



Cash Management Account Features Comparison

To create an account with Australian Money Market (AMM), a corresponding Cash Management Account is required. AMM moves funds between financial institutions via this "hub account" for the settlement of term deposit deals. Funds are always held in the individual or entity's name.

We offer a choice of Cash Management Accounts from the following providers:

CMA FEATURES	BANKWEST/BWAMI	BANK OF QUEENSLAND	MACQUARIE	WESTPAC	Available for existing CMA Accounts only	
					ANZ	COMMONWEALTH BANK
Product Issuer						
Product Name	BWA Cash Management Account	Bank of Queensland Money Market Deposit Account (managed by DDH Graham Ltd).	Macquarie CMA	Select CMA (managed by DDH Graham Ltd).	ANZ V2 PLUS	Accelerator Cash Account
Interest Frequency	Calculated daily; paid monthly in arrears	Calculate daily; paid monthly or quarterly; semi-annually on request	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid quarterly	Calculated daily; paid monthly
Indicative Time to Set Up New Accounts *	2-5 days	2-5 days	2-5 days	2-5 days	2-5 days	2-5 days
Direct Debits (1)	No	Yes	No	Yes	No	No
Direct Credits (2)	Yes	Yes	Yes	Yes	Yes	Yes
Data Feeds	BGL; COIN; ClassSuper; Myob/Banklink; Praemium; Xero; Xplan/Visiplan	BGL; COIN; ClassSuper; Myob/Banklink; Praemium; Xero; Xplan/Visiplan	BGL; COIN; ClassSuper; Midwinter; Myob/Banklink; Praemium; Xero; Xplan/Visiplan	BGL; COIN; ClassSuper; Myob/Banklink; Praemium; Xero; Xplan/Visiplan	BGL; COIN; ClassSuper; Myob/Banklink; Praemium; Xero; Xplan/Visiplan	BGL; COIN; ClassSuper; Myob/Banklink; Praemium; Xero; Xplan/Visiplan
Account BSB's that AMM can link to	303111 306089 305122 302100 304123	124001	182512 182222 183334 184446 182755 182799 182500 186200	336206	012141 013141 014141 015141 016141 015941 017141 012941	067167

* Indicative set-up time frames commence when paperwork is received by AMM and assumes all required information has been received.

- (1) Direct debit funds INTO your CMA through the AMM platform. For BOQ/DDH CMA's, funds clear 'Trade +3 working days' if input is prior to 2.30pm (AEST)
Direct debit funds INTO your CMA through the AMM platform. For Westpac/DDH CMA's, funds clear 'Trade +4 working days' if input is prior to 2.30pm (AEST)
- (2) Direct credit funds OUT of your CMA through the AMM platform if input is prior to 1:30pm (AEDT).