

Reference Guide

Term Deposits

Authorised Deposit-taking Institutions (ADIs) ¹	Certified ID / Electronic Verification (KYC Identification)	Settlement method	ADI instruction cut-off time	Cooling off period (TD Rolled over)	Service Level Agreement (SLA)*
Adelaide Bank	Certified ID	Direct Debit	12pm day before maturity	7 days	2 business days
AMP Bank	Certified ID	Direct Debit / Direct Credit	12pm day before maturity	7 days	4 business days
ANZ	Certified ID / Electronic Verification	Direct Debit	12pm day before maturity	7 days	2 business days
Australian Military Bank	Certified ID / Electronic Verification	Direct Debit	12pm day before maturity	7 days	2 business days
Auswide Bank	Certified ID	Direct Debit	12pm day before maturity	7 days	2 business days
Bank of Queensland Specialist	Certified ID	Direct Debit	12pm day before maturity	7 days	2 business days
Bank of Sydney [†]	Certified ID	Direct Credit	12pm day before maturity	5 days	2 business days
Bank of us	Certified ID	Direct Credit	12pm day before maturity	7 days	2 business days
BNK Bank (Also known as Goldfields Money)	Certified ID	Direct Credit	2 days before maturity	Nil	3 business days
Gateway Bank	Certified ID	Direct Debit	12pm day before maturity	10 days	2 business days
ING	Certified ID	Direct Debit	12pm day before maturity	7 days	3-10 business days
Judo Bank	Certified ID	Direct Credit	12pm day before maturity	10 days	2 business days
ME Bank	Certified ID / Electronic Verification	Direct Credit	12pm day before maturity	7 days	2 business days
NAB	Certified ID	Direct Debit / Direct Credit	12pm day before maturity	7 days	2 business days
MyState Bank	Certified ID	Direct Credit	12pm day before maturity	7 days	3 business days

At Call

Authorised Deposit-taking Institutions (ADIs)	Certified ID / Electronic Verification (KYC Identification)	Settlement method	ADI instruction cut-off time	Cooling off period	Service Level Agreement (SLA)*
ANZ Bank	Certified ID	Direct Credit	1pm daily	Nil	2 business days
AMP Bank	Certified ID	Direct Credit	1pm daily	Nil	5 business days
Auswide Bank	Certified ID	Direct Debit / Direct Credit	1pm daily	Nil	2 business days
Bank of Queensland Specialist	Certified ID	Direct Debit	1pm daily	Nil	2 business days
BNK Bank (Also known as Goldfields Money)	Certified ID	Direct Credit	1pm daily	Nil	3 business days
ME Bank	Certified ID / Electronic Verification	Direct Credit	1pm daily	Nil	2 business days
MyState Bank	Certified ID	Direct Credit	1pm daily	Nil	3 business days



CHOICE



TRANSPARENCY



SECURITY

IDENTIFICATION REQUIREMENTS

The following is a guideline of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) documents required to open a term deposit or at call account with our partnered ADI's. These documents are uploaded via secure login to the client's account and verified by the Cashwerkz support team prior to placement of any investment instructions.

Please note, requirements may be subject to change at the discretion of the ADI or in accordance with changes to the AML/CTF Act.

Acceptable primary photo ID documents

Any ONE of the below is sufficient and MUST contain a photograph and a certified copy.

- Australian Driver's Licence (Current)
- Australian Passport (expired up to 2 years)
- State or Territory Proof of Age Card
- Foreign Passport (expired up to 2 years)

If no primary ID can be produced, please provide certified copy of at least ONE primary non-photo ID document and ONE secondary non-photo ID stating the customer's residential address.

Acceptable Primary non-photo ID

- Birth Certificate or birth extract
- Centrelink Pension Card (current)
- Australian Birth Certificate/Marriage Certificate (confirm married name to maiden name)
- Citizenship Certificate

Acceptable secondary non-photo ID

(Only required if primary ID document is not provided)

- ATO notice (less than 12 months old)
- Centrelink statement (less than 12 months old)
- Utility bill electricity, telephone bill etc (less than 12 months old)
- Council rates (less than 3 months old)

Bank statement: An acceptable bank statement will contain ALL of the below requirements

- Bank logo
- Full Bank Account Name
- BSB
- Account Number
- Issued in the last 6 months

Trust Deed: An acceptable Trust Deed extract will be certified and contain ALL of the below requirements**

- Cover page
- Schedule page which provides details of the trustees/ members/ beneficiaries of the SMSF or trust and include the Settlor of the trust and the settlement amount
- The signature page/s (including date of execution)

Deceased Estate documentary requirements

- Certified Will
- Certified Grant of Probate and/or Letters of Administration
- Certified ID's of Executors

The ADIs who will accept "Deceased Estates" include:

My State, Bank of Sydney, ANZ, NAB, and ME Bank.

Please note that additional documentation may be required dependent on the ADI. Please contact us to discuss requirements in more detail.

Power of attorney (POA) applications

We require a certified copy of POA and certified ID of the individual(s) POA.

Entity Type ^A	Certified ID	Bank Statement	Certified Trust Deed	Certificate of Incorporation / ASIC Extract	Certified Constitution
Individual	Refer above	√	–	–	–
Joint	Refer above	√	–	–	–
Trust – Individual Trustees	Yes – all trustees	√	√	–	–
Trust – Corporate Trustee	Yes – all directors	√	√	√	–
SMSF – Individual Trustees	Yes – all trustees	√	√	–	–
SMSF – Corporate Trustee	Yes – all directors	√	√	√	–
Company	Yes – all directors	√	–	√	–
Incorporated Association	Yes – Chairperson, Treasurer & Secretary	√	–	–	√

¹ Subject to ADI funding requirements. Please note not all providers (ADIs) will be available on the platform in perpetuity as provider appetite for additional Term Deposit or at call monies may vary over time.

*SLA is based on best case scenarios and is subject to change without warning. From time to time the ADI's may experience high volume processing which may cause delays. **Certification document must not be >3 months old.

†Applicants are required to sign a Bank of Sydney pre-filled application form.

^A Not all ADIs accept all entity types. ID Requirements may change at any time.

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