

Safe, simple, powerful cash management for advised investors and Self-Managed Super Funds.

CASH MANAGEMENT SERVICES EXPLAINED

While the features and benefits can vary from provider to provider, a Cash Management Account (CMA) is generally a bank account with features geared towards cash flow management. A CMA is designed to help you manage your financial position with ease.

“ DESIGNED TO HELP YOU MANAGE YOUR FINANCIAL POSITION WITH EASE. ”

Acting as an investment hub, a CMA lets you direct various cash flows including income from your salary, investments and superannuation straight into the account and use the available balance to fund investment opportunities as they arise.

Plus, you can use a CMA as a settlement account for share trades and to receive dividend payments.

CMA's also generate income through the interest paid on the balance of the account.

SUITABLE FOR INVESTORS AND SELF-MANAGED SUPER FUNDS

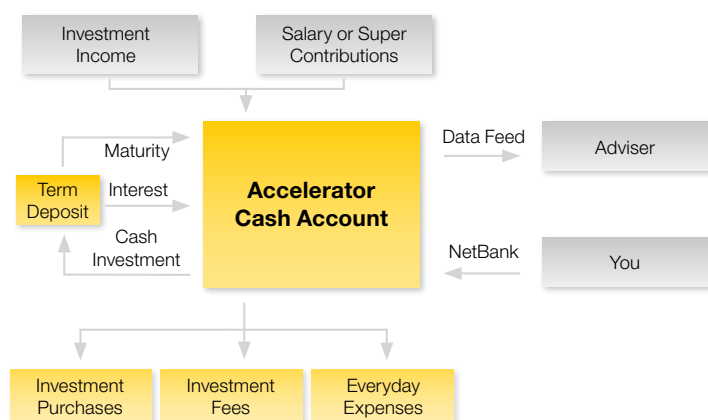
Especially popular with investors with advisers and Self-Managed Super Funds (SMSFs), a CMA will help you effectively manage your investment cash flow from one convenient place and as required, provide visibility to a third party (such as your accountant or adviser) to assist with the management or administration of your investments.

ABOUT CASH MANAGEMENT SERVICES

Our Cash Management Services are a natural choice to help you and your adviser manage and administer your cash flow simply and efficiently.

The service has two parts – the Commonwealth Bank's Accelerator Cash Account (ACA) and Term Deposit products.

- 1) The flexible ACA helps maximise investment opportunities; while
- 2) the Term Deposit helps to lock in market-competitive returns.



The two accounts can operate in unison as a convenient, fully-featured cash hub or they can work independently, depending on your requirements.

The CommSec Adviser Services Cash Management Service is suitable both for individual investors and Self-Managed Super Funds.

ADVISER-FRIENDLY

Designed with advisers and accountants in mind, account information can be automatically uploaded into your adviser's planning software¹, helping them better-manage your investments and act on opportunities as they arise.

With a signed 'Authority to Operate' in place, you can also provide your adviser with authority to perform many of the account functions on your behalf.

¹ Data feeds supported to selected third party packages. Check with your adviser to ensure they use one of these supported planning packages if you require this functionality.

Enjoy access² to your money through the Commonwealth Bank retail branch network, ATMs, NetBank, Phone Banking and your adviser:

Internet banking – manage your finances with ease in a secure online environment. Check your balance, transfer money, pay bills, review transactions and more.	✓
Phone Banking – Our Customer Service team is available to assist 24 hours a day, 7 days per week.	✓
Over 1,000 branches – Visit a Commonwealth Bank branch for assistance with a variety of enquiries and transactions.	✓
ATMs – The Bank’s branch network is supported by Australia’s largest ATM and EFTPOS network.	✓
Adviser flexibility – You can authorise your adviser to perform many of the account functions on your behalf, helping you streamline the management of your account ³ .	✓

AMPLIFY YOUR CASH

Maximise your time and create business efficiencies by bundling your clients’ cash account with our new Portfolio Service. It is a single solution that brings together directly held assets (Listed securities and cash) and custodial held investments (Term deposits, managed funds and managed accounts) in one place for whole-of-portfolio insights, performance and tax reporting.

WHY CHOOSE OUR CASH MANAGEMENT SERVICES



CONFIDENCE

Benefit from the strength and experience of the Commonwealth Bank – one of Australia’s leading account provider for SMSFs.



CONVENIENCE

Enjoy everyday banking functionality through NetBank, 24/7 Phone Banking and Australia’s largest retail banking network.



COMPETITIVE INTEREST RATES

Benefit from competitive interest rates calculated daily.



SIMPLICITY

Enjoy the convenience of one cash management account to manage all your investment cash flow needs.



NO ACCOUNT KEEPING FEES

No account keeping fees means more cash to invest.



GOVERNMENT GUARANTEED

Deposits to this account are covered under the Australian Financial Claims Scheme (FCS).⁴

For more information on how our Cash Management Services can help you, speak to your financial adviser.

Phone: 1800 252 351

Email: advisercashteam@cba.com.au

Web: CommSecAdviserServices.com.au

Important Information about Accelerator Cash Account and Term Deposit:

The information in this brochure is prepared by CommSec Adviser Services. The information is not a recommendation and in issuing this Fact Sheet, it is not possible to take into account the investment objectives, financial situation or particular needs of any individual recipient. Investors should obtain individual financial advice from their adviser to determine whether the information contained in this publication is appropriate to their investment objectives, financial situation or particular needs before acting on such information.

Issued by Commonwealth Bank of Australia ABN 48 123 123 124 Australian Financial Services Licence Number 234945. Ground Floor, Tower 1, 201 Sussex Street, Sydney, NSW, 2000. Accelerator Cash Account and Term Deposit are products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ('Bank') and are administered by Australian Investment Exchange Ltd ABN 71 076 515 930 AFSL No. 241400 ('AUSIEX') under the CommSec Adviser Services brand. AUSIEX is a wholly owned but not guaranteed subsidiary of the Bank. Fees and charges apply. Please consider the General Information Statement and full terms and conditions available on application. CAS3130 (07/17)

² Please note that keycards, cheque books and deposit books are not available to customers with a non-Australian postal address.

³ Authority to Operate required. Please note that even if an Authority to Operate is not in place for your adviser, your adviser will still be able to view your account details, inclusive of balance and transaction information.

⁴ Any entitlement to payment under the FCS will depend on your circumstances.