

MAXIMISE INTEREST AND MINIMISE ADMINISTRATION

Australian Money Market operates an innovative, fully transactional term deposit platform.

The platform has been designed specifically for financial advisers, stock brokers and investment companies, to help remove the time consuming administration associated with moving client funds between term deposit providers. The Australian Money Market platform requires just one initial application form to be completed to allow access to a range of institutions listed on the site.

Australian Money Market Pty Ltd (AMM) is a private company that was established in 2007 and runs a cash deposit broking business via its online platform. AMM operates under the Australian Financial Services Licence of DDH Graham Limited (AFSL No.226319), a Brisbane based funds management and administration organisation.

With around a third of self-managed superannuation assets in cash and term deposits, the AMM platform represents an innovative solution to managing the cash component of your clients' funds. Advisers can access current rates across a range of Australian banks, building societies and credit unions, all of which are Approved Deposit Institutions covered by the Government Guarantee. You also have the flexibility to place deals 24 hours a day, seven days a week.

'Make the selection online for your clients and let Australian Money Market deal with the administration of transferring funds.'

The following processes are automated by Australian Money Market:

- All rates are made available through a single portal.
- The client's personalised information is stored in the system with all applications and ID requirements automatically completed.
- AMM are given an authority to sign bank application forms on behalf of clients.
- Funds are transferred securely between institutions via a centralised cash management account that always stays in the client name.

Australian Money Market does not hold any monies on trust for clients. The funds are always held in accounts with financial institutions in the name of the client. Upon the maturity of a term deposit, you are able to switch to a different institution on behalf of your client and the funds are transferred automatically. This enables you to also maximise client returns by obtaining the most competitive rate available in the market at each rollover.

Australian Money Market is available online at www.moneymarket.com.au with data feeds into Xplan/Visiplan, BankLink, Praemium, Class Super and COIN, creating a seamless and time saving solution for advisers. Other adviser software platforms are in development.

Benefits to Advisers include:

- One application form only.
- Transactional versatility on the web.
- Bank deposit rates from a large range of banks and other financial institutions.
- Ability to place deals 24 hours x 7 days.
- No transaction fees.
- Choice of cash management accounts.
- Data feeds to XPlan/Visiplan, BankLink, Praemium, Class Super and COIN.
- Automatic completion of all application forms and contract notes (after the initial account with Australian Money Market is opened).
- Advance notification of upcoming maturities.
- Simple switching of funds between institutions upon rollover that enables clients to continually maximise interest earned.
- Full client confidentiality.
- Full history of financial transactions at the end of the tax year.