



## ANZ SMSF CASH HUB ACCOUNT

ALL YOU NEED TO USE,  
MOVE AND MANAGE YOUR  
SMSF CASH IN ONE PLACE





INTRODUCING A NEW

# SIMPLE

AND SEAMLESS

# CASH HUB

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Introducing a new cash hub account,  
designed for the person who has the vision  
to take control of their future.



SIMPLE



SEAMLESS



SECURE

A woman with blonde hair, wearing a white top and a necklace, is smiling as she works on a laptop. The scene is set in a bright, modern office with large windows in the background. A dark blue circular graphic is overlaid on the image, containing the text 'ANZ SMSF CASH HUB ACCOUNT' in white, bold, uppercase letters. Below the text is a thin white horizontal line.

**ANZ SMSF  
CASH HUB  
ACCOUNT**

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## IT ALL COMES TOGETHER WITH THE SMSF CASH HUB ACCOUNT

Introducing a simple and secure cash hub, designed to seamlessly use, move and manage cash for your SMSF.

Whether you're still working and accumulating funds, transitioning to retirement or taking a pension, the ANZ SMSF Cash Hub account is the account for the smarter SMSF trustee. You get competitive tiered interest on your money, unlimited transactions, zero monthly account service fees plus much more. With all this in one place, finally you have time to focus on your investments.

### Why choose the ANZ SMSF Cash Hub account

- Manage your SMSF cash all in one place
- Earn competitive tiered interest on your money<sup>1</sup>
- \$0 monthly account service fee
- Free unlimited ANZ transactions<sup>2</sup>
- No minimum balance to open<sup>3</sup>
- Convenient and secure digital banking 24/7
- Your funds are secure and protected<sup>7</sup>

## HERE'S HOW IT WORKS

Highly flexible and easy to use, the ANZ SMSF Cash Hub account acts a lot like a transaction account. It allows you to manage, use and grow your money by earning a competitive tiered interest, all within one convenient hub.<sup>1</sup>

### Payments

ATO payments and refunds  
Service provider fees and payments e.g. accountant and insurance premiums and expenses



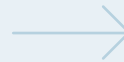
### CONTRIBUTIONS AND ROLLOVERS

Employer and voluntary superannuation contributions  
Member rollover payments from other superannuation fund



### Investment Property

Fund property deposit and settlement funds, receive rental income, make loan repayments and pay expenses





### **Shares and Managed Funds**

Nominate this account with your investment provider to receive distributions and dividends

Make regular contributions to your investments from this account



### **PENSION**

Transfer to member transaction account (pension or lump sum payments)



### **Term Deposit**

Invest and receive interest and principal





**ACCUMULATE  
TRANSITION  
RETIRE**



## KEY FEATURES AND BENEFITS



### **A simple and seamless way to manage your cash**

Managing multiple cash flows such as superannuation contributions, rollovers, investments, returns (such as dividends, distributions, rental income and interest) and expenses can be complicated and time consuming. Thankfully, the ANZ SMSF Cash Hub account brings it all together, making control of your money simpler. How? The account acts as a seamless central hub, facilitating the movement of cash as you wish, therefore giving you more time to manage your investments for retirement.



### **Earn competitive interest on your money**

Earn competitive tiered interest on your money. Interest is calculated daily and paid monthly.<sup>1</sup>



### **No monthly account fees, and free unlimited ANZ Transactions**

When you take the step to manage your own SMSF, you expect costs to be lower. With no minimum balance, no ongoing monthly account fees, unlimited Internet Banking transactions and free unlimited ANZ Transactions, this means more money towards your retirement.<sup>2</sup>



### **One Cash Hub. Many ways to bank and pay**

Manage, use and grow your money with convenient, simple and secure digital banking wherever you need it. With 24/7 access to ANZ Internet Banking and our ANZ App<sup>4</sup>, you can check balances, transfer between linked accounts such as an ANZ term deposit, and on Internet Banking you can access online statements.

You can set up regular payments and pay anybody using your preferred payment method such as BPAY<sup>5</sup>, direct debit, cheque, electronic and telegraphic transfers.



### **A hub of security**

With the ANZ SMSF Cash Hub account you can rest assured that your funds are secure and protected by:

#### **ANZ Internet Banking Guarantee**

We will reimburse any unauthorised transactions on your account, provided you didn't contribute to the loss and you let us know as soon as you discover it.<sup>6</sup>

#### **Government Deposit Guarantee**

Deposits of up to \$250,000 with ANZ can be covered by the Australian Government's Financial Claims Scheme.<sup>7</sup>



## WHAT DO I NEED TO OPEN AN ANZ SMSF CASH HUB ACCOUNT?

- 1 A certified copy of your SMSF Trust Deed.

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- 2 The Tax File Number and ABN for your SMSF. We can still open the account if you don't provide us with the TFN, but we will be required to collect withholding tax on the interest you earn.

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- 3 If your SMSF is set up with a Corporate Trustee structure, the ABN or ACN and corporate details of the Corporate Trustee will be required.

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- 4 Before you can start using your account we'll need to verify the ID for any trustee(s) of the SMSF who will operate the account. You can bring one form of primary ID:
  - Australian driver's licence
  - Australian Passport or Foreign Passport<sup>8</sup>
  - Proof of Age cardOr two forms of secondary ID:
  - Birth certificate<sup>8</sup>
  - Australian or Foreign citizenship certificate<sup>8</sup>
  - Australian Medicare card or Australian Taxation Office (ATO) assessment notice.

**Need more information or ID options? Visit [anz.com/id](https://anz.com/id)**

## LOOKING TO INVEST WITH A HIGHER FIXED INTEREST TERM DEPOSIT?

Once you open an ANZ SMSF Cash Hub account you may want to consider an ANZ Business Notice Term Deposit\* and enjoy the security of a fixed rate of interest over the investment term of your choice.

You can use your ANZ SMSF Cash Hub account to fund the investment in your term deposit and in turn receive the interest and/or principal back into the account.



### Need more information?

To find out more or for applicable term deposit rates for your SMSF, please contact your existing ANZ Relationship Manager or call **1800 801 485**.



### Fixed returns

With a minimum investment of \$5,000 you can enjoy the guarantee of a fixed return over your investment term.



### No account service fees

No set-up costs or monthly fees.



### Choice of terms and payments

Choose the length of term that suits you, from one month to five years. Receive interest payments monthly, quarterly, half yearly or annually on selected terms.

\*Terms and conditions apply. Different interest rates apply to different investment amounts, terms and interest frequencies. You will have to give ANZ 31 days' notice on an ANZ Business Notice Term Deposit if you need to withdraw your money before the end of your term. Early withdrawal fees will apply. ANZ recommends you read the ANZ Business Transaction Accounts Terms and Conditions, Business Banking Transaction Accounts Fees and Charges (PDF 116kB) and the Business Banking General Service Fees and Charges.

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MAKE YOUR MONEY WORK HARDER FOR YOU  
WITH A HIGHER FIXED INTEREST RATE

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## IMPORTANT THINGS YOU NEED TO KNOW

Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the ANZ Savings and Transaction Product Terms and Conditions and the Financial Services Guide which are available at [anz.com](http://anz.com) or by calling 13 13 14, before deciding whether to acquire, or continue to hold, the product. Fees, charges and eligibility criteria apply.

ANZ SMSF Cash Hub account is a bank account used to manage cash transactions for your SMSF. This account is not a superannuation product.

It is the responsibility of the trustee(s) to comply with all relevant obligations, including superannuation and tax laws.

The trustee(s) need to be aware of their obligations, including as they relate to deposits and withdrawals from their SMSF Cash Hub Account. ANZ recommends that you seek independent financial, legal and taxation advice.

1. The interest rate is tiered. This means that the balance of your account on each day determines the interest rate that applies to the whole balance of your account on that day. Please refer to [anz.com](http://anz.com) for the latest interest rates.
2. ANZ Transactions are defined in the ANZ Personal Banking Account Fees and Charges booklet. Fees and charges apply. Please refer to ANZ Personal Banking Account Fees and Charges for fees and charges that apply.
3. ANZ may close the account in certain circumstances if it is inactive which is outlined in the ANZ Savings and Transaction Products Terms and Conditions.
4. Terms and Conditions apply to the use of ANZ App. Find out more at [anz.com/app](http://anz.com/app)
5. BPAY® is registered to BPAY Pty Ltd ABN 69079137518.
6. Provided you didn't contribute to the loss, you let us know as soon as you found out about the loss and you have complied with the Electronic Banking Conditions of Use contained in your product terms and conditions.
7. The guarantee applies to the total balance held in one or more ANZ deposit accounts by each legal entity, up to a maximum amount of A\$250,000. For further information please refer to the Financial Claims Scheme [www.fcs.gov.au](http://www.fcs.gov.au)
8. If your identification document is written in a language other than English, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

## HOW TO APPLY

Once you're ready to talk about an ANZ SMSF Cash Hub Account, we're ready to help.

If you'd like more information, please feel free to:



Call 1800 549 686



Visit [anz.com.au/smsfcashhub](https://anz.com.au/smsfcashhub)



Come into any branch



Or speak to your existing ANZ Relationship Manager.

If you're thinking about setting up an SMSF or in the process of setting up your SMSF, we recommend that you seek independent financial, legal and taxation advice.



