

The new JBWere Cash Account

What are the features of the JBWere Cash Account?

The new JBWere Cash Account offers the following features:

- a competitive interest rate;
- interest paid monthly (calculated daily);
- enhanced payment security via the JBWere Portal (requires a mobile number to be held on file for verification); and
- an improved JBWere Portal experience including the ability to BPAY® out, electronically transfer funds, the ability to export transaction data, and the ability to download your statements.

What is the interest rate on the JBWere Cash Account?

Interest rates may change. You can find the current interest rate at jbwere.com.au/cashaccount.

How often will the interest be paid to my JBWere Cash Account?

Interest will be paid into your JBWere Cash Account on the last business day of each month.

Will my regular payments move to the JBWere Cash Account?

Yes. Your BSB and account number will be retained and any regular payments will continue to operate as before.

Can I use the new JBWere Cash Account for settlement purposes?

Yes, the new JBWere Cash Account will become the default settlement account for investment transactions on your JBWere Multi-Asset Platform Account.

If I have a zero \$0 balance, does my JBWere Cash Account automatically close?

No. Your JBWere Cash Account can keep a zero (\$0) balance for 6 months without being closed.

Are there any restrictions on how much money I can put into my new JBWere Cash Account?

There is no limit.

Can I make a BPAY payment?

Yes. You can now access BPAY out as well as payment into your cash account, from the JBWere Portal.

Are there any minimum balance requirements?

There is no minimum balance required for the new JBWere Cash Account.

Is the process of withdrawing any different to the JBWere Cash Trust?

You can withdraw from your JBWere Cash Account from the JBWere Portal using the BPAY functionality and the 'transfer funds' option to any bank account. In addition, you can contact your adviser to request a withdrawal.

Are there any fees on the new JBWere Cash Account?

The fees and costs of the JBWere Cash Account are outlined in the JBWere Multi-Asset Platform Fees and Other Costs Guide.

Do I still need my PIN for security?

No. The JBWere Cash Account features a two factor SMS authentication process. JBWere do however need confirmation of your mobile phone number.

How will I receive information on my JBWere Cash Account balance?

There are several ways you will receive information regarding your JBWere Cash Account balance:

1. You will receive Quarterly and Annual Statements that provide your balance and transaction history.
2. You will be able to logon to the JBWere Portal and view your account balance and transactions.
3. You can speak with your adviser.
4. You can contact the Investor Services on 1300 366 790.

Can I still get a cheque or deposit book?

Cheque books will not be automatically reissued on the JBWere Cash Account. If you have an existing cheque facility you may continue to use your cheque book for a twelve-month period, however it will not be automatically renewed. House cheques and bank cheques remain available upon request.

You can continue to use your deposit book as you will retain your BSB and account number.

How do I transfer my current JBWere Cash Trust balance over to the new JBWere Cash Account?

JBWere will send correspondence to you if you have a JBWere Cash Trust Account. This letter will outline the benefits of the JBWere Cash Account and instructions for transferring your Cash Trust balance. Your adviser may also be in contact with you prior to this correspondence. Your money will remain in your JBWere Cash Trust account until you redeem the balance. You will receive a JBWere Cash Trust closing statement and a JBWere Cash Account opening acknowledgment letter.

If you would like to understand more about how to transfer to the JBWere Cash Account, please contact your adviser or Investor Services on 1300 366 790.

Do I have to move to JBWere Cash Account?

If you have a JBWere Cash Trust Account can transfer to the JBWere Cash Account. The JBWere Cash Account offers additional and enhanced features and will become the JBWere Multi-Asset Platform preferred cash account.

How will I know when I have my new JBWere Cash Account?

You will receive a JBWere Cash Account opening acknowledgment letter. You can also contact your adviser or Investor Services on 1800 812 267.

How do I register for the JBWere Portal?

JBWere Portal access is normally set up when you first open an account with JBWere. If you do not have access, or you are unsure about how to use the JBWere Portal, please contact your Adviser or Investor Services on 1300 366 790.