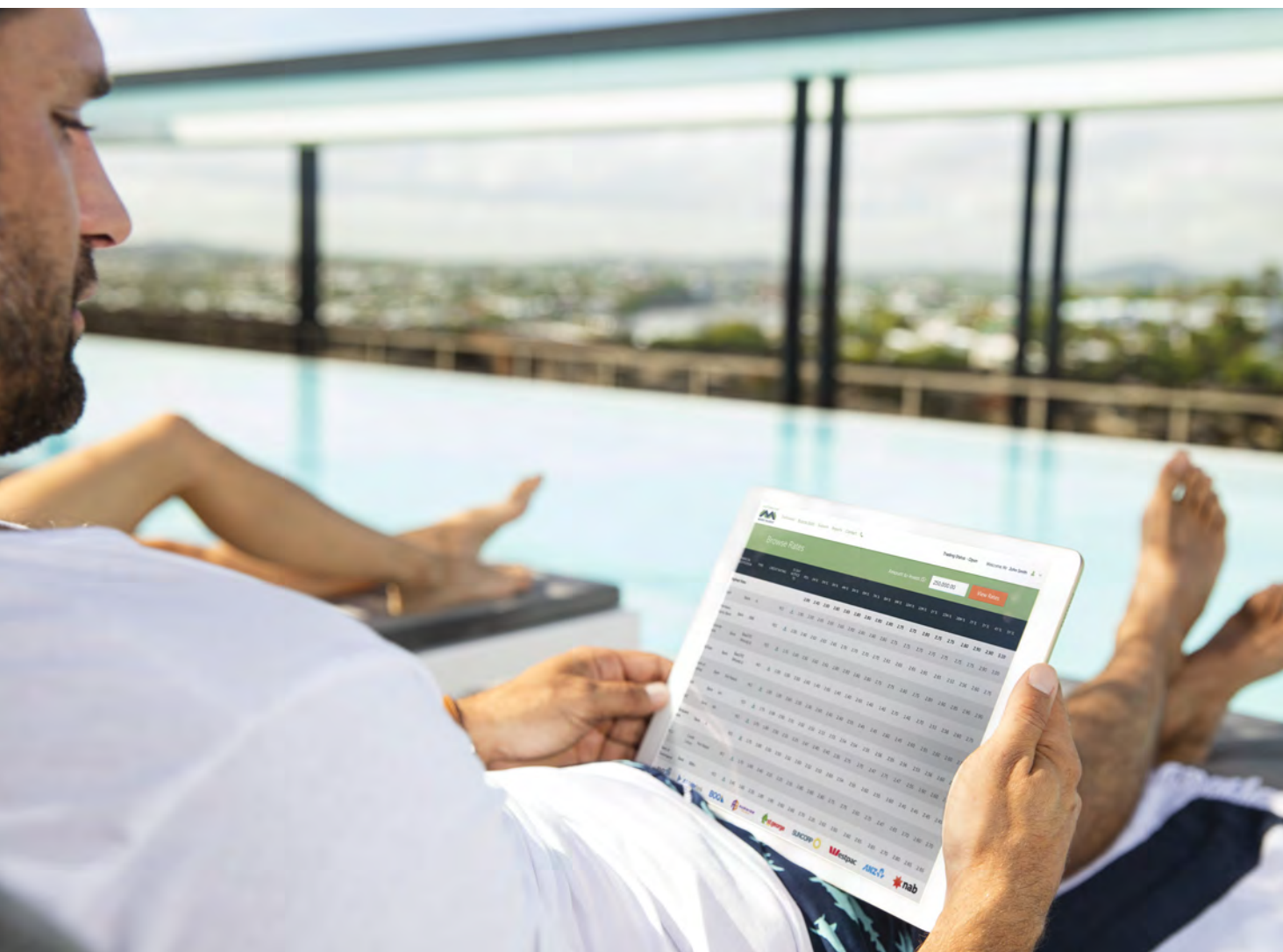


Manage your term deposits online, at any time.

Giving you the power to maximise
the interest on your term deposits.

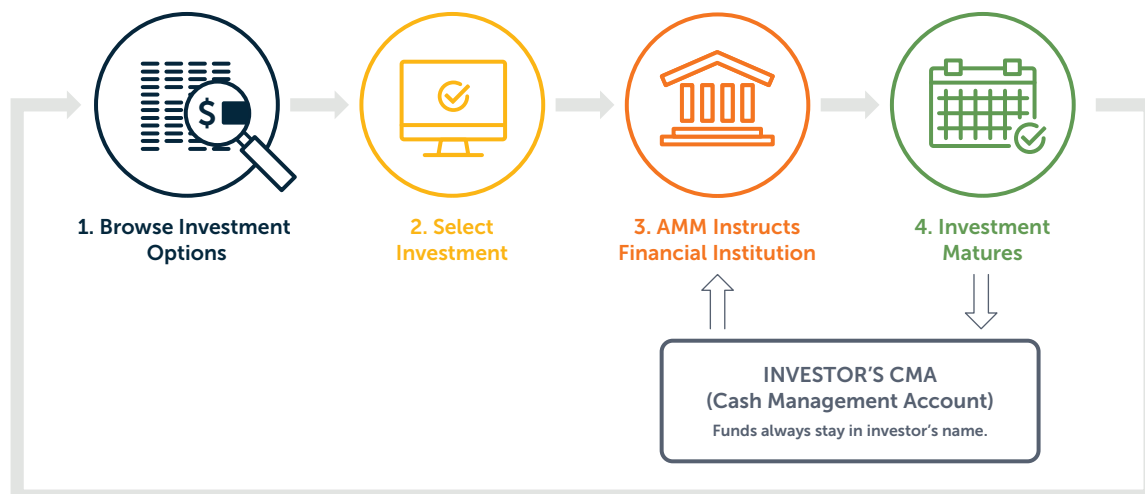


Australian Money Market is proud to be
awarded as SMSF Adviser's best Cash and
Term Deposit Platform, **seven years in a row.**

Discover the award-winning term deposit marketplace.

- Australian Money Market (AMM) is an innovative, fully transactional, online term deposit marketplace.
- Centralised access to interest rates through a single portal gives you control at your convenience – 24/7.
- Save time – no more researching & completing paperwork for every trade you make.
- Compare and choose rates from more than 20 financial institutions all incorporated in Australia.
- AMM automatically opens a Cash Management Account (CMA) on your behalf – enabling simple bank to bank transfers, with funds always securely in your name.
- Simple switching at maturity means you maximise your returns and avoid having your funds automatically reinvested at lower non – competitive rates with the same institution.
- All financial institutions are Approved Deposit Institutions which means that deposits of up to \$250,000 are guaranteed by the Australian Government.

AUSTRALIAN MONEY MARKET PROCESS



1) Browse Investment Options

View all the updated daily rates & terms across the range of financial institutions.

2) Select Investment

Simply select the financial institution and period of investment.

3) AMM Instructs Financial Institution

AMM completes the paperwork & instructs the bank on your behalf, organising the secure transfer of funds.

4) Investment Matures

AMM will email you 7 days & 1 day prior to maturity, giving you time to review rates for reinvestment or redemption.

Who is Australian Money Market?

Australian Money Market Pty Ltd (AMM) is a private company that was established in 2007 to run an online cash deposit broking business.

AMM was the first to deliver such a unique service to the Australian marketplace and over the past 12 years we have placed over **184,000 deposits totalling \$31.5 billion!**

Thanks to our loyal and ever – increasing client base and exponential growth as the leading online term deposit marketplace, our current funds under management are now over **\$5 billion across over 30,000 deposits.**

Australian Money Market Pty Ltd (AMM) are licenced as a corporate authorised representative (No. 338682) under DDH Graham Limited (AFSL No.226319), a funds management and administration organisation.

How does the process work?

Following your online instructions, AMM instructs the relevant financial institutions on your behalf. Funds move directly between your Cash Management “hub” Account & your chosen investment institution – always remaining in your name.

When an investment reaches maturity, you choose to redeem or reinvest in the same institution or another – without the need for any paperwork! If you don't instruct us, your investment will simply transfer into your Cash Management Account and await your instructions.

How do I know my money is safe?

Your term deposit investments are ALWAYS in YOUR NAME. Ownership of the funds is always with you and cannot be transferred to anyone else. All the financial institutions on AMM's marketplace are Approved Deposit Institutions which means that deposits of up to \$250,000 are guaranteed by the Australian Government. To find out more visit: www.apra.gov.au/financial-claims-scheme.

Why is it only one initial set of paperwork?

The initial AMM Client and Cash Management Account application forms are all the paperwork required! Once we have your details securely in our system, we undertake the paperwork on your behalf – no more forms for every investment you make!

What happens when my term deposit matures?

We will email you 7 days and 1 day prior to the maturity date. Within 7 days of maturity, you can browse rates and instruct us with redemption or reinvestment requirements and if the rate changes on the reinvestment rate, we will contact you to ensure you wish to go ahead.

If we don't hear from you following our reminders, your investment will automatically redeem back into your Cash Management Account to await further instruction from you.

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.

Our Financial Institution Partners

We partner with over 20 different banks, building societies and credit unions, all are incorporated in Australia and are Approved Deposit Institutions (ADI's). Deposits with an ADI of up to \$250,000 are guaranteed by the Australian Government.



What our clients say:

“ You can have everything at your fingertips and complete control over your investments with no delays.”
Scott, Maroubra

“ The website is easy to use, interest rates are good and the people answering the phone are always helpful.” Mory, Palm Beach

“ Very efficient and easy online process to invest money all the best rates. Pleasant helpful staff.”
Clive and Christine, Brisbane

“ Useful way to get the best term deposit rates quickly and easily without going through multiple checks with different providers” Self-directed Investor

“ Convenient, hassle free way to efficiently choose and invest in term deposits.” Self-directed Investor

“ It's simple, automated & offers a great comparison amongst a wide variety of ADI's.” Self-directed Investor

“ It's simplified online and if you get stuck there is immediate, efficient and friendly help on the phone.”
June, Brisbane

“ Much simpler way to access the best term deposit interest rates. It is particularly well suited to SMSF investments where banks require a significant amount of documentation in order to set up an account.”
Self-directed Investor

Australian Moneymarket Pty Ltd (AMM) are licenced as a Corporate Authorised Representative (No. 338682) under DDH Graham Limited (AFSL No.226319).

**Australian Money Market,
it's in your interest.**

Call us on **1300 306 281**
moneymarket.com.au

