



Cash Management

When you invest through the Mason Stevens MDA Service or Mason Stevens Super, your cash funds are pooled with the cash funds of other clients or members. Mason Stevens may deposit these cash funds with an Authorised Deposit-taking Institution (ADI), Australia and New Zealand Banking Group ABN 11 005 357 522 (ANZ) or our primary sub-custodian National Australia Bank Limited.

The current interest rate applicable to your account for cash funds invested through the Service by deposits with ADIs is notified via the relevant disclosure document, or fee schedule or other updated notice provided to you including the Mason Stevens Website. The rate calculated on your funds will be determined by the interest earned by Mason Stevens on all members' cash funds on deposit with the respective ADIs after consideration of any fees payable to Mason Stevens for any management and administration of such cash balances and associated payments and services.

Mason Stevens will not withdraw any part of your cash holdings except at your direction (which may include a standing instruction).