

BOQ Money Market Deposit Accounts

Call Account
Term Deposit Account

Product Information Brochure 30 November 2015

Product Issuer: **Bank of Queensland Limited** ABN 32 009 656 740 AFS Licence No. 244616

Product Manager: **DDH Graham Limited** ABN 28 010 639 219 AFS Licence No. 226319

**DDH
GRAHAM**
LIMITED



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Introduction

What are BOQ Money Market Deposit Accounts?

The Account is an individual bank account with Bank of Queensland Limited (BOQ, the Bank) that is managed, administered and distributed via licensed professionals exclusively by DDH Graham Limited (DDH).

It is covered by the Financial Claims Scheme (FCS). For further information on the FCS refer to www.apra.gov.au.

BOQ Money Market Deposit Accounts are available to a full range of investors (including self managed superannuation funds) consisting of a Call Account with access to an optional Term Deposit Account.

Consolidating your cash into a central Call Account facility provides a comprehensive view of your cash position and easy access to funds for investment opportunities as they arise.

BOQ

BOQ, established in 1874, is one of Australia's leading regional banks and provides a genuinely independent alternative for Australian financial services customers.

BOQ offers products and services across retail and business banking, finance, general and life insurance and superannuation and has more than 200 branches nationally with representation in every Australian state and territory.

BOQ has more than 140 branches which are operated under the unique Owner-Manager Model. This means they're running a small business and understand what it means to deliver personal service.

DDH Graham Limited

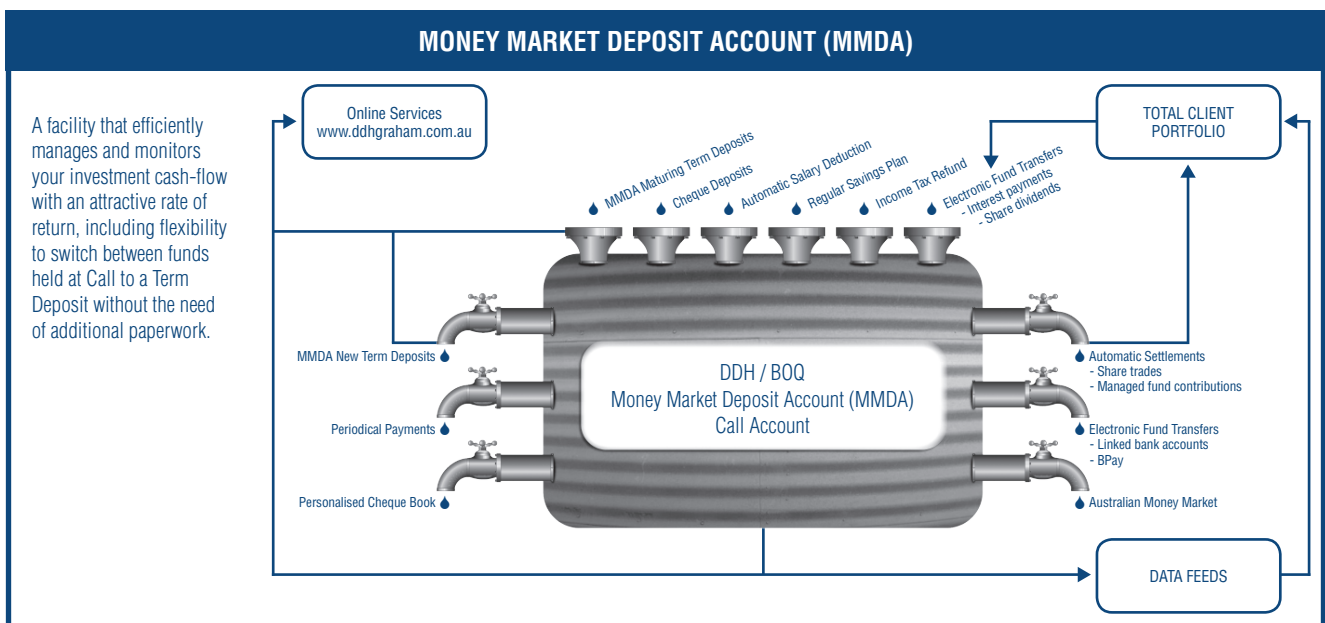
DDH Graham Limited (DDH) is a funds management and administration firm. Established in 1981, DDH offers access to a wide range of investment products including call accounts and term deposit accounts, fixed interest, equity funds, other financial asset funds and superannuation. It also offers Responsible Entity and fund administration services.

DDH has a strong reputation for building relationships and providing exceptional services to professional, licensed financial service professionals nationally. This enables a superior service for all Account holders.

Why BOQ and DDH Graham Limited?

In 1998 DDH Graham Limited was appointed as an Agent of BOQ to manage and administer the BOQ Money Market Deposit Accounts. Therefore, by depositing funds into the Account you are depositing funds directly with BOQ with the bank holding the full responsibility to repay the principal and interest.

The bank appointed DDH as their Agent due to DDH's proven experience and success in the financial services industry, it's well developed relationships with licensed professional advisers, and its ability to adapt quickly to market conditions to ensure high levels of service.



Features and Benefits

Call Account

A summary of the features and benefits of Call Accounts appear below.

CALL ACCOUNT	Feature
Minimum Investment	Call accounts are able to be opened with a Nil balance. (Your initial deposit is able to be direct debited from another financial institution if nominated on the Application Form)
Interest	Calculated daily, paid monthly
Minimum additional deposit / withdrawal	No minimums apply
Entry/Exit Fees	Nil
Additional Deposit Methods	<ul style="list-style-type: none"> • Electronic Funds Transfer from another financial institution • BPay • Automatic salary deduction • Dividend and Interest Payments • Cheques mailed to DDH • Cheques deposited via BOQ branch network • Regular Savings Plan • Inward Direct Debit
Withdrawal Methods	<ul style="list-style-type: none"> • Via internet using Online Services • Via telephone, to your pre-nominated and additional nominated financial institution accounts • Via email, to your pre-nominated and additional nominated financial institution accounts as specified in your Application Form, or to a third party where a withdrawal instruction in the approved form is received directly from you including your signed request (refer to withdrawal instruction form on DDH website). • Cheque, or bank cheque • Telegraphic Transfers (overseas or within Australia) • Periodical Payments • BPay as permitted by the DDH Online Services terms and conditions • Personalised Cheque Book
Online Services	<ul style="list-style-type: none"> • Electronic funds transfer (EFT) and BPay as permitted by the DDH Online Services terms and conditions • View all transactions, from inception • Re-Print statements and Term Deposit confirmations • View and print audit letters • View full personal details, including regular payments • View multiple accounts under a single login • Access administration forms

Broker/Adviser features	<ul style="list-style-type: none"> • Variable access level options • Automated client servicing options • Reporting capabilities • Daily Data feeds • Real time share settlements • Online applications • Online transactional capabilities (optional)
Communications, including statements	<ul style="list-style-type: none"> • Electronic or hard copy

Term Deposit Account

Term Deposits are a sub-account of the BOQ Money Market Deposit Account - Call Account facility.

TERM DEPOSIT	Feature
Minimum Investment	\$5,000
Terms Available	31 days – 5 years
Interest	Calculated daily, paid monthly, quarterly, semi-annually, annually or at maturity
Entry/Exit Fees	Nil
Rate Negotiation	Yes*
At maturity	Unless otherwise specified, at maturity your term deposit will automatically reinvested for the same period as your previous term
Communications	Electronic or hard copy
Early Withdrawal	Effective 1 January 2015, you must provide 31 days' notice for early withdrawal or termination before your term deposit account matures

* Rates are able to be negotiated via your licensed financial adviser.

Opening an Account

All potential investors should read the full terms and conditions which are available on the website www.ddhgraham.com.au, by contacting DDH, or your professional adviser or broker.

You will need to be identified before an Account can be opened. Any other person who will be an Authorised Signatory will also need to be identified together with any other beneficial owner of the Account. The identification procedure depends on the legal entity of the account; we have provided a guide on the reverse side of the Application Form.

Investors must first open a Call Account prior to accessing the Term Deposit facility.

What We Need From You

You can open an Account by completing and signing an Application Form, as supplied in this product information brochure. This, amongst other things:

- Authorises your Account to be opened;
- Confirms the details of your Account;
- Collects information about your identity and beneficial owners of the Account;
- Confirms your contact details;
- Confirms details of any authorised signatories (must be over 18 years of age);
- Confirms interest and pre-nominated withdrawal instructions.

Tax File Numbers

We are authorised to request your TFN under the Taxation Administration Act 1953. It is not compulsory for you to give us your TFN and declining to provide us your TFN is not an offence. However, if you choose not to, we must deduct withholding tax at rates up to the highest marginal tax rate, plus the Medicare Levy, from any interest or other amounts that you earn.

If you have not provided your TFN (or ABN) and you are an exempt person you must tell us which type of exemption applies to you. If you do not advise us, we must deduct withholding tax at rates up to the highest marginal tax rate, plus the Medicare Levy, from any interest or other amounts that you earn.

Operating Your Account

Lodgement Times

The following times indicate the latest time your correctly completed request must be received by DDH for processing the same business day. Requests received after this time will be processed the following business day.

Type of request	Time (AEST)
EFT requests processed by DDH	1.30 pm
EFT requests processed via Online Services	3.30 pm
Bank cheques	12 noon
Cheques collected at DDH	Lodge by 12.30 pm Collect by 60 mins after lodgement
Bank Cheques collected at Branch	Lodge by 12.30 pm Collect by 60 mins after lodgement
BPay requests processed by DDH	1.30 pm
BPay requests processed via Online Services	2.30 pm
Telegraphic Transfers – within Australia	2.00 pm
Telegraphic Transfer – Overseas	Time dependant on receiving country
Overseas Bank Drafts	12 noon
Direct Debit (Inward)	2.00 pm
All other withdrawals processed by DDH	12 noon
Term Deposit maturity instructions	4.30 pm

Online Services

You can register to use DDH's Online Services on your Application Form, or at any time after your account is opened by completing a DDH Online Services Registration Form. By registering for this service you are able to access your account in accordance with the relevant DDH Online Services terms and conditions located at www.ddhgraham.com.au.

How to change your Account details

All changes by you to your Account details, including (but not limited) to the following must be received in writing and signed in accordance with the account operating instructions:

- Change of Address (postal or residential)
- Change of contact details (phone or email address)
- Change of name (e.g. via marriage)
- Change (or addition) to pre-nominated bank account details
- Any change to regular payments such as periodical payments or regular savings plans
- Any change to the operating instructions on your account
- Any change (or addition) to your professional adviser

Depending on the type of change, we may require you to submit certified copies of identification. If you are unsure whether or not this is required you should contact us prior to submitting the change request.

Communications between us

After your Account has been opened, you may lodge any request to us containing your signature via mail, email or facsimile and we will accept and act upon the request as if it were your original signature.

We will issue statements, letters and confirmation advices via mail to your account postal address, unless you have requested electronic delivery.

Authorised Signatories

If you tell us in writing, we will allow another person to use your Account. You are liable for all transactions incurred by that person using your Account. By allowing another person to operate your account they can make changes to your account, including closing your account. It excludes the ability to change the signing instructions on the account or appoint other Authorised Signatories.

Appointing a Financial Adviser/Stockbroker/Professional Adviser to operate your account

You can appoint your adviser/stockbroker or professional adviser company or firm to operate your BOQ Money Market Deposit Account. When you appoint your adviser/stockbroker or professional adviser company or firm to operate your account, any representative of that company or firm can act as an Authorised Signatory to your account, provided they are registered with DDH as an Authorised Signatory for that company or firm. You can specify the level of authority you wish to give your financial adviser/stockbroker or professional adviser company as follows:

- **Full Authority** enables withdrawal access to your account and making changes to your account, including closing your account. You are liable for all transactions incurred by that company or firm using your Account.
- **Standard Adviser Authority** provides the ability to authorise withdrawals to your pre-nominated and additional nominated bank accounts, reduce the amount of any existing regular payment, establish new term deposits in your name, and advise maturity instructions.
- **Fee Authority** enables your financial adviser/stockbroker or professional adviser to withdraw their fees from your Account.
- **Tax Authority** enables your financial adviser/stockbroker or professional adviser to authorise payments to the Australian Taxation Office from your BOQ Money Market Deposit Account.
- **Enquiry Authority** enables your financial adviser/stockbroker or professional adviser to obtain information on your Account.

If no election is made, your financial adviser/stockbroker or professional adviser will be provided with Standard Authority.

General Information

E-Payments Code

We will comply with the E-Payments Code, where it applies to the banking services we provide to you. This Code governs all electronic funds transfer transactions to or from your Account, which you carry out through any Electronic Equipment or services we provide to you.

Anti Money Laundering and Counter Terrorism Financing (AML/CTF) Act

We are required by law to collect and verify your identity, the identity of any Authorised Signatory to your Account and the identity of all beneficial owners before we can provide a designated service to you (such as opening a bank account). You need to provide all information which is reasonably required to comply with any laws in Australia or any other country. We reserve the right not to provide you with an Account in certain circumstances. We can delay, block or refuse to make a payment if it is believed on reasonable grounds that making such a payment may breach any law in Australia or any other country. Further information on the AML/CTF Act may be found at our website www.ddhgraham.com.au

Risk

All financial products carry risk, the most significant risks are detailed here but it is also important that you read and understand the Terms and Conditions associated with the Account. If you appoint your adviser, stockbroker or professional adviser company or firm to operate your Account, representatives notified to us by that company or firm from time to time, will be permitted to operate your Account as though they are an Authorised Signatory to your Account. We will accept instructions from representatives of the company or firm in accordance with the authority nominated on your Application Form. If you nominate your financial adviser, broker or professional adviser but do not nominate a level of authority on the Account, we will operate the account under a Standard Authority level.

The interest rate of your Call Account may be affected by changes in the official cash rate, determined by the Reserve Bank of Australia. Your interest rate can also be affected by the prevailing interest rates between Australian Banks. These interest rates may vary depending on a number of factors including Australian interest rates, market liquidity and other economic, social and political factors.

Term Deposit Accounts carry a fixed rate for the term of the deposit and there is therefore a risk that interest rates may increase during the term of your deposit in which case you forego potential higher returns on your deposit.

If you have a problem or dispute

We are committed to providing our customers with innovative banking solutions and the best possible customer service experience. We know that despite our best efforts, occasionally things can go wrong. If that happens we want you to tell us. Resolution of complaints is a priority to us as it gives us the opportunity to improve our service. Full details on lodging a complaint are contained within the Account Terms & Conditions document.

Need to know more?

You can contact us at any time if you would like any further information via:

DDH Graham Limited

Telephone:
(07) 3229 6133,
toll free 1800 006 133

Fax:
(07) 3229 2014

Email:
moneymarket@ddhgraham.com.au

Mail:
GPO Box 330, Brisbane, QLD 4001

Fees and Charges

Description of Fee	Amount of Fee
Account Operating/Maintenance/number of transactions	Nil
Cheque Books If you order a cheque book without specifying a size, a book of 25 cheques will be ordered	25 cheques \$9 50 cheques \$15 200 cheques \$25
Term Deposit Break Cost	The greater of \$100 or an adjustment to interest (See Terms & Conditions section 2.7(b))
Certificates	
Certificate of account balance or interest paid/received	\$10
Bank Audit Certificate	\$30
Transaction Investigation (simple trace)	\$30
Bank Cheques	
Each cheque issued	\$10
Each cheque repurchased	\$15
Each replacement cheque issued	\$25
Special Clearance/Answer	\$15
Stop Cheque Notice	\$10
Dishonoured Payments (cheques, direct debits, periodical payments)	\$40
Telegraphic transfers (RTGS) Minimum AUD \$100	\$30
Overseas bank draft	\$15
Foreign currency cheque deposit	\$20 plus other financial institution fee (if applicable)
Foreign Bill for Negotiation	\$7 per currency
Government Charges	
TFN Withholding tax	48.5% of interest earned
Interest Withholding tax (non-residents)	10% of interest earned

Your Adviser

You may provide authorisation at different levels for your professional adviser to operate your Account. The default option is that your adviser may obtain 'Standard Adviser Authority' on your Account (refer to 'Authorised Signatories' and the full Terms and Conditions for this product).

You can increase this authority by indicating the increased level of authority on either your initial Application Form, or at any time by providing DDH with a written and signed instruction.

Full authority allows your adviser to transact on your account on your behalf and we will treat this instruction as if it had been provided by the Account holder. This level of access is required where your adviser/stockbroker requires automatic settlement for equity trades.

Adviser Remuneration

If you agree, your licensed broker or financial advisory firm may receive ongoing remuneration by completing the appropriate

section on the Application Form. This remunerates the adviser for the advice and management of your Account by way of a reduced rate of interest to your Account. For example, if the interest rate on your account is 3.00%pa and your adviser charged 0.25%pa ongoing adviser service fee you would receive a net rate of return of 2.75%pa.

Alternatively, you can opt to provide your adviser with a Fee Authority that enables your stockbroker or financial adviser to withdraw their fees from your Account as a stipulated dollar amount.

BOQ Money Market Deposit Accounts

Managed and distributed by:



DDH Graham Limited,
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