

This document provides information about the JBWere Cash Account, a basic deposit product issued by National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 (NAB) and accessible through the investor director portfolio service (IDPS) operated by JBWere Limited ABN 68 137 978 360 AFSL 341162 (JBWere). This document is provided by JBWere. This document contains general advice only, and has been prepared without taking into account your personal objectives, financial situation or needs. Before acting on the advice in this document, you should speak to your financial adviser and consider whether it is appropriate for you in light of your objectives, financial situation and needs.

Overview

The JBWere Cash Account is designed to be used as a transactional cash hub and the centre of your investment related transactions in connection with your JBWere Multi-Asset Platform account and the JBWere IDPS. It lets you and your adviser have a clear view of the money you hold in relation to the JBWere Multi-Asset Platform, making it quicker and easier for you to act on investment decisions.

Key Features and Benefits



Your money is working for you

Via a competitive interest rate, published on jbwere.com.au/resources/jbwere-cash-account-rates



Interest payments

Calculated daily, paid monthly



Keeping you informed

Consolidated reporting of all your cash transactions



Visibility and control

Online access allows you to view, update and transact using the JBWere Portal



BPAY® Efficient and safe transactions

Make BPAY payments in and out



Secure cash investments

Your money is pooled with other clients' money and invested in deposits with NAB, one of Australia's most trusted banks

How the JBWere Cash Account works

The JBWere Cash Account is held through the JBWere IDPS

The JBWere Cash Account is a basic deposit product issued by NAB that is accessible through the JBWere IDPS, an investor directed portfolio service operated by JBWere.

The JBWere IDPS provides access to a broad range of investments, as well as administration, execution, custody and reporting services.

Investment

The JBWere Cash Account is a NAB Professional Funds Account, which is issued to JBWere's appointed custodian. The terms of the NAB Professional Funds Account can be found at jbwere.com.au/resources, and you should read these terms before investing in the JBWere Cash Account.

Amounts relating to your JBWere IDPS Account that are held in the JBWere Cash Account are held together with amounts invested by other JBWere IDPS clients. JBWere keeps track of the particular amounts invested by you, and these amounts are held for your ultimate benefit and used in accordance with your instructions and the terms of the JBWere IDPS.

Interest rate

Interest on amounts held for you in the JBWere Cash Account is credited to your JBWere IDPS Account after the deduction by JBWere of fees and costs (as set out in the Fees and Other Costs Part 2 – JBWere Multi-Asset Platform Guide). The interest rate may vary depending on a range of factors, including (but not limited to) changes in the cash rate target determined by the Reserve Bank of Australia.

The current interest rate is available at www.jbwere.com.au/resources/jbwere-cash-account-rates

Managing your JBWere Cash Account

Opening a JBWere Cash Account

Getting started is easy. Review the disclosure documents on jbwere.com.au/resources and apply through your adviser.

You must be:

- an individual over 18 years of age, or a company (or other incorporated body), corporate trustee partnership, executor, trustee or unincorporated association;
- a resident of Australia or New Zealand; and
- a client of JBWere.

Adding and withdrawing from your JBWere Cash Account

Once you have instructed JBWere to invest and hold amounts for you in the JBWere Cash Account, you can settle your JBWere Multi-Asset Platform transactions and add or withdraw money by using a range of facilities.

Money in:

- Direct Credit;
- BPAY; and
- Cheque Deposits.

Money out:

- Electronic funds transfer to any bank account;
- BPAY;
- Direct Debit;
- Periodic payment facility; and
- Bank Cheques.

See the "JBWere Cash Account Terms of Facilities" for the terms applying to non-cash payment facilities provided in connection with the JBWere Cash Account.

Fees and Other Costs

Fees and costs in connection with the JBWere Cash Account are set out in Fees and Other Costs Part 2 – JBWere Multi-Asset Platform Guide, available at jbwere.com.au/resources

Keeping you informed

Statements

Quarterly and annual statements with details of all of your JBWere IDPS transactions are available on jbwere.com.au. You can also choose to receive paper copies.

Product changes and more information

More information about the JBWere Cash Account is available on jbwere.com.au/resources. You can obtain a paper copy of the information available at that site free of charge upon request.

How to contact us

For more information about the JBWere Cash Account visit jbwere.com.au or call JBWere on 1800 812 267.

JBWere
Reply Paid 4595
Melbourne Vic 8060
1800 812 267