

Cashwerkz.

**Your simple
and secure
online platform
for cash
investments.**

cashwerkz.com.au



**TRUSTED
TECHNOLOGY**



**SIMPLE
INVESTING**



**SOLID
RETURNS**

WHAT WE
STAND FOR

Simplicity
Trust
Choice.



Cashwerkz was founded on three basic principles: **simplicity, trust and choice**. We believe everyone should be entitled to take control of their finances which is why you don't have to be an investment expert to use Cashwerkz.

With full transparency of the investment process, and access to a range of banks and defensive assets in one place, you can now decide what you do with your money and when.

As a group, we have over 13 years specialised industry experience and can help you take control of your defensive assets and make the right cash investment to suit your needs.

OUR PURPOSE

At Cashwerkz our purpose embodies everything we believe in.

We provide a trusted, reliable and secure online marketplace where investors can easily and seamlessly manage and transact a range of defensive assets.

We see the future of the banking industry to be one where you have more options, more choice, more power, and we are excited to be leading the way in this financial evolution.

DID YOU KNOW?

*Defensive assets are cash or fixed interest investments that are generally low risk and less volatile than growth investments.**

*Source: <https://www.moneysmart.gov.au/glossary/d/defensive-asset>

OUR VISION

The Cashwerkz Vision has been instilled into our team since day one: To be the leading online platform for defensive assets, creating a solution for secure, easy and seamless investing.

You're in safe hands with Cashwerkz.

Security of personal information and transactions is of utmost importance to Cashwerkz. We understand you need to feel safe when you use our platform. Cashwerkz goes above and beyond to make sure your money is safe.

All data is held securely in Australia, utilising leading state-of-the-art encryption standards and anti-fraud checks.

Funds are always placed and deposited with your chosen financial institution, in your name, and never held by Cashwerkz.



LET US INTRODUCE OURSELVES

We are first and foremost and **innovative** and **secure technology platform**.

We are committed to helping Australians reach their financial goals through a **simple** and **streamlined** solution starting with term deposits then moving into a suite of defensive assets. We have removed the complexities involved in the investment process, saving investors time and effort.

Established in 2014, Cashwerkz was developed to meet the growing demand for a trusted and secure online marketplace that helps investors to efficiently manage their cash investments.

Traditionally a market where there has been little product or technology innovation, investors were plighted with time consuming applications, increasingly complex compliance demands and laborious paper work.

Cashwerkz provides investors **transparency** and **choice** by offering a range of term deposit rates from a variety of Australian banks and financial institutions.

Investors are able to transact on the platform utilising their own cash management account or transactional bank account.

Added to the benefits, Cashwerkz provides the ability to review options at maturity, and opt for a new term deposit provider at the click of a button, **reducing the hassle** and often laborious process of switching to a new provider.

The Cashwerkz unique back-end technology alleviates the heavy lifting normally required by investors when applying for a term deposit by streamlining the application process, **reducing the time and effort** spent by the investor, allowing for seamless investing and switching between providers at maturity.

With Cashwerkz, new term deposit applications can be completed in as quickly as a few minutes.



CASH INVESTMENTS
TERM DEPOSITS
CASH MANAGEMENT ACCOUNTS
BONDS
ANNUITIES
AND MORE

We live and breathe defensive assets.

Cashwerkz now has in-house access to specialised industry experts in RIM Securities and RedGate to offer bonds, annuities and other defensive assets in addition to its existing range of term deposits and cash management accounts.

So whatever your Defensive asset needs are, Cashwerkz and its group of companies are well placed to provide you with access to a range of income solutions

Cashwerkz offers term deposits from a variety of financial institutions ranging from Australia's 'big four' banks to regional credit unions and international banks.

By creating more choice for investors, with a diversified range of banks, Cashwerkz customers can feel at ease knowing their investments are working at their hardest.

DID YOU KNOW?

*When a term deposit is placed with an APRA regulated Authorised Deposit-taking Institute (ADI), all deposits up to \$250,000 are guaranteed by the Government. This guarantee applies per entity per ADI.**

*Source: <https://www.moneysmart.gov.au/investing/investments-paying-interest/term-deposits>

WHO DO WE WORK WITH

The unique Cashwerkz technology is able to service a variety of customers in the market for defensive assets. This includes everyday investors, finance professionals and even government organisations.

We are committed to helping everyone access a wide range of term deposits and stable income investments through financial institutions we all know and trust.

Our key customer segments include:



WHAT WE DO

We are here to help investors save time and effort by providing a secure online marketplace where they can seamlessly manage and transact a range of defensive assets.

Our customers have access to a range of investment options from various banks and financial institutions at their fingertips, and, best of all, can easily switch term deposit providers at maturity.

When it comes to investing in cash investments, the research, selection, application, transaction and reinvesting process can all be completed through the Cashwerkz platform, which means all the hard works is **done for you**.

HOW WE DO IT

Through innovative technology and a team of knowledgeable defensive asset experts, we empower investors to make their own decisions and take charge of their cash investments.

The transparency and security of the Cashwerkz online marketplace allows investors to seamlessly manage their defensive asset portfolio, at every stage of investing.



DID YOU KNOW?

An estimated \$8.9 billion a year is foregone in interest by investors not maximising their return by switching term deposits at maturity.*

*Source: Blogger, Jan McCallum

WHY CASHWERKZ?

- We are not owned by any financial institution, we are here to service investors.
- No fees are paid by the investor to Cashwerkz.
- Your money goes directly from you to your chosen term deposit provider and is never held by us.
- There is always transparency of your investments and how they are progressing.
- Our platform is simple and easy to use.
- Access a wide range of financial institutions you know and trust all in the one place.
- Receive special interest rate offers through the Cashwerkz online marketplace.
- Streamlined switching of term deposits upon maturity to a new rate with a different term deposit provider.



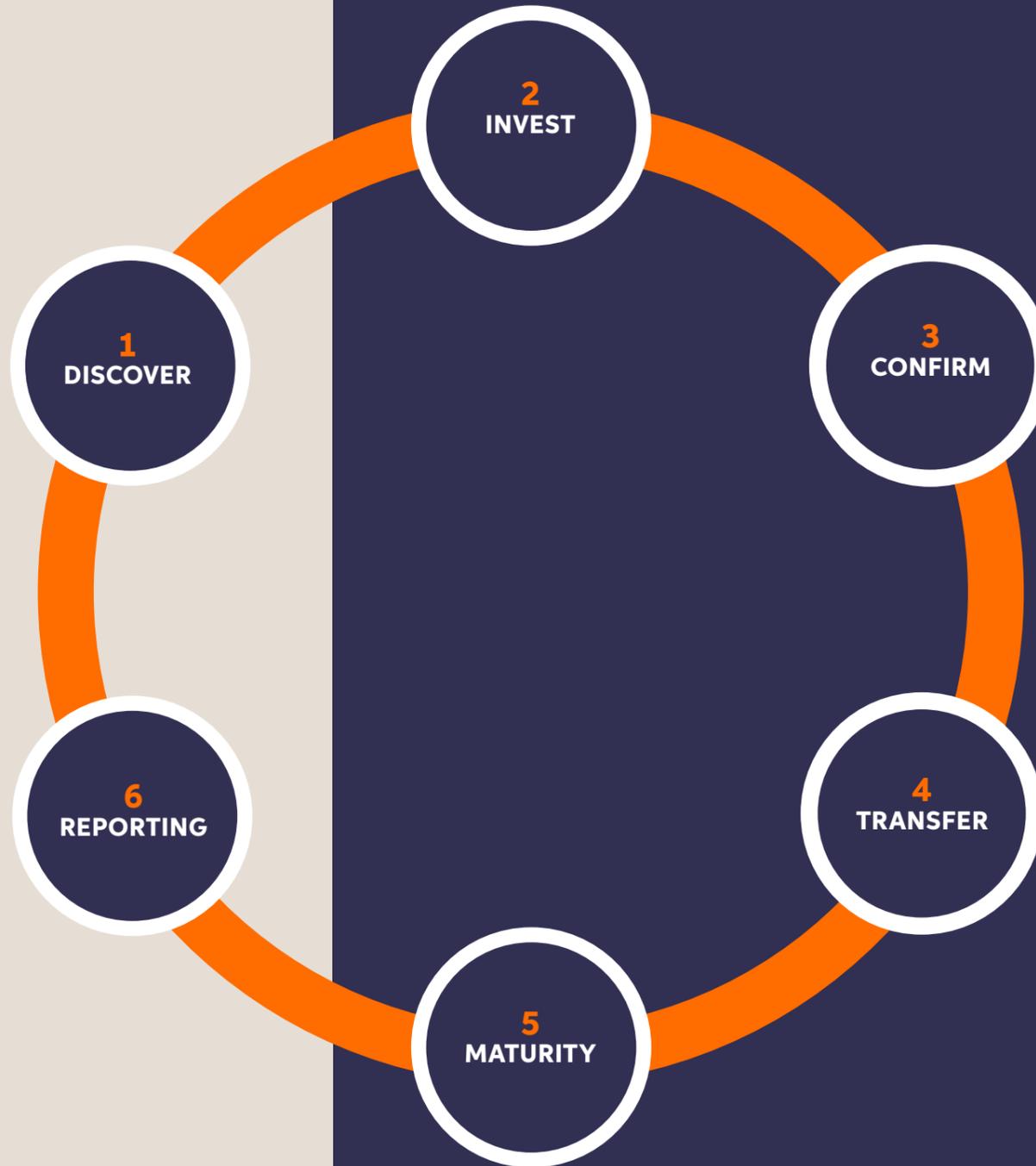
Passionate
Transparent
Online.

HOW IT WORKS



Discover a range of investment choices from various providers. Cashwerkz is updated on a daily basis with the latest market rates and offers.

You can access reports on your investments to gain full knowledge of how they have performed.



Select which investment option you'd like to invest in. Based on the investment selected, you or your adviser can place an instruction for processing by Cashwerkz.

Your investment choice will be confirmed once it has been accepted.

You are now ready to transfer your chosen investment amount from your nominated bank account. Cashwerkz does not touch your funds.

Approaching the maturity date, Cashwerkz will notify you to confirm instructions as to whether you will be rolling over, switching or repaid. If funds are to be repaid to you, the financial institution will transfer funds to the bank account you have nominated.

THE RIGHT PRODUCT FOR YOU

Cashwerkz and its group of companies gives you access to a wide range of cash and fixed income products. These can be chosen by you to suit your individual needs.

1

TERM DEPOSITS

Gain access to a range of term deposits from an extensive selection of Australian banks and financial institutions. You can choose the length of your investment period and the interest rate your investment will earn at maturity.

2

CASH MANAGEMENT AND NOTICE ACCOUNTS

Select from a variety of competitive at-call and 31 day notice bank accounts.

3

BONDS

Corporate, bank and government bonds in \$50,000 packages or standard parcels sizes of \$500,000.

4

CUSTOMISED FIXED INTEREST SOLUTIONS

We offer customised solutions to help you meet your investment needs. You may wish to customise your portfolio so that it has a mix of cash investments such as term deposits, bonds and cash accounts.

5

THIRD PARTY OPPORTUNITIES

We are continuously seeking defensive assets that help diversify your fixed income portfolio

6

CUSTODIAL SERVICES

Cashwerkz, through its parent company Trustees Australia Ltd, offers custodial services for investors who wish to place their investments in safe custody on their behalf.



Secure Access Control.

OUR PARTNERS

The group's entities have combined their experience, insight, specialist knowledge and resources to provide a range of stable income investment options and competitive execution services suitable for Australian investors of all sizes.

Cashwerkz.

Cashwerkz is a subsidiary of its parent company Trustees Australia Limited which includes income solution experts RIM Securities and RedGate Asset Management, to provide an extensive range of investment opportunities for Australians.



Established in 1987, Trustees Australia (ASX:TAU) is an ASX listed entity which provides a range of responsible entity, trustee and custodial services to fund managers and investors requiring bespoke solutions.

Trustees Australia has two existing subsidiaries, RedGate Asset Management and RIM Securities, with Cashwerkz being its newest addition from early August 2017.

RedGate Asset Management Limited

RedGate Asset Management offers a range of simple and easy to understand investment products to all investors and can manage mandates for larger investors seeking an outsourced fixed income specialist.



RIM Securities is a fixed income specialist with a reputation for finding and delivering income solutions, across a range of segments and primarily focuses on the middle market.

RIM Securities focuses on investors who may require custom solutions or require access to wholesale markets across term deposits, fixed coupon bonds and floating rate notes.

TALK TO THE EXPERTS

Cashwerkz gives you access to a wide range of cash and fixed income products. These can be chosen by you to suit your individual needs.



Please speak to someone from the Cashwerkz team today on:

1300 784 132

or email us at:

info@cashwerkz.com.au

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