

# CASH ACCOUNT.

Introducing our all-in-one account with fixed term deposits or at-access for your investment needs.

The Bell Potter Cash Account is designed to act as both a core cash account for your investment activities with Bell Potter and as a cash investment account, allowing you to efficiently manage your cash flow while ensuring competitive returns on your funds.

## Key benefits of the Bell Potter Cash Account:

- At-call access with the option to fix for a specified term
- Competitive interest rates<sup>#</sup>
- Fixed term rates are negotiable for amounts over \$1m
- No minimum account balance on at-call deposits
- Automatic settlement of your share trades with direct interface to your Bell Potter Portfolio Lending and share trading account
- Electronic crediting of funds through BPAY<sup>®</sup> or direct credit (eg. salary or dividends)
- Online capability which allows you to monitor your balances and access historical transactions
- One monthly statement covers both at-call and fixed term deposits.

<sup>#</sup> These debentures do not have a current credit rating from a recognised credit rating agency (i.e. no independent assessment has been made about the risk of investors losing all or part of their principal investment). We encourage investors to read the prospectus.

To find out more about the Bell Potter Cash Account, contact your Adviser toll free on 1800 804 816.

**DISCLAIMER:** Bell Potter Capital is not authorised under the Banking Act, is not supervised by the Australian Prudential Regulatory Authority, and the depositor protection provisions in section 13A of the Banking Act will not cover the investment in the Bell Potter Cash Account. A minimum balance of \$25,000 applies for fixed term deposits. Information provided here is of a general nature and does not take into account your investment objectives, financial situation or needs. Before deciding whether to invest or reinvest, you will need to carefully consider the Bell Potter Cash Account Prospectus No 5 dated 19 April 2010 that has been lodged with the Australian Securities and Investments Commission. Bell Potter advisers receive a trail commission of up to 0.25% from this product. This advertisement does not constitute an offer of debentures or recommendation to acquire or subscribe for debentures. Offers of debentures made by Bell Potter Securities Limited ABN 25 006 390 772 AFSL 243480 will be made in or accompanied by a copy of the Prospectus. You should consider whether or not this investment is appropriate for you and consult a financial adviser if you are unsure. Applications must be made on the application form that accompanies the current Prospectus. The Bell Potter Cash Account is not a Bank Account and is not covered by the Government Guarantee. A copy of the current Prospectus is available from [www.bellpotter.com.au](http://www.bellpotter.com.au) or by calling 1800 804 816. V.110504

	INTEREST RATE <sup>#</sup>
At-call	4.45%
1 month	5.30%
2 months	5.45%
3 months	5.55%
4 months	5.60%
5 months	5.65%
6 months	5.75%
9 months	5.80%
12 months	5.85%

<sup>#</sup>As at 04/5/2011

Interest rates subject to change without notice. Please confirm the current interest rates that are available on the Bell Potter website [www.bellpotter.com.au](http://www.bellpotter.com.au) or by calling the Investment Services Team on 1800 061 327.

When you open a Bell Potter Cash Account, you apply for and hold debentures issued by Bell Potter Capital and offered by Bell Potter Securities under a current prospectus. Investors risk losing some or all of their principal investments. A Bell Potter Cash Account is not a bank account.