

# Cash & Term Deposit Platform

Over 25 financial institutions available 24/7

The image displays the Australian Money Market (AMM) platform interface across three devices: a desktop monitor, a tablet, and a smartphone. Each screen shows the 'Browse Rates' page, which lists various financial institutions and their corresponding cash and term deposit rates. The desktop screen shows a detailed table with columns for Financial Institution, Type, 31 Day Notice TD, and various deposit terms (1M, 2M, 3M, 4M, 5M, 6M, 7M, 8M, 9M, 10M, 11M, 1Y, 13M, 18M, 2Y, 3Y, 4Y, 5Y). The tablet and smartphone screens show a simplified version of the same interface, optimized for their respective screen sizes.

FINANCIAL INSTITUTION	TYPE	31 DAY NOTICE TD	1M %	2M %	3M %	4M %	5M %	6M %	7M %	8M %	9M %	10M %	11M %	1Y %	13M %	18M %	2Y %	3Y %	4Y %	5Y %
<b>Highest Rate!</b>			1.75	2.15	2.45	2.45	2.45	2.55	2.55	2.45	2.60	2.45	2.61	2.61		2.50	2.81	2.90	2.95	3.20
AMP	Bank	YES	1.70	1.70	2.45	2.25	2.40	2.50	2.35	2.35	2.60	2.00	2.00	2.60		2.00	2.55	2.55	2.75	2.80
Arab Bank	Bank	NO			2.45	2.45	2.45	2.50			2.50			2.55		2.60				
Members Equity Bank	Bank	YES	1.70	2.05	2.40	2.40	2.45	2.45			2.55			2.55		2.55	2.55			
ANZ	Bank	NO	1.70	2.00	2.38	2.30	2.30	2.38			2.30			2.43		2.55	2.60	2.60	2.70	
NAB	Bank	YES	1.75	2.15	2.37	2.38	2.40	2.40	2.41	2.42	2.43	2.45	2.45	2.46		2.50	2.65	2.85	2.95	
Auswide Bank	Bank	YES	1.70	2.00	2.36	2.36	2.36	2.45	2.45	2.45	2.45	2.45	2.45	2.46		2.55	2.65	2.65	2.65	
Bank of Queensland	Bank	YES	1.60	1.70	2.35	2.05	1.95	2.55	2.55		2.55			2.55		2.55	2.75	2.65	2.65	
QBank	Bank	NO			2.35			2.40						2.50		2.70	2.85			
BOQ Specialist	Bank	YES	1.55	1.65	2.30	2.10	2.15	2.45			2.50			2.50		2.50	2.70	2.80	2.90	
Goldfields Money	Credit Union	NO	1.75	1.80	2.30	2.30	2.30	2.40			2.50			2.61		2.81				
Macquarie	Bank	YES	1.60	1.60	2.25	2.10	2.30													

Australian Money Market,  
it's in your interest.



Australian Money Market (AMM) is an innovative, fully transactional Cash & Term Deposit Platform – providing Financial Advisers with the ability to choose from over 25 financial institutions, on behalf of their clients.

Your Financial Adviser utilises our award-winning Platform for the many benefits that **you** ultimately receive!

- **Maximise earnings**

With over 25 Financial Institutions on our platform, your Financial Adviser won't need to spend time researching rates.

- **Safe & secure**

Investments are always held in your investing entity's name and funds move directly from bank to bank. Ownership of the funds cannot be transferred to anyone else and no monies are held on trust.

- **Australian Government Guarantee**

All Financial Institutions on the AMM platform are Australian and covered by the Government Guarantee (up to \$250,000 per institution and entity).

- **Switching at maturity is simple**

Your funds will never automatically roll over at maturity – AMM notifies your Financial Adviser 7 days prior to maturity and awaits instructions.

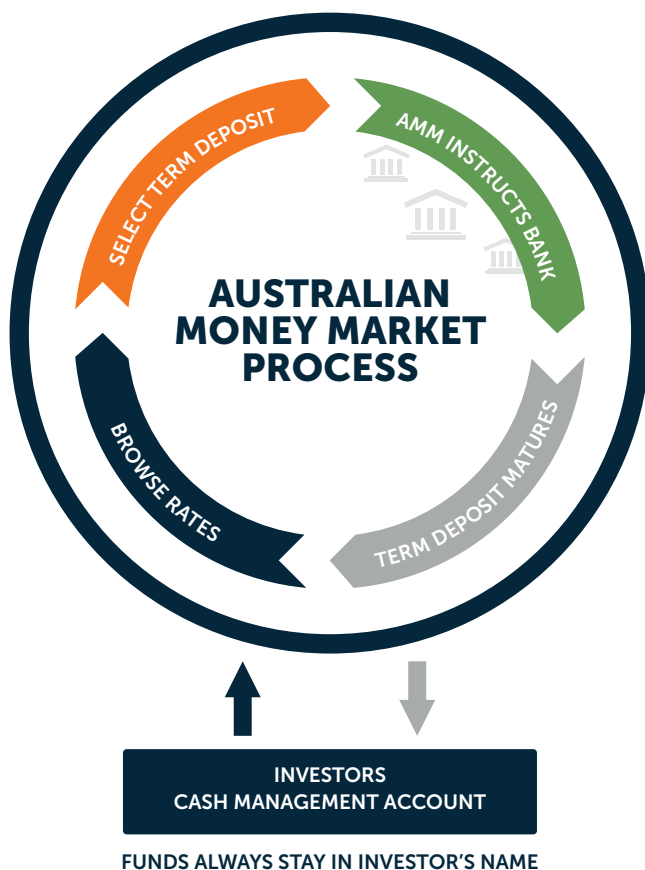
- **Data feeds**

With our data feed reporting, your investment activity seamlessly feeds into financial planning software to reduce your Financial Adviser's administrative time.

- **No fees**

AMM do not charge fees to Financial Advisers or their clients – it's a win-win!

## HOW AMM WORKS



### 1) Browse Rates

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

### 2) Select Term Deposit

Simply select the financial institution & period of investment.

### 3) AMM Instructs Bank

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

### 4) Term Deposit Matures

AMM emails 7 days & 1 day prior to maturity, giving 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 10 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 platform, 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.

## AMM Treats Security Very Seriously

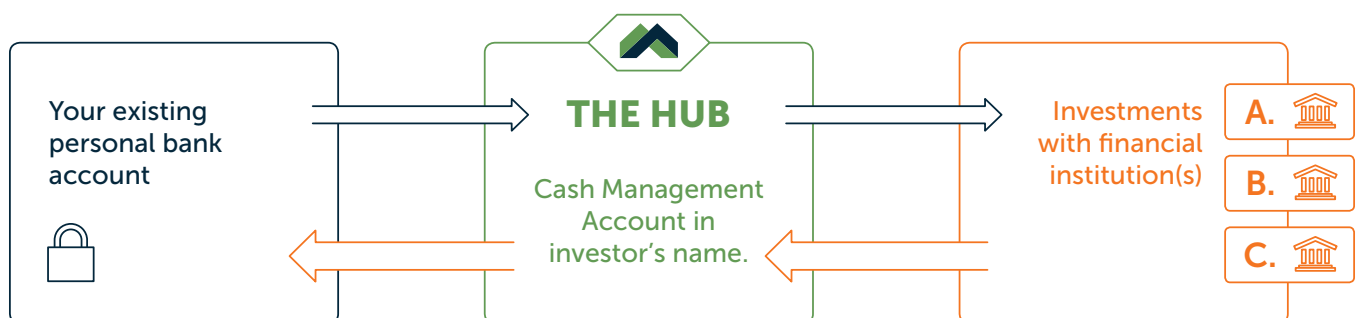
We have procedures and processes in place to make sure that the security of client funds are never compromised. Funds ALWAYS stay in the investors name and move directly from bank to bank. Ownership of the funds cannot be transferred to anyone else and no monies are held on trust.



## Cash Management Account (CMA) Requirement

Each AMM Client Account requires a Cash Management Account (CMA) which acts as a "hub account". The CMA is in the client's name and funds move directly between this account and the chosen investment institution. AMM can set a CMA up on behalf of the investor if they don't have one from one of our preferred providers.

### FLOW OF INVESTMENT FUNDS



# Our Financial Institution Partners

We partner with over 25 different Australian banks, building societies and credit unions, all Approved Deposit Institutions covered by the Government Guarantee. Here is a selection:

Arab Bank Australia



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

