

Adelaide Cash Management Trust.

The Adelaide Cash Management Trust was established by Adelaide Managed Funds Limited, a wholly owned subsidiary of Adelaide Bank Limited, on 21 May 1998. The principal aim of the Trust is to provide a secure investment with competitive returns, low management costs and flexible access to investment funds.

The Trust is a unit trust that pools the funds of individual unitholders and invests them on deposit with Adelaide Bank.¹ Standard & Poor's credit rating for Adelaide Bank is A2 short term, BBB+ long term.

Since the Trust was established, it has grown considerably and now ranks in the top ten cash management trusts in the country by size.²

Features and benefits.

- At call access to funds.
- Premium and Premium Plus account options available to suit individual needs (refer overleaf).
- No identification check required on Premium account option.
- Unit value: 1 unit = \$1.
- Minimum initial deposit is \$5,000.
- Minimum operating balance is \$1,000.
- No minimum amount on additional deposits or withdrawals.
- No entry and exit fees (transaction service fees and taxes are applicable).
- Distribution return is calculated daily and automatically re-invested monthly.
- Statements are issued monthly and annually.

¹ An investment in the Trust is not a deposit with, or other liability of, Adelaide Bank Limited. No member of the Adelaide Bank Group guarantees the performance of the Trust or the repayment of capital from the Trust.

² Source: Plan for Life Pty Ltd.

Transaction services.

Unitholders may access their funds using the following transaction services provided by Adelaide Bank:

- 24 hour telephone access with Express Line.
- 24 hour internet access with Online Banking.
- A Cashcard³ that can be used Australia wide at ATMs displaying the Cashcard sign via EFTPOS at selected stores and establishments, and at Australia Post outlets displaying the Bank@Post™ symbol.

The following table summarises the types of transactions available with the Premium and Premium Plus options:

Transaction summary	Premium	Premium Plus
Cheque deposit via post	✓	✓
Direct credits	✓	✓
Cheque deposit via Adelaide Bank branch	✓	✓
BPAY® deposit or payment	✓	✓
Auto payment plan	✓	✓
Express Line transactions	✓	✓
Online Banking transactions	✓	✓
Regular withdrawal plan	✓	✓
Third party direct debits	✓	✓
Bank cheque withdrawal	✓	✓
Personal cheque withdrawals	X	✓
Cashcard access	X	✓
<ul style="list-style-type: none"> • deposit or withdrawal via Adelaide Bank branch • ATM withdrawal, transfer or deposit⁴ • EFTPOS purchase or withdrawal • Bank@Post withdrawal or deposit. 		

³ Premium Plus option only.

⁴ ATM deposits and transfers are available at selected Adelaide Bank ATMs.

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A Product Disclosure Statement (PDS) for the Adelaide Cash Management Trust (CMT) ARSN 088 786 681 is available from your financial adviser, amf.adelaidebank.com.au or by telephoning 1800 224 124. This information has been prepared without taking account of any person's objectives, financial situation or needs. Before deciding whether to acquire these products, you should consider whether this information is appropriate to you and read the PDS. Adelaide Managed Funds ABN 81 062 274 533 is the issuer of the CMT.

Adelaide Bank Ltd ABN 54 061 461 550

Provider of transaction services for Adelaide Cash Management Trust

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Adelaide Managed Funds

A subsidiary of Adelaide Bank

