



# Craigs Investment Partners Cash Management Accounts

Cash is a key component of an investment portfolio and our Cash Management Accounts are therefore an integral part of our Private Wealth Services offering.

Craigs Investment Partners Cash Management Accounts\* offer a flexible and comprehensive cash management and investment platform for your call deposits.

Cash Management Accounts function as an ideal alternative to your bank savings accounts, as you can deposit cash in competitive and convenient on-call Pooled Cash Management Accounts, both in New Zealand dollars and a range of major foreign currencies.

Your cashflow requirements can be met through one Cash Management Account (for each currency), from making regular or lump sum deposits and withdrawals, to receiving dividends from New Zealand and foreign shares, and accepting interest coupons from bonds. You can also settle any purchase or sale of shares and bonds that you make through Craigs Investment Partners, which eliminates the hassle of sending cheques, or setting up direct credits.

Therefore, if you are looking for competitive returns from investing in cash or considering where next to invest, Craigs Investment Partners Cash Management Accounts are the ideal place for your savings and investment funds.

at a glance

## Cash Management Accounts

Competitive returns

Tiered interest rates

Monthly compounding interest for on-call deposits

On-call accounts in NZD and a range of foreign currencies

Electronic settlement of your share and fixed interest transactions

Direct crediting of dividends and interest coupons

No entry, exit or transaction fees\*\*

\*Where instructed by you, we will administer funds held on your behalf in Pooled Cash Management Accounts with ANZ National Bank Limited ("ANZ"). Funds held on your behalf in the Pooled Cash Management Accounts will be recorded in Cash Management Accounts in your name. The Cash Management Nominee holds the funds as bare trustee on your behalf in Pooled Cash Management Accounts with ANZ or any successor or other registered banks selected by Craigs Investment Partners. The Pooled Cash Management Accounts are unsecured debt securities of ANZ. A copy of the Terms and Conditions and the Craigs Investment Partners Disclosure Statement is available at [www.craigsip.com](http://www.craigsip.com).

\*\*Certain third party fees may be passed on at cost including fees of the registered bank where the Pooled Cash Management Accounts are held.

# Key benefits of the Cash Management Accounts

## Service feature    Benefit to you

Competitive returns	As your balance increases, so may the interest rate. Interest on your on-call investments compounds monthly with tiered interest rates for NZD and selected foreign currencies.
Hold multiple currencies	Access to on-call accounts in major currencies. Simple and hassle free transfer from one currency to another. Currencies currently available are AUD, CAD, EUR, GBP, HKD, NZD and USD.
No annual account fee or transaction fee	Have more of your money working for you. Craigs Investment Partners do not charge annual account fees, entry fees, exit fees or transaction fees in respect of your Cash Management Accounts (other than third party fees which are passed on at cost – including fees that may be charged by ANZ as provider of the Pooled Cash Management Accounts). There are also no application fees for making on-call deposits and no charges for foreign currency clearance. The Cash Management Nominee charges ANZ commission in respect of funds held in Cash Management Accounts.***
Manage your offshore investments with ease	Hold multiple foreign currencies through your Cash Management Accounts and earn competitive rates of interest. For example, if you receive a dividend in British pounds you can deposit it through your GBP Cash Management Account and not only can it stay in British pounds (saving you conversion fees) it also starts earning you interest immediately.
Flexibility and automatic settlement	This is like a savings account, only smarter – as it plays an active role in your investing activity. All dividends and income from other investments can start working for you immediately. You can settle your investment transactions directly from your Cash Management Accounts, saving time and hassle.
Easy administration	Track dividend payments to your account, transaction settlement and interest income with quarterly or monthly account statements. Statements can be emailed directly to you or received by post. Annual tax certificates are provided (for interest earned greater than NZ\$50) for simplifying end of year accounting.

Craigs Investment Partners is one of New Zealand's leading investment firms, offering personalised investment solutions to private, corporate and institutional clients.

We are one of New Zealand's leading NZX Participant investment advisory firms with 17 branches throughout New Zealand. We are an accredited NZX firm and operate under the rules of the New Zealand Exchange (NZX). All our Investment Advisors are accredited NZX Advisors or Associate Advisors.

\*\*\* The amount of the commission charged in respect of Cash Management Accounts depends on their balance from time to time. This commission is taken into account when the interest rate on Cash Management Accounts is set, such that the interest rate is correspondingly lower by an amount equal to the actual rate of commission charged. Further details are included in the Craigs Investment Partners Disclosure Statement.

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