



Term Deposit Instructions

Help Guide

Investing in a term deposit option on behalf of your clients is an easy process which is outlined below.

Please note:

- To invest in a term deposit your client must have the available funds in their cash management account (CMA).
- Term deposit applications must be received before 12pm AEST to receive the current day's interest rate. Applications received after 12pm AEST will receive the rate for the next business day.
- If you do not already have a CMA set up within your Acclaim account we will automatically establish one for you when we receive your term deposit application. This process takes two business days to complete. Therefore you will receive the interest rate applicable two business days from the date you submit your application.
- The minimum investment amount required to open a term deposit is \$5,000.
- At maturity the principal and interest amounts will automatically be deposited back into the CMA.
- The full list of term deposit options and Product Disclosure Statements (PDSs) are available by clicking the relevant link below. Before you make any decision in relation to a term deposit you and your client should read the relevant PDS.

Adding a Term Deposit via the Acclaim Adviser Portal

1. Select 'Switch Investments' from the transact column within your clients account menu.

▾
Adam Jones

Acclaim Super - A0020076 (Active)

View	Manage	Transact
> Account summary	> Mailing address	> Switch investments
> Account valuation	> Investment instructions	> One-off portfolio rebalance
> Account balance	> Regular savings plan	> Make a Contribution or request rollover from another fund
> Transactions	> Nominated beneficiaries	> Tax deduction for personal contributions
> Performance	> Adviser remuneration	> Account transfer
> Asset allocation		> Withdrawal or rollover request
> Benefit details		
> Investment gain/loss		
> Fee Summary		



- In the switch investment screen, select **[Add Term Deposit]**.

Note: You will need to ensure there is enough available cash in the Cash Management Account to fund the investment in a new Term Deposit.

Switch Investments

Code	Investment	Available value	Sell all	Switch from	Switch to
CASHACCT	Cash Account	\$75,162.86		\$ 0.00	\$
AMGCMA	Cash Management Account	\$37,257.24		\$ 0.00	\$ 0.00
				\$0.00	\$0.00

- Enter your Term Deposit Details in the fields provided. To view current Term Deposit rates on offer, please select the 'Current TD rates' link at the bottom left of this pop up window.

Term Deposit Detail

- To view term deposit rates you will be directed to the Acclaim Wealth website and provided the below guidelines. Please ensure that you read through these guidelines thoroughly prior to establishing your investment.

Note: Depending on the product within which you are placing your Term Deposit, please click on the associated Term Deposit Rates link.

Term Deposits

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How to establish a term deposit

- To view the list of term deposit providers and available rates simply click on the relevant link below.
- Enter the amount you wish to invest on behalf of your client and click.
- Once you determine which term deposit you wish to select, click the info@acclaimwealth.com.au link and enter the required information (including investor details, amount, institution, term and rate).
- When the term deposit has been lodged, you will receive a confirmation email from Acclaim Wealth.

Term deposit rates

- [Acclaim Super](#)
- [Acclaim Invest](#)



- Determine the value of your term deposit and request the switch 'from' the cash management account and switch 'to' term deposit value.



Term Deposit Rates

Rates AMOUNT TO INVEST (\$): 25,000.00 Trading Status: Afternoon Trading

TERM DEPOSITS	PROVIDER	PDS	CREDIT RATING	LOWER LIMIT \$	UPPER LIMIT \$	1M %	2M %	3M %	4M %	5M %	6M %	7M %	8M %	9M %	10M %	11M %	1Y %	15M %	18M %	2Y %	3Y %	4Y %	5Y %	
Highest Rate						2.90	3.25	3.65	3.40	3.40	3.90	3.90	3.90	3.90	3.90	3.90	4.20	4.20	4.20	3.20	3.20	4.45		
Members Equity Bank	Bank	<input type="button" value="View"/>	BBB+	25,000.00	1,999,999.99	2.90	3.25	3.65	3.40	3.40	3.90	3.90	3.90	3.90	3.90	4.20	4.20	4.20	3.20	3.20	4.45			
Bank of Queensland	Bank	<input type="button" value="View"/>	BBB+	5,000.00	149,999.99	0.65	0.70	2.15	1.15	1.15	3.65	1.40	3.75	3.75	4.10	4.10	4.10	4.10	3.20	3.20	3.20			

To place a term deposit, please email your request to info@acclaimwealth.com.au including member information, amount, institution, term and rate.

- Once you have determined the rate and value of your new term deposit. Go back to your portal screen and enter the relevant information.

Click **[Update]** to save.

Term Deposit Detail

Provider

Term

Investment Details

Amount

Interest Payment Frequency

Interest Payment Type

- Switch the cash value of your Term Deposit from the CMA to your new Term Deposit as per below.

Click **[Next]** to move onto the submission screen.

Switch Investments

1 Switch Details
 2 Investment Instructions
 3 Confirmation

Code	Investment	Available value	Sell all	Switch from	Switch to
CASHACT	Cash Account	\$75,162.86	<input type="checkbox"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>
AMGCMA	Cash Management Account	\$37,257.24	<input type="checkbox"/>	<input type="text" value="\$ 25000.00"/>	<input type="text" value="\$"/>
BOQTD	Bank of Queensland Term Deposit 6 Months Interest rate tbc	\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox" value="Full Withdrawal"/>	<input type="text" value="\$ 25,000.00"/>
				\$25,000.00	\$25,000.00

Important Notes:

- Any switch resulting in a listed security trade may incur brokerage costs and/or nominated advice fees.
- If the dollar amount of any investment option that is required to be sold is greater than 90%, the sale will be converted from a dollar-based to a unit-based sale using the unit price held at the point that it is submitted.
- Values displayed above are estimates only, based on the current value. Some rounding may apply. Please note that if market movement occurs the Cash account will be used as a balancing item. This could result in your cash account being overdrawn if the prices fluctuate negatively.



8. Assuming you do not wish to change any standing investment instructions, please select **[Next]** at the bottom right of the investment instructions screen.

Standing Investment Instructions

Trade Settings

Trading Account Status: ACTIVE

Automatic Buy Instructions

When the cash account exceeds the target cash balance and trade minimums have been met, invest the excess cash as follows:

Select Automatic Buy Instruction: Leave excess funds in cash account

Automatic Sell Instructions

When the cash account falls below the minimum cash balance, sell down investments to top up the balance of the cash account as follows:

Select Automatic Sell Instruction: No Automatic Sell Instruction

Term Deposit Instructions

Term Deposit

Term deposit instructions will take priority over the standing investment instructions provided above. Once term deposit instructions are complete standing investment instructions will commence.

Provider	Term	Rate	Amount	Maturity	Status	Reinvestment	Interest
Bank of Queensland Term Deposit	6 Months	tbc	\$25,000.00		Awaiting funds	No	on Maturity

Back Cancel Edit Save To Resume Submit Next



9. Please click the 'Transaction Request' to download the term deposit instructions. You can keep this document as an internal advice, or have your client sign to confirm.

Please note that Acclaim do not require a signed copy of this document to be uploaded in order to action the Term Deposit request.

You will need to download the PDF transaction request to allow the tick to confirm box selection.

The screenshot shows the 'Switch Investments' process for Ms Lucja Walker, Acclaim Pension A0200439. The process is divided into three steps: 1. Switch Details, 2. Investment Instructions, and 3. Confirmation. The 'Pre-Submission Documentation' section lists an 'Action required' of 'Transaction request' and a 'Tick to confirm' box with a checkmark. Below this, a light blue box titled 'Things you need to know' contains the instruction: 'Retain a copy of any signed documentation for your records'. At the bottom, there are buttons for 'Back', 'Cancel', 'Edit', 'Save To Resume', and 'Submit'.

Your Term Deposit will be placed in line with the guidelines provided in the view TD rates in step 4.

