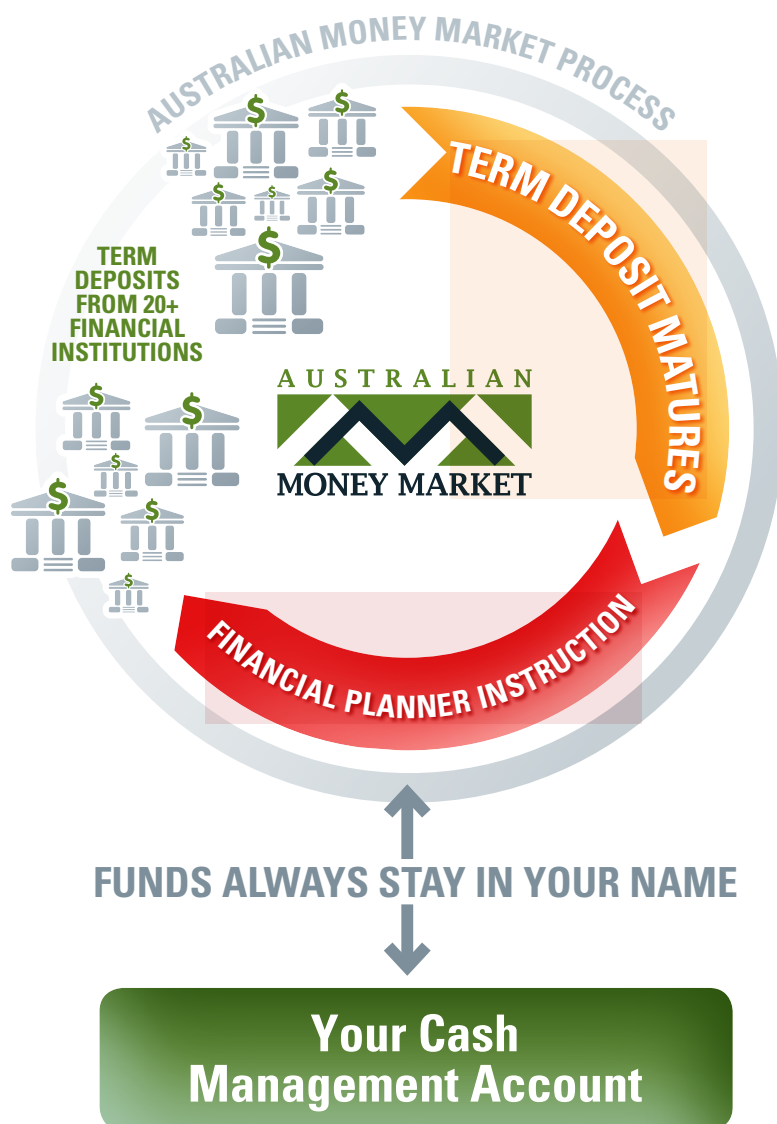




# TERM DEPOSIT INTEREST RATE MAXIMISER

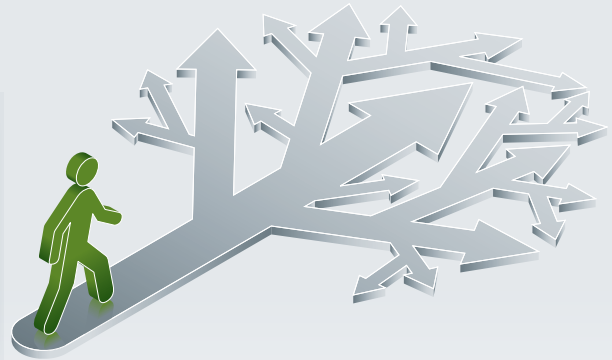
Giving you the power to  
maximise the interest on  
your Term Deposits

- Australian Money Market (AMM) is an innovative, fully transactional, cash deposit platform. Only one application form is required to access more than 20 banks, building societies and credit unions
- Centralised access to interest rates (including daily specials) through a single portal saves you time and gives you control in choosing the best rate
- Simple switching process means you maximise your returns and avoid having your funds automatically reinvested at lower non-competitive rates with the same institution
- Choice of cash management accounts that enable simple bank to bank transfers, with funds always securely invested in your name
- All institutions covered by the Government Guarantee Scheme



## WHO IS AUSTRALIAN MONEY MARKET?

Australian Money Market (AMM) is a private company that was established in 2007 and runs a cash deposit broking business via its online platform. Funds under management have grown to over \$2.2 billion across more than 13,500 accounts. AMM operates under the Australian Financial Services Licence of DDH Graham Limited (AFSL No.226319), a Brisbane based funds management and administration organisation.



## How does the process work?

AMM easily moves funds between financial institutions via a central cash management account in your name. When you initially create your account with AMM, you make the choice as to which cash management account you would like to setup from the providers on offer. Where you already have an existing cash management account, this can be linked. After receiving instructions from your financial adviser, funds are placed with your chosen institution to gain the best interest rate available at the time. All investments, including the cash management account, are held in your name and you receive a confirmation directly from the institution providing the term deposit. When an investment reaches maturity, it can be reinvested **without the need to complete further application forms** with any one of over 20 Australian institutions. Alternatively funds can be redeemed and passed back to your pre-nominated personal cheque/savings account.

## How do I know my money is safe?

The investment is ALWAYS in your name. Ownership of the funds is always with you and cannot be transferred to anyone else. All the banks and credit unions listed on AMM are covered by the Government Guarantee Scheme up to \$250,000 from 1 February 2012.

## Why is it only one application form?

The initial AMM application form is the only application form you are required to sign. This single application form provides access to the rates of all the institutions we deal with and gives AMM the authority to open investments with all institutions in your name. You will receive confirmations from the institutions as if you dealt with them directly. AMM collect your identification in the initial application process, and provide copies to each institution as required.

## What happens at maturity?

AMM will contact your financial adviser a week prior to any maturing investment. Upon instruction, AMM will either reinvest the funds into the institution and term of your choice, or redeem the funds as required. AMM never automatically rolls over the funds and therefore avoids significant risk of the investment rolling over from a high interest rate to a low interest rate with the same institution. If no instructions are received, funds are returned to your cash management account to await further instructions.

## What do we do with your information?

The information required to open an account is stored securely within our database. We do not use the details for any other purpose unless specifically instructed. We follow strict security procedures in both the storage and disclosure of personal information and fully observe our responsibilities and obligations as required by the Privacy Act 1988 which regulates the collection, storage, quality, use and disclosure of personal information.