

JBWere Cash Account

What are the features of the JBWere Cash Account?

The JBWere Cash Account offers the following features:

- a competitive interest rate;
- interest paid monthly (calculated daily);
- enhanced payment security via the JBWere Portal (requires a mobile number to be held on file for verification); and
- use of the JBWere Portal that enables the use of BPAY®, electronic transfer of funds, the ability to export transaction data, and the ability to download your statements.

What is the interest rate on the JBWere Cash Account?

The interest rate may vary depending on a range of factors, including (but not limited to) changes in the Cash Rate determined by the RBA. You can find the current interest rate at jbwere.com.au/cashaccount

How is the management fee calculated?

The management fee is calculated daily and deducted monthly from the interest earned on all pooled cash held in the JBWere Cash Account, before any interest is credited to your account.

How often will the interest be paid to my JBWere Cash Account?

Interest will be paid into your JBWere Cash Account on the last business day of each month.

Is the JBWere Cash Account used for settlement purposes?

The JBWere Cash Account is the default settlement account for investment transactions on your JBWere Multi-Asset Platform Account.

Are there any restrictions on how much money I can put into my JBWere Cash Account?

There is no limit.

Can I make a BPAY payment?

Yes. You can access BPAY out as well as payment into your cash account by utilising the JBWere Portal. Note, transfers will generally be processed overnight.

Are there any minimum balance requirements?

There is no minimum balance required for the JBWere Cash Account.

Is my deposit protected up to \$250,000, per the Financial Claims Scheme?

No. As the JBWere Cash Account pools funds held with a custodian under the JBWere IDPS, the Financial Claims Scheme Guarantee will not apply to you as a deposit-holder, but to the custodian as a deposit-holder.

Are there any fees on the JBWere Cash Account?

The fees and costs of the JBWere Cash Account are outlined in the JBWere Multi-Asset Platform Fees and Other Costs Guide. The management fee can vary up to 0.70% pa.

Do I need my PIN for security?

No. The JBWere Cash Account features a two factor SMS authentication process. JBWere does however need confirmation of your mobile phone number.

How will I receive information about my JBWere Cash Account

JBWere provides you with information about your JBWere Cash Account, including via:

- Quarterly and Annual Statements that provide your balance and transaction history;
- the JBWere Portal, where you can log on and view your balance and transactions at any time;
- our Investor Services team, who you can contact on 1300 366 790.

In addition, you can contact your Adviser at any time.

How do I register for the JBWere Portal?

JBWere Portal access is normally set up when you first open an account with JBWere. If you do not have access, or you are unsure about how to use the JBWere Portal, please contact your Adviser or Investor Services on 1300 366 790.