposit Account prior to the maturity, but you must provide 31 days notice (except in cases of hardship). If you have a term deposit with a one month term or the remaining time to maturity is less than 31 days, except in cases of hardship, you will have to wait until maturity to access your investment.

Term Deposit Accounts are not transferable and cannot be traded on a market. You should therefore enter into a Term Deposit Account expecting that you will not be able to *immediately* access your money outside of the maturity date.

Government Guarantee

The Macquarie Bank Term Deposit is a deposit with Macquarie Bank Limited and is therefore eligible for coverage under the Australian Government Guarantee (Financial Claims Scheme). For current details on the Australian Government Guarantee including applicable caps, please see macquarie.com.au/tdfurtherinfo

Application Guide

Macquarie Bank Term Deposit

The following information is incorporated by reference in the current *Macquarie Bank Term Deposit Product Information Statement* and must be read in conjunction with the *Product Information Statement*.

How do I complete an application?

The application form will guide you through the questions. Please note that for some applicants we require additional documentation. Once you have completed and signed your application form, please return the signed form to your Financial Services Professional or to Macquarie directly.

Important information about your application

Who can open an Account?

- Individuals over 18 years old
- Companies
- Incorporated or unincorporated bodies (eg strata bodies corporate, trade unions and sporting associations)
- Trustees for other entities – see table on pages 2 to 4
- Government bodies
- Registered co-operatives

For applications with five or more applicants, please attach a separate completed application form with additional applicants' details.

If you are opening a Macquarie Bank Term Deposit on behalf of a minor (ie acting as trustee) you are required to quote a Tax File Number or exemption reason to prevent tax being withheld from the interest earned from your Account.

If you are opening an Account on behalf of a minor or another entity, we require you to provide supporting documentation.

Residential, postal and Account mailing addresses

Please note we are required to collect a residential address for the Account holder(s).

Your welcome letter and personal Macquarie Online details including passwords for online service will be sent to your postal address. This address cannot be care of a third party.

The Account mailing address will be used to send all other correspondence regarding your Account such as printed statements. This address can be care of a third party such as your Financial Services Professional

Attorneys

If you are signing under power of attorney, please provide identification (eg driver's licence) with an attached original certified copy of the power of attorney and specimen signature(s) of the attorney(s) if not displayed on the document.

Account types and application requirements

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Individual	The individual	Please provide a certified copy^ of one primary document OR two secondary documents. Primary documents • Australian issued passport (current or expired less than two years) • International passport (current) • Government issued driver's licence (current) • Card issued under a State or Territory for the purpose of proving your age and containing your photograph (current). Secondary documents Please provide one document from Group A AND one document from Group B. • Group A – Australian birth certificate – Australian citizenship certificate – Pension card issued by Centrelink – Health card issued by Centrelink • Group B – A document issued by the Australian Taxation Office within the preceding 12 months that contains your name and residential address (eg Notice of Assessment) – A document issued by a local government body or utilities provider within the preceding three months that records the provision of services to your address or to you (eg water or electricity bill). The document must contain your name and residential address – A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual. The document must contain your name and residential address. If you are unable to provide the above, please contact Macquarie to discuss other identification options.	• FSC/FPA individual identification form.

Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Joint	Each individual investor	Each signatory must provide the identification requirements outlined in the Individual section on page 2.	FSC/FPA individual identification form for each signatory.
Sole trader	The individual and the business name	- Copy of Registration of Business Name, and - Sole traders must provide the identification requirements outlined in the Individual section on page 2.	- Copy of Registration of Business Name, and - FSC/FPA individual and sole traders identification form.
Deceased estate (Executor)	The executors of the estate	- A certified copy^ of the grant of probate or Letters of Administration, and - Each executor must provide the identification requirements outlined in the Individual section on page 2.	- A certified copy^ of the grant of probate or Letters of Administration, and - FSC/FPA individual identification form for each executor.
Non-corporate trust or superannuation fund	The trustees* of the trust	- Macquarie trust identification form, and - Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA regulated or unregulated trust identification form, and - Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and - FSC/FPA individual identification form for each signatory.
Corporate trust or superannuation fund	The corporate trustee*	- Macquarie trust identification form, and - Macquarie company identification form, and - Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA regulated or unregulated trust identification form, and - FSC/FPA Australian or foreign companies identification form, and - Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: - the trust name - name(s) of trustee(s) - signature(s) of trustee(s) with witnesses' signatures - date of execution - name(s) of beneficiary - name(s) of settlor, and - FSC/FPA individual identification form for each signatory.

Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

* Applications must be in the name of the trust and trustee.

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Company or business	The company or the proprietor (individuals or a company) trading as a business name	- Macquarie company identification form, and - Copy of the Certificate of Incorporation or Registration, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA Australian or foreign companies identification form, and - Copy of the Certificate of Incorporation or Registration, and - FSC/FPA individual identification form for each signatory.
Incorporated body or association	The name of the incorporated body	- Macquarie association identification form or Macquarie registered co-operative identification form, and - Certified copy[^] of the Certificate of Incorporation or Registration, and - Copy of signed meeting minutes that show which officers can open and operate the Account, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA associations identification form or registered co-operative identification form, or - Certified copy[^] of the Certificate of Incorporation or Registration, and - Copy of signed meeting minutes that show which officers can open and operate the Account, and - FSC/FPA individual identification form for each signatory.
Unincorporated body or association	Officers on behalf of the unincorporated body	- Macquarie association identification form or Macquarie registered co-operative identification form, and - Certified copy[^] of the Certificate of Registration, and - Copy of signed meeting minutes that show which officers can open and operate the Account, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA associations identification form or registered co-operative identification form, or - Certified copy[^] of the Certificate of Registration, and - Copy of signed meeting minutes that show which officers can open and operate the Account, and - FSC/FPA individual identification form for each signatory.
Investing for a child under the age of 18	Individual (the parent or guardian)	- Certified copy[^] of the minor's birth certificate, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- Certified copy[^] of the minor's birth certificate, and - FSC/FPA individual identification form for each signatory.
Partnership	The principals of the partnership	- Macquarie partnership identification form, and - Certified copy[^] of an extract of the partnership deed, showing the names of the partners, signatories and date of execution, and - Each signatory must provide the identification requirements outlined in the Individual section on page 2.	- FSC/FPA partnership and partners identification form, and - FSC/FPA individual identification form for each signatory.

Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

Application guide

The application form will guide you through the questions that are applicable to the type of application you are making. Please note: for some account types we require additional documentation. The table on pages 2 to 4 will advise you of any additional requirements.

Identification (ID) requirements

When do I need to provide identification?

You must supply identification and/or supporting documentation unless you are an active Account holder who has already supplied identification. This also applies to individuals who are authorised third party signatories on your Account.

Why do I need to provide identification?

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and Macquarie internal policies and procedures require the collection and verification of specific information from clients.

What identification do I need to provide?

This will depend on the type of account you are opening and whether or not you are being identified through an authorised financial adviser.

Identification through an authorised financial adviser

If you are being identified by your financial adviser, then your Adviser will need to:

- complete the relevant *FSC/FPA identification* form for the type of account you are opening (see pages 4 to 6 for details of the form you will need to complete). Identification forms are available from [macquarie.com.au/idforms](https://www.macquarie.com.au/idforms)
- verify certain identification documents such as your passport or driver's licence. Each form has different requirements, which are specified on the form, and
- send a copy of the completed form to us.

What is an authorised financial adviser?

An Adviser who has held an Australian Financial Services Licence (AFSL), or has provided financial services as a representative on behalf of an AFSL holder, for two or more continuous years.

Foreign Account Tax Compliance Act (FATCA)

As a result of FATCA we will have to obtain and disclose information about certain clients to the Australian Taxation Office or US Internal Revenue Service. Please refer to the section headed 'Foreign Account Tax Compliance Act (FATCA)' in the Further Information Document for more information. Accordingly all applicants are required to answer certain FATCA questions as part of their application. If indicated during the application, you may also be required to complete an additional FATCA Identification form and answer the questions that are applicable to you.

This form can be found at [macquarie.com.au/idforms](https://www.macquarie.com.au/idforms) and must be returned to us along with your completed *Application* form. If you are being identified by an authorised financial adviser as part of your application then your adviser can provide your FATCA information

through the completion of the FATCA questions contained in the relevant *FSC/FPA Identification* form and return them to us as part of the application process.

Identification not being undertaken by an authorised financial adviser

If you are not being identified by an authorised financial adviser, then you will need to follow the steps below:

- for individual and joint accounts, applicants must complete the application form and attach an original certified copy of one primary document or two secondary documents (see page 4 for a list of accepted identification documents), or
- if the Account is for another type of entity, such as a company or trust, use the relevant Macquarie identification form for the type of account you are opening (see pages 4 to 6 for details of the form you will need to complete).

Please note: all individuals, including directors, trustees, signatories, etc. are required to provide original certified copies of individual identification, eg either passport or driver's licence (see page 2 for further details).

What is a certified copy?

A copy of the original documentation that has been signed as a true and correct copy by your financial adviser or another authorised person. This cannot be faxed. The authorised person should also print their name, date and position and if possible affix an official stamp. Authorised persons may include financial advisers, judges, magistrates, justices of the peace, lawyers/solicitors, police officers and chartered accountants or persons prescribed under the *Statutory Declarations Regulations 1993*.

Please note: you can either visit a Macquarie office with original identification documents or mail original certified copies of the identification documents.

What is required for a company, that has a third party authority on a client's Account with a number of nominated authorised signatories?

Where a company has a number of authorised signatories who can operate a client's Account, original certified copies of identification must be provided for each authorised signatory or the company/firm may appoint a verifying officer. The verifying officer must identify and verify the identity of the individuals who act as authorised signatories.

The verifying officer is required to:

- be nominated by the company using Part B of the *Verifying Officer* form, available from [macquarie.com.au/idforms](https://www.macquarie.com.au/idforms)
- complete Part C of the *Verifying Officer* form, and
- send the form to us with the supporting identification documentation (unless completing an *FSC/FPA identification* form).

Our offices

State	Address	Hours of operation
New South Wales	1 Shelley Street Sydney NSW 2000 Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001	8.00am – 6.00pm
Victoria	Level 24, 101 Collins Street Melbourne VIC 3000 Macquarie Bank Limited GPO Box 5435CC Melbourne VIC 3001	8.00am – 5.00pm
Queensland	Level 16, 345 Queen Street Brisbane QLD 4000 Macquarie Bank Limited GPO Box 1459 Brisbane QLD 4001	8.00am – 5.30pm
South Australia	Level 2, 151 Pirie Street Adelaide SA 5000 Macquarie Bank Limited GPO Box 2632 Adelaide SA 5001	8.00am – 5.00pm
Western Australia	Level 3, 235 St Georges Terrace Perth WA 6000 Macquarie Bank Limited PO Box 7306, Cloisters Square Perth WA 6850	8.00am – 5.00pm

For more information about Macquarie Bank Term Deposits, **clients** contact your Financial Services Professional or call 1300 739 980. You can also fax us on 1300 736 967, email us at termdeposits@macquarie.com or visit our website at macquarie.com.au/personal **Financial Services Professionals** contact us on 1300 739 980. You can also fax us at 1300 736 967 email us at termdeposits@macquarie.com or visit our website at macquarie.com.au/adviser For **overseas** queries call us on +61 7 3233 8136.

Macquarie Bank Limited GPO Box 2520 Sydney NSW 2001

Macquarie Bank Term Deposit Application

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of Macquarie Bank Term Deposits (Term Deposits)



Do not use this form unless it accompanies the *Product Information Statement* dated 31 October 2014. This form was updated in October 2014.

Return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, email to **termdeposits@macquarie.com**, by fax to **1300 736 967** or for overseas fax to **+61 7 3233 5499**.

Please use black ink and mark boxes ☐ with an (X).

Identification required

All individuals must attach an FSC/FPA form completed by your licensed Financial Services Professional, unless you are an existing active Macquarie account holder who has provided these documents already. For other entities, such as companies, trusts, associations etc, the relevant identification form must also be completed and any additional documentation must be provided as outlined in the *Product Information Statement*. These forms can be downloaded from **macquarie.com.au/idforms**

1

What type of account are you applying for?

☐ Individual, joint or non-corporate trust ► **go to 2** ☐ Company, corporate trust or other ► **go to 3**

2

Details of individuals or trustees

Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN (including both TFNs for joint accounts) or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.

Individual 1

Title: Full name(s):

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 1 a US citizen or resident of the United States for tax purposes?

☐ No ☐ Yes, Taxpayer Identification Number (TIN):

Is Individual 1 a tax resident of any other foreign country? ☐ No ☐ Yes, country of residence:

Residential address (cannot be a PO Box) Street name and number:

Suburb:

State: Postcode: Country:

Postal address: Same as residential address? ☐ Yes ► **go to work phone number** ☐ No ► **please provide below**

Street name and number or PO Box:

Suburb:

State: Postcode: Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number: Home phone number:

Details of individuals or trustees (continued)

Fax number:

Mobile number:

Email:

Does Individual 1 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Are there any more applicants?

☐ No ▶ go to 4

☐ Yes ▶ go to Individual 2

Individual 2

Title:

Full name(s):

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 2 a US citizen or resident of the United States for tax purposes?

☐ No

☐ Yes, Taxpayer Identification Number (TIN):

Is Individual 2 a tax resident of any other foreign country?

☐ No

☐ Yes, country of residence:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address: Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does Individual 2 have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Are there any more applicants?

☐ No ▶ go to 4

☐ Yes ▶ go to Individual 3

Individual 3

Title:

Full name(s):

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 3 a US citizen or resident of the United States for tax purposes?

☐ No

☐ Yes, Taxpayer Identification Number (TIN):

Details of individuals or trustees (continued)

Is Individual 3 a tax resident of any other foreign country? ☐ No ☐ Yes, country of residence:

Residential address (cannot be a PO Box) Street name and number:
 Suburb:
State: Postcode: Country:

Postal address: Same as residential address? ☐ Yes ► **go to work phone number** ☐ No ► **please provide below**

Street name and number or PO Box:
 Suburb:
State: Postcode: Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number: Home phone number:
Fax number: Mobile number:
Email:

Does Individual 3 have a Macquarie Access Code for online services?
☐ No, we will provide you with an Access Code ☐ Yes, Macquarie Access Code:

Are there any more applicants? ☐ No ► **go to 4** ☐ Yes ► **go to Individual 4**

Individual 4

Title: Full name(s):

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Tax File Number (TFN) or reason for exemption:

Is Individual 4 a US citizen or resident of the United States for tax purposes?
☐ No ☐ Yes, Taxpayer Identification Number (TIN):

Is Individual 4 a tax resident of any other foreign country? ☐ No ☐ Yes, country of residence:

Residential address (cannot be a PO Box) Street name and number:
 Suburb:
State: Postcode: Country:

Postal address: Same as residential address? ☐ Yes ► **go to work phone number** ☐ No ► **please provide below**

Street name and number or PO Box:
 Suburb:
State: Postcode: Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number: Home phone number:
Fax number: Mobile number:

Details of individuals or trustees (continued)

Email:

Does Individual 4 have a Macquarie Access Code for online services?
☐ No, we will provide you with an Access Code ☐ Yes, Macquarie Access Code:

Are there any more applicants? ☐ No ► **go to 4** ☐ Yes ► **enter details on an additional application form**

3

Details of company, association or body

A. Full name of company, association or body:
If the company, association or body has not previously provided the applicable identification form and/or identification documents, you will need to provide these. You can download these forms from macquarie.com.au/idforms

B. What is the nature of the business activity?
Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.

C. ABN/ACN or reason for exemption:

D. Tax File Number (TFN) or reason for exemption:

E. Is the company, association or body a foreign entity for tax purposes?
☐ No ► **go to next question** ☐ Yes, country of domicile:
If country of domicile is the United States, complete the relevant Macquarie identification form, authorised advisers complete the relevant FSC/FPA form, or complete the FATCA identification form.

F. Is the company a financial institution (for the purposes of FATCA) or does the company have United States citizens or residents as beneficial owners?
☐ No ► **go to next question**
☐ Yes, complete the relevant Macquarie identification form, authorised advisers complete the relevant FSC/FPA form, or complete the FATCA identification form.

G. Principal place of office for your business (cannot be a PO Box):

Suburb:

State: Postcode: Country:

Company Officer 1 (director, sole director or secretary)

Title: Full name(s):

Any other name known by: Occupation:

Mother's maiden name: Date of birth:

Residential address (cannot be a PO Box) Street name and number:

Suburb:

State: Postcode: Country:

Details of company, association or body (continued)

Postal address: Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does this Officer have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would you like to appoint additional Officers?

☐ No ▶ go to 4

☐ Yes ▶ go to Company Officer 2

Company Officer 2 (director, sole director or secretary)

Title:

Full given name(s):

Surname:

Any other name known by:

Occupation:

Mother's maiden name:

Date of birth:

Residential address (cannot be a PO Box)

Street name and number:

Suburb:

State:

Postcode:

Country:

Postal address: Same as residential address?

☐ Yes ▶ go to work phone number

☐ No ▶ please provide below

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

Your welcome letter and personal Macquarie Online details including passwords and PINs for online and phone services will be sent to your postal address. This address cannot be care of a third party. If no postal address is provided the residential address will be used.

Work phone number:

Home phone number:

Fax number:

Mobile number:

Email:

Does this Officer have a Macquarie Access Code for online services?

☐ No, we will provide you with an Access Code

☐ Yes, Macquarie Access Code:

Would you like to appoint additional Officers?

☐ No ▶ go to 4

☐ Yes ▶ please complete the Third Party Authority form in the back of the Product Information Statement

4

Details of the Trust

- A.

Is the applicant a trust (for example a superannuation fund, family trust, deceased estate or minor) **OR** an entity such as an unincorporated business or association? ☐ No ▶ **go to 5** ☐ Yes ▶ **go to next question**
- B.

Are you applying on behalf of a minor (less than 18 years old)?
☐ No ▶ **go to next question**
☐ Yes, name of the minor:

Attach a copy of minor's birth certificate. Please note section 2 must be completed by parent/guardian ▶ **go to 5**
- C.

Full name of the trust/entity/trading name:

If not previously provided you will need to complete the applicable identification form. You can download this form from macquarie.com.au/idforms. Additional documents may be required – refer to the Application Guide for details.
- D.

What is the nature of the trust or entity's business activity?

Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN or ABN or claim an exemption, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare Levy. Declining to quote a TFN is not an offence.
- E.

ABN/ACN or reason for exemption:
- F.

Tax File Number (TFN) or reason for exemption:
- G.

Is the Trust a foreign entity for tax purposes?
☐ No ▶ **go to next question**
☐ Yes, country of domicile:

Regulated super funds (eg self managed super funds) ▶ **go to 5**
Other trust type, if country of domicile is the United States ▶ **complete the relevant Macquarie identification form, authorised advisers complete the relevant FSC/FPA form or complete the FATCA identification form**
- H.

Is the Trust a financial institution (for the purposes of FATCA) or are any of the Trust beneficiaries, trustees or settlors United States citizens or residents of the United States for tax purposes?
☐ No ▶ **go to 5**
☐ Yes, complete the relevant Macquarie identification form, authorised advisers complete the relevant FSC/FPA form or complete the FATCA identification form.

5

Account details

A.

What is the mailing address for this account?
The mailing address will receive correspondence in relation to your account such as printed statements. If this section is not completed all mail will be sent to the residential address of individual 1 or the principal place of office. Please indicate below.

☐ Individual 1 postal address

☐ Principal place of business

☐ Other (details below)

Street name and number or PO Box:

Suburb:

State:

Postcode:

Country:

B.

How much is your deposit amount (minimum \$10,000)? \$

C.

For what term would you like to invest your funds?

☐ 1 month

☐ 2 months

☐ 3 months

☐ 4 months

☐ 6 months

☐ 9 months

☐ 1 year

☐ 2 years

☐ 3 years

☐ 4 years

☐ 5 years

D.

Please select an interest frequency:

☐ At maturity

☐ Monthly

☐ Quarterly

☐ Half-yearly

☐ Annually

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

E.

What would you like to do with the interest paid on your Term Deposit?

☐ Reinvest to the Term Deposit

☐ Electronically credit the Nominated Bank Account below in section H

If no response is provided, interest will automatically be reinvested to the Term Deposit.

F.

What is the source of funds for this account?

☐ Superannuation contributions

☐ Commission

☐ Inheritance

☐ Savings

☐ Investment

☐ Normal course of business

☐ Asset sale

☐ Other, please specify:

G.

What is the purpose of this account?

☐ Savings

☐ Growth

☐ Income

☐ Retirement

☐ Business account

☐ Other, please specify:

H.

Please provide the details of the account to be debited for your initial deposit. This is also the account which funds will be returned to upon closure of your account. All withdrawals must be debited from an account in the same name as the Term Deposit or At-Call Account.

BSB:

Account number:

Account name:

I.

Please advise whether you authorise the payment of a distribution fee in relation to your Term Deposit. Where you authorise Macquarie to make these distribution payments to your nominated financial services company for the amount selected below (amounts quoted are inclusive of GST), you acknowledge that:

- the interest rate applied to your deposit will be reduced by the selected percentage amount, and
- if and when this term deposit is rolled over at maturity, this instruction will continue to apply unless I specifically advise Macquarie to cease or amend this payment.

Macquarie will not make these payments in certain circumstances, including where there is a legal impediment or prohibition on us making such payments. If no amount is selected this will be set to 0%.

☐ 0.00%

☐ 0.05%

☐ 0.10%

☐ 0.15%

☐ 0.20%

☐ 0.25%

6

Applicant declaration

This application must contain an original signature – digitally applied signatures will not be accepted.

Please read the *Product Information Statement* before signing and returning this original application form.

I/We acknowledge that I/we have read and understood the *Macquarie Bank Term Deposit Product Information Statement* and agree to be bound by the terms and conditions set out in the *Further information* booklet which forms part of the *Product Information Statement*.

I/We acknowledge and agree that:

- this application form was obtained and signed while in Australia, and
- if I/we do not provide Macquarie Bank Limited (MBL) with information as requested, or there is a delay in providing MBL with this information, MBL may not be able to open my/our account, and
- MBL is not liable for any loss incurred by me/us as a result of any action of MBL which either delays an account being opened or results in an application being declined, when these actions are necessary for MBL to comply with its obligations under AML/CTF Laws and/or its internal policies and procedures, and
- the information provided by me/us in this application form including my/our relevant tax status, or to my/our financial services professional, to enable Macquarie to comply with the US Foreign Account Tax Compliance Act, its supporting regulations and any related laws designed to implement those laws in Australia (FATCA) is correct. I/we will promptly notify Macquarie and provide any changes to the information provided by me/us in connection with FATCA, and
- MBL may require further information from me/us from time to time in order to meet its obligations under AML/CTF Laws, FATCA and/or its internal policies and procedures and I/we agree to provide MBL with whatever additional information is

reasonably required in order for MBL to meet its obligations under AML/CTF Laws, FATCA and/or its internal policies and procedures, and

- by signing below I/we am/are bound by the Privacy Statement which describes the handling of my personal information, including direct marketing, and
- I/we can change my/our marketing preferences by telephoning Macquarie on **1800 806 310** or visiting **macquarie.com.au/optout-bfs**, and
- I/we authorise the applicable Financial Services Professional to have Financial Services Professional Access to this account and accept and agree to be bound by the terms and conditions relating to the *Financial Services Professional Access* section contained in the *Further information* booklet
- I/we authorise and request any of the Macquarie Group companies listed in the direct debit agreement to direct debit the amount specified in section 5 from my Nominated Bank account specified in section 5 through the Bulk Electronic Clearing System, and
- I/we accept and agree to be bound by the terms and conditions contained in the direct debit agreement relating to the provision of the direct debit service contained in the *Further information* booklet.

I acknowledge and agree that deposits in the Macquarie Bank Term Deposit cannot be withdrawn prior to the agreed maturity date without the provision of 31 days' notice, except in cases of hardship.

I/We declare that all information that I/we have provided to Macquarie Bank Limited in relation to this application (whether on this form or by other means) is true and correct, and I/we agree to the terms of the Applicant Declaration above.

Signature of Individual 1 or Company Officer 1

Date:

Title:

Name:

If a company officer, your corporate title:

Signature of Individual 2 or Company Officer 2

Date:

Title:

Name:

If a company officer, your corporate title:

Signature of Individual 3

Date:

Title:

Name:

Signature of Individual 4

Date:

Title:

Name:

Financial services professional use only: By completing this section of the application form you will be appointed as the primary Financial Services Professional on the account and will have enquiry authority on the account.

Company name:

Company code:

Representative name:

Representative code:

Macquarie Bank Term Deposit Application – Limited Third Party Authority

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of the Macquarie Bank Term Deposit (Term Deposit), Macquarie Cash Management Account (CMA) and Macquarie Cash XL (Cash XL).



Do not use this form unless it accompanies the Product Information Statement dated 31 October 2014. This application form can be used by authorised Financial Services Professionals or companies to establish a Term Deposit on behalf of your client(s) in the same name as the selected Macquarie CMA. It cannot be used to open an At-Call Account.

This form was updated in October 2014.

Please use black ink and mark boxes ☐ with an (X).

Important – Please ensure that both you and your client have completed the Limited Third Party – Authorisation form prior to sending through this application.

Return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, email to **termdeposits@macquarie.com**, by fax to **1300 736 967** or for overseas fax to **+61 7 3233 5499**.

On receipt of this signed application form, Macquarie will open your client's Term Deposit replicating the details on their existing Macquarie CMA.

These details include:

- account name
- account holder name(s)
- date of birth (if applicable)
- residential/business/ postal address
- mailing address
- email address(es)
- phone number(s)
- fax number(s)
- nominated Financial Services Professional
- Tax File Number(s) or ABN (if requested)

Please ensure your client's existing cash account details are correct. Login to **Macquarie Access** or call us on **1300 739 980** to check their account details.

You must attach an FSC/FPA form for each individual and entity, unless these documents have been provided previously.

1

Existing Macquarie CMA

What is the existing CMA account number your client's Term Deposit is to be replicated from?

What is the account name?

2

Term Deposit details

A. How much is the deposit amount (minimum \$10,000)? \$

Please note: all deposits must be completed by Direct Debit.

B. For what term would you like to invest the funds?

- ☐ 1 month ☐ 2 months ☐ 3 months ☐ 4 months ☐ 6 months ☐ 9 months
☐ 1 year ☐ 2 years ☐ 3 years ☐ 4 years ☐ 5 years

C. What would you like to do with the interest paid on the Term Deposit?

- ☐ Reinvest to the Term Deposit ☐ Electronically credit the existing Macquarie CMA above

If no response is provided, interest will automatically be reinvested to the Term Deposit.

D. Please select an interest frequency

- ☐ At maturity ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

3

Account details

- A.

Do you agree to allow MBL to apply the Tax File Number/s (TFN), ABN or exemption reason held on the existing cash account to the Term Deposit?

☐ Yes, please apply the existing TFN, ABN or exemption reason to my new Term Deposit

☐ No

If we do not hold a TFN/ABN or exemption reason for your existing cash account, or if you opt not to have this applied to your Term Deposit, tax may be withheld from the interest paid to you at the highest marginal rate plus the Medicare levy. Quoting your TFN/ABN or exemption reason is not compulsory and declining to quote your TFN/ABN or exemption reason is not an offence.
- B.

Is this a business, company or trust account? ☐ No ► go to next question ☐ Yes, please supply the nature of the business or trust activity.

Business activity:

Trust activity:
- C.

Please supply the occupation of the individual applicant(s), director(s), secretary or trustee(s).

Individual 1 or Company Officer 1 name:

Occupation or business activity:

Individual 2 or Company Officer 2 name:

Occupation or business activity:

Individual 3 or Company Officer 3 name:

Occupation or business activity:

Individual 4 or Company Officer 4 name:

Occupation or business activity:
- D.

What is the source of funds for this account? ☐ Superannuation contributions ☐ Commission ☐ Inheritance

☐ Savings ☐ Investment ☐ Normal course of business ☐ Asset sale

☐ Other:
- E.

What is the purpose of this account? ☐ Savings ☐ Growth ☐ Income ☐ Retirement ☐ Business account

☐ Other:

4

Signature of authorised person(s)

I/We acknowledge that I/we have provided my/our client(s) with the latest *Macquarie Bank Term Deposit Product Information Statement* and *Further information* booklet, and by signing the *Limited Third Party Authority – Authorisation* form my/our client acknowledged and understood they would be bound by the terms and conditions set out in the *Further information* booklet, including the terms of the Term Deposit Opening Authority and the direct debit service.

I/we acknowledge and agree that:

- this application form was completed while my client was in Australia
- if I/we do not provide Macquarie Bank Limited (MBL) with information as requested, or there is a delay in providing MBL with this information, MBL may not be able to open the account
- MBL is not liable for any loss incurred by me/us as a result of any action of MBL which either delays an account being opened or results in an application being declined, when these actions are necessary for MBL to comply with its obligations under AML/CTF Laws

- MBL may require further information from me/us and/ or my/our client(s) from time to time in order to meet its obligations under AML/CTF Laws and I/we agree to provide MBL with whatever additional information is reasonably required in order for MBL to meet its obligations under AML/CTF Laws and/or its internal policies and procedures and I/we agree to provide MBL with whatever additional information is reasonably required in order for MBL to meet its obligations under AML/CTF Laws and/or its internal policies and procedures
- my client(s) can change their marketing preferences by telephoning Macquarie on 1800 806 310 or visiting macquarie.com.au/optout-bfs, and
- I/we authorise and request any of the Macquarie Group companies listed in the direct debit agreement to direct debit the amount specified in section 2 from the Nominated Bank account specified in section 1 through the Bulk Electronic Clearing System.

I acknowledge and agree that deposits in the Macquarie Bank Term Deposit cannot be withdrawn prior to the agreed maturity date without the provision of 31 days’ notice, except in cases of hardship.

Signature 1

Date:

Title:

Name:

Phone number:

Signature 2

Date:

Title:

Name:

Phone number:

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Macquarie Bank Term Deposit Application

– Replicate existing cash account details

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of the Macquarie Bank Term Deposit (Term Deposit), Macquarie Cash Management Account (CMA), and Macquarie Cash XL (Cash XL).



Do not use this form unless it accompanies the Product Information Statement dated 31 October 2014. This application form is only to be used by existing Macquarie CMA, Term Deposit or Cash XL (cash account) clients who wish to open a Term Deposit in the same name. It cannot be used to open an At-Call Account.

This form was updated in October 2014.

Please use black ink and mark boxes ☐ with an (X).

Return this form by mail to **Reply Paid 85744 Sydney NSW 2001**, email to termdeposits@macquarie.com, by fax to **1300 736 967** or for overseas fax to **+61 7 3233 5499**.

On receipt of this signed application form, Macquarie will open your Term Deposit, replicating the details on your existing cash account.

These details include:

- account name
- account holder name(s)
- date of birth (if applicable)
- residential/business/postal address
- mailing address
- email address(es)
- phone number(s)
- fax number(s)
- nominated Financial Services Professional
- Tax File Number(s) or ABN (if requested)

Please ensure your existing cash account details are correct. Visit macquarie.com.au and login to view your account details or call **1300 739 980** to update your details.

All individuals and entities must attach an FSC/FPA form completed by your licensed Financial Services Professional, unless you have provided these documents previously.

1

Existing cash account

As you already hold an existing cash account, your Term Deposit account will be set up in the same name and the below applicant(s) details replicated.

Your existing cash account number:

Your existing cash account name:

2

Term Deposit details

A. How much is your deposit amount (minimum \$10,000)? \$

B. For what term would you like to invest your funds?

- ☐ 1 month ☐ 2 months ☐ 3 months ☐ 4 months ☐ 6 months ☐ 9 months
☐ 1 year ☐ 2 years ☐ 3 years ☐ 4 years ☐ 5 years

C. What would you like to do with the interest paid on your Term Deposit?

- ☐ Reinvest to the Term Deposit ☐ Electronically credit the Nominated Bank Account in section 3

If no response is provided, interest will automatically be reinvested to the Term Deposit.

D. Please select an interest frequency

- ☐ At maturity ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

If no response is provided, interest will be paid at maturity for terms under 1 year and annually for longer terms.

Term Deposit details (continued)

E.

Please advise whether you authorise the payment of a distribution fee in relation to your Term Deposit. Where you authorise Macquarie to make these distribution payments to your nominated financial services company for the amount selected below (amounts quoted are inclusive of GST), you acknowledge that:

- the interest rate applied to your deposit will be reduced by the selected percentage amount, and
- if and when this term deposit is rolled over at maturity, this instruction will continue to apply unless I specifically advise Macquarie to cease or amend this payment.

Macquarie will not make these payments in certain circumstances, including where there is a legal impediment or prohibition on us making such payments. If no amount is selected this will be set to 0%.

☐ 0.00%☐ 0.05%☐ 0.10%☐ 0.15%☐ 0.20%☐ 0.25%

3

Account details

A.

Do you agree to allow MBL to apply the Tax File Number/s (TFN), ABN or exemption reason held on your existing cash account to your Term Deposit?

☐ Yes, please apply the existing TFN, ABN or exemption reason to my new Term Deposit☐ No

If we do not hold a TFN/ABN or exemption reason for your existing cash account, or if you opt not to have this applied to your Term Deposit, tax will be withheld from the interest paid to you at the highest marginal rate plus the Medicare levy. Quoting your TFN/ABN or exemption reason is not compulsory and declining to quote your TFN/ABN or exemption reason is not an offence.

B.

Is this a business, company or trust account?

☐ No ▶ go to next question☐ Yes, please supply the nature of the business or trust activity.

Business activity:

Trust activity:

If this is a corporate trust account we require both the business activity and the trust activity.

C.

Please supply the occupation of the individual applicant(s), director(s), secretary or trustee(s).

Individual 1 or Company Officer 1 name:

Occupation or business activity:

Individual 2 or Company Officer 2 name:

Occupation or business activity:

Individual 3 or Company Officer 3 name:

Occupation or business activity:

Individual 4 or Company Officer 4 name:

Occupation or business activity:

Account details (continued)

D.

What is the source of funds for this account?

☐ Superannuation contributions

☐ Commission

☐ Inheritance

☐ Savings

☐ Investment

☐ Normal course of business

☐ Asset sale

☐ Other, please specify:

E.

What is the purpose of this account?

☐ Savings

☐ Growth

☐ Income

☐ Retirement

☐ Business account

☐ Other, please specify:

F.

Please provide the details of the account to be debited for your initial deposit. This is also the account which funds will be returned to upon closure of your account. All withdrawals must be debited from an account in the same name as the Term Deposit.

BSB:

Account number:

Account name:

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Applicant declaration

This application must contain an original signature – digitally applied signatures will not be accepted.

Please read the Product Information Statement before signing and returning this application form.

I/We acknowledge that I/we have read and understood the *Macquarie Bank Term Deposit Information Statement* and agree to be bound by the terms and conditions set out in the *Further information* booklet which forms part of the *Product Information Statement*.

I/We acknowledge and agree that:

- this application form was obtained and signed while in Australia, and
- if I/we do not provide Macquarie Bank Limited (MBL) with information as requested, or there is a delay in providing MBL with this information, MBL may not be able to open my/our account, and
- MBL is not liable for any loss incurred by me/us as a result of any action of MBL which either delays an account being opened or results in an application being declined, when these actions are necessary for MBL to comply with its obligations under AML/CTF Laws and/or its internal policies and procedures, and
- MBL may require further information from me/us from time to time in order to meet its obligations under AML/CTF Laws and/or its internal policies and procedures and I/we agree to provide MBL with whatever additional information is reasonably required in order for MBL to meet its obligations under AML/CTF Laws and/or its internal policies and procedures, and

- by signing below I/we am/are bound by the Privacy Statement which describes the handling of my personal information, including direct marketing, and
- I/we can change my/our marketing preferences by telephoning Macquarie on 1800 806 310 or visiting **macquarie.com.au/optout-bfs**, and
- I/we authorise the Financial Services Professional listed below to have access to this account and accept and agree to be bound by the terms and conditions relating to Financial Services Professional access contained in the *Product Information Statement*
- I/we authorise and request any of the Macquarie Group companies listed in the direct debit agreement to direct debit the amount specified in section 2 from my Nominated Bank account specified in section 3 through the Bulk Electronic Clearing System, and
- I/we accept and agree to be bound by the terms and conditions contained in the direct debit agreement relating to the provision of the direct debit service contained in the *Further information* booklet.

I acknowledge and agree that deposits in the Macquarie Bank Term Deposit cannot be withdrawn prior to the agreed maturity date without the provision of 31 days' notice, except in cases of hardship.

I/We declare that all information that I/we have provided to Macquarie Bank Limited in relation to this application (whether on this form or by other means) is true and correct, and I/we agree to the terms of the Applicant Declaration above.

Signature of Individual 1 or Company Officer 1

Date:

Title:

Name:

If a company officer, your corporate title:

Signature of Individual 2 or Company Officer 2

Date:

Title:

Name:

If a company officer, your corporate title:

Signature of Individual 3

Date:

Title:

Name:

Signature of Individual 4

Date:

Title:

Name:

For more information about Macquarie Cash Solutions call us on **1300 739 980** or **+61 7 3233 8136** from overseas. You can also visit us at **macquarie.com.au/personal** or email us at **termdeposits@macquarie.com** Visit **macquarie.com.au/personal/contact** for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

Financial services professional use only: By completing this section of the application form you will be appointed as the primary Financial Services Professional on the account and will have enquiry authority on the account.

Company name:

Company code:

Representative name:

Representative code:

BFS0009 10/14

FORWARD thinking

For more information about Macquarie Bank Term Deposits, clients contact your Financial Services Professional or call 1300 739 980. You can also fax us on 1300 736 967, email us at termdeposits@macquarie.com or visit our website at macquarie.com.au/personal

Financial Services Professionals contact us on 1300 739 980. You can also fax us at 1300 736 967, email us at termdeposits@macquarie.com or visit our website at macquarie.com.au/advisers

For overseas queries call us on +61 7 3233 8136.

Macquarie Bank Limited
GPO Box 2520 Sydney NSW 2001