





**TRANSPARENT MARKET-LINKED RETURNS ARE
THE KEY TO ACHIEVING A COMPETITIVE DAILY
RETURN ON YOUR CASH INVESTMENTS**

Competitive Rate of Interest Everyday – Your funds earn a rate directly linked to the Reserve Bank of Australia's Cash Rate.

Low Risk – Your funds are held by ANZ.

Flexibility and Control – Your funds are at call anytime, anywhere.

Being a client of ANZ Private Bank is all about being recognised and rewarded. One of the ways we reward our Private Bank Clients is with exclusive, invitation only products.

The ANZ Private Cash Account has been designed specifically for our Private Clients. This account delivers competitive rates of return on your cash that are linked to a well-known market index, with the flexibility to put you in control of your money.

We recognise the importance of transparent margins on cash deposits for those wanting consistently high returns. The ANZ Private Cash Account is an innovative investment account that delivers high rates of interest on cash investments, with a set margin scale, so you know you are getting a competitive return on your cash every day.

As an ANZ Private Bank Client you will receive the personal attention and service you deserve, with the knowledge that your money is held with one of Australia's leading banks.



COMPETITIVE RETURNS

Just because your money is being kept in a low risk deposit doesn't mean you won't earn a competitive return.

The ANZ Private Cash Account is designed to deliver to you a high rate of interest every day on your investments. Your investment earns a rate of interest equal to the Reserve Bank of Australia's Cash Rate, less a fixed margin. With a return linked directly to the Reserve Bank of Australia's Cash Rate, you can stay up-to-date with the rate your cash investment is earning everyday by checking your newspaper or contacting your Private Client Adviser.

To ensure you earn the highest possible return everyday, we have set our margins at fixed rates. When the Reserve Bank changes interest rates, your interest rate will change, but the margin remains constant. Our sliding scale rewards higher balances with higher rates of return, making it worthwhile consolidating your cash investments with ANZ Private Bank.

Account balance	Interest rate
Less than \$500,000	0%
\$500,000 to \$1,000,000	RBA Cash Rate less 0.35% per annum
\$1,000,000 to \$3,000,000	RBA Cash Rate less 0.25% per annum
\$3,000,000 to \$5,000,000	RBA Cash Rate less 0.15% per annum
\$5,000,000 and over	RBA Cash Rate less 0.10% per annum

The ANZ Private Cash Account's transparent margins mean you don't have to spend your time chasing the best deal. You can be confident your money is earning a market-linked rate of interest while having all your funds at call.



A LOW RISK INVESTMENT

Investing your money in the ANZ Private Cash Account gives you peace of mind. You can relax knowing your money is invested through a major bank and will be there when you need it. The security that comes from low risk investments is an important element in every portfolio.

Wherever you keep your cash, you want to know that it will be there when you need it. Whether you retain a large holding of cash every day, or you're looking for a place to park your funds between transactions, the ANZ Private Cash Account gives you the same high level of security offered by our other ANZ bank deposits.





The ANZ Private Cash Account gives you the flexibility and control you need to take charge of your cash deposits quickly and efficiently.

FLEXIBILITY AND CONTROL

Instant access to deposited funds using all of ANZ’s different facilities, including ANZ Internet Banking and ANZ Phone Banking is available with the ANZ Private Cash Account. Easy access to your funds means you can keep up-to-date with your daily account balance and transaction history, while at the same time manage your own withdrawals quickly and efficiently. Using Internet and phone banking can save you time and reduce the large amount of paperwork generated by traditional ways of transacting.

Your Private Client Adviser is there to help you use the ANZ Private Cash Account. If you need help accessing any of the ANZ services, or would rather deal directly with your Private Client Adviser, you can continue to do so and still enjoy the flexibility this account offers.

- TRANSACTING WITH ANZ**
- The ANZ Private Cash Account has a clear fee structure:
- › No account service fee
 - › Unlimited free deposits
 - › Unlimited free ANZ Internet Banking transactions
 - › Three free electronic* or ANZ over the counter withdrawals per month
 - › Additional withdrawals:
 - › \$2.50 for over the counter withdrawals
 - › \$1 for all other withdrawals
 - › \$1.50 for withdrawals from non-ANZ ATMs.
- * Includes ANZ Phone Banking, BPAY®, ANZ ATM, and EFTPOS.

Branch	EFTPOS	ATM
ANZ Private Cash Account		
Telephone	Internet	BPAY®



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OPENING AN ANZ PRIVATE CASH ACCOUNT

To find out more about the ANZ Private Cash Account and other Private Bank client services, contact your Private Client Adviser. Your Private Client Adviser can help you open an ANZ Private Cash Account over the phone today.

Terms and conditions are available on application. Fees and charges apply.



Item No. 77960, 04_2002 AN3194



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