



BOQ MONEY MARKET DEPOSIT ACCOUNTS



CALL ACCOUNT
TERM DEPOSIT ACCOUNT

MAR 2020

PRODUCT INFORMATION BOOKLET

Product Issuer: **Bank of Queensland Limited** ABN 32 009 656 740 AFS Licence No. 244616

Product Manager: **DDH Graham Limited** ABN 28 010 639 219 AFS Licence No. 226319

CONTENTS

IMPORTANT INFORMATION

This booklet is designed to provide you with an overview of the BOQ Money Market Deposit Accounts. Prior to deciding to invest in the product you should also read the ***BOQ Money Market Deposit Accounts Terms and Conditions***, which is a separate document available from your adviser or at DDH Graham Limited's website, www.ddhgraham.com.au.

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More information, including the BOQ Money Market Deposit Accounts Terms and Conditions, application form, administration forms and other guides are located on DDH Graham's website, www.ddhgraham.com.au.

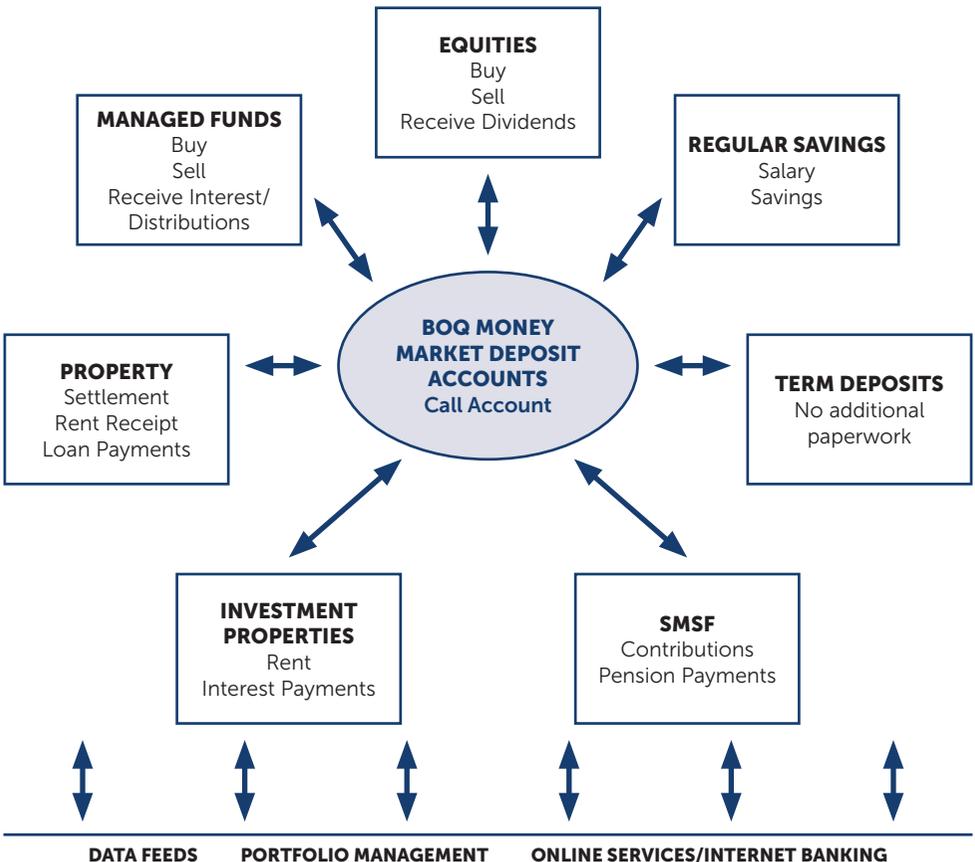
INTRODUCTION

WHAT ARE BOQ MONEY MARKET DEPOSIT ACCOUNTS?

BOQ Money Market Deposit Accounts (Account) are a cash management style bank account issued by Bank of Queensland Limited (BOQ, the Bank). It is exclusively managed, administered and distributed via licensed professionals by DDH Graham Limited (DDH) under an Agency Agreement.

The Account is a retail deposit with BOQ, which is an authorised deposit-taking institution (ADI). Deposits of up to \$250,000 per institution are guaranteed by the Australian Government. To find out more visit: www.apra.gov.au/financial-claims-scheme.

The Account allows you to efficiently manage and monitor your investment cash flow with a competitive rate of return, including the ability to switch funds between Call and Term Deposit Accounts without the need to complete additional paperwork.



BOQ

BOQ is a financial institution whose primary function is gathering deposits and lending. It is listed on the Australian Securities Exchange (ASX) and regulated by the Australian Prudential Regulation Authority (APRA) as an authorised deposit-taking institution (ADI).

BOQ was established in 1874 and was the first Permanent Building Society in Queensland. It has evolved into a national institution with a network of retail branches and brokers across Australia. BOQ's primary business segments are Retail Banking and BOQ Business and the Group operates a number of brands including BOQ, BOQ Specialist, BOQ Finance, Virgin Money (Australia) (VMA) and St Andrew's Insurance.

DDH GRAHAM LIMITED (DDH)

DDH is an unlisted public company, holder of Australian Financial Services Licence number 226319 and holds GS007 accreditation (audit of internal controls). Established in 1981, DDH has a strong reputation throughout the financial services industry in Australia for delivering value and personalised service.

As at December 2019, DDH manages and administers over \$13 billion in funds nationally on behalf of financial intermediaries, product providers and other financial services partners.

Services provided by the DDH Group include:

- DDH Money Market (incorporating the Agency Agreement between DDH and BOQ);
- Australian Money Market;
- DDH Managed Funds;
- DDH Fund Administration Services;
- DDH Superannuation; and
- AMG Super.

WHY BOQ AND DDH

In 1998 DDH was appointed as an Agent of BOQ to exclusively manage, administer and distribute BOQ Money Market Deposit Accounts.

The bank appointed DDH due to their proven experience and success in the financial services industry including best practice standards, technology able to deliver online capabilities and settlement facilities to financial services intermediaries, and a shared vision to deliver the highest quality services to BOQ customers.

By depositing funds into a BOQ Money Market Deposit Account you are depositing funds directly with BOQ with the bank holding the full responsibility to repay the principal and interest.

Together, BOQ and DDH are committed to delivering a product and service via licensed intermediaries for the benefit of all customers.

KEY FEATURES AND RISKS

Feature	Call Account	Term Deposit
Minimum Investment	No Minimum	\$5,000
Term	At-call	31 days – 5 years
Interest	Monthly capitalisation of interest, calculated daily on the entire account balance	Calculated daily, paid monthly, quarterly, semi-annually, annually or at maturity
Deposits Refer Terms and Conditions Section 2.6(c) Making deposits to your Account	<ul style="list-style-type: none"> • Electronic Funds Transfer • BPay • Salary Deduction • Dividend and interest payments • Cheques • Regular Savings Plan • Direct Debit (inward) • Overseas telegraphic transfer 	Subsequent deposits do not apply
Withdrawals Refer Terms and Conditions Section 2.6(d) Making withdrawals from your Account	<ul style="list-style-type: none"> • Online Services (internet banking) • Telephone banking • BPay • Funds transfer • Cheque and Bank Cheque • Periodical Payment • Direct Debit • Cheque Book 	You must provide 31 days' notice for early withdrawal or termination before your term deposit matures, unless you are in financial hardship (see Terms and Conditions Section 2.7 Term Deposit Accounts – early withdrawals/break cost)
Online Services (internet banking)	<ul style="list-style-type: none"> • Transaction statements • Account confirmations • Audit letter (fee free) • View full Account details • View multiple Accounts • Internet banking 	
Risks	<p>By depositing funds with BOQ (via a BOQ Money Market Deposit Account) investors obtain the protection of dealing with an ADI under the <i>Banking Act (Cth) 1959</i> and regulated by APRA.</p> <p>In an investment context, the risks relevant to your Account include the variability of returns. The return on your deposit depends on the interest rate that applies to your Account. The interest rate that we pay is affected by a number of factors. Movements in market interest rates create a risk that the interest rate we pay you might become less attractive when compared to returns on comparable investments. This is particularly relevant if your Account has a fixed rate.</p>	

OPENING AN ACCOUNT

All potential investors should read the full Terms and Conditions which are available on the website www.ddhgraham.com.au, by contacting DDH, or your licensed adviser.

WHAT WE NEED FROM YOU

Your identity will need to be verified before an Account can be opened. Any other person who will be an Authorised Signatory on your Account will also need to have their identity verified, together with any other beneficial owner of the Account. The identify verification procedure depends on the legal entity of the account and may be conducted electronically or via original certified documentation.

Investors must first open a Call Account prior to accessing the Term Deposit facility.

You can open an Account by completing and signing an Application Form (you must be over 18 years of age). This, amongst other things:

- Authorises your Account to be opened;
- Confirms the details of your Account;
- Collects information about your identity and the beneficial owners of your Account;
- Confirms your contact details;
- Confirms details of any authorised signatories (must be over 18 years of age); and
- Confirms who should be the primary contact of your Account, where there is more than one signatory.

OPERATING YOUR ACCOUNT

LODGEMENT TIMES

The following times indicate the latest time your correctly completed request must be received by DDH for processing the same business day.

Type of Request	Processed by DDH (AEST)	Online Services (AEST) internet banking
Funds Transfer	1.30pm	3.30pm
BPay	1.30pm	2.30pm

Type of Request	Time (AEST)
Cheque, issued by DDH (no fee)	Lodge by 12.30pm Collect 60 mins after lodgement
Bank Cheque	Lodge by 12.30pm Collect at any Branch 60 mins after lodgement
RTGS payments, domestic	2pm
RTGS payments, international	Time dependant on receiving country
Periodical Payment commencement/alteration	48 hours prior to the first/next due payment
Direct Debit/Inward	2pm

HOW TO CHANGE YOUR ACCOUNT DETAILS

The security of your Account is important to us, and for this reason any changes to your Account details including name, address, pre-nominated bank account details or contact details are required to be received in accordance with your account operating instructions. Depending on the type of change we may also require you to submit certified copies of supporting documentation. You should contact your adviser or DDH prior to updating your Account details so you can be informed of the requirements.

COMMUNICATIONS BETWEEN US

You may lodge any request to DDH containing your signature via mail or email and we will accept and act upon the request as if it were your original signature. We can also accept some requests via our Online Services.

We will issue statements, letters and confirmation advices to you electronically via Online Services, unless you have specifically requested mail to your nominated primary postal address.

From time to time you may receive notifications from DDH via SMS or email, informing

you of recent activity on your Account. You do not need to respond to these notifications, unless you have a query in relation to the transaction or activity on your Account to which the notification relates.

AUTHORISED SIGNATORIES

If you tell us on your Application form, or subsequently in writing, we will allow another person to use your Account. You are liable for all transactions and account changes instructed by that person using your Account.

By allowing another person to use your Account they may make changes to your Account, including closing your Account. It excludes the ability to change the signing instructions on your Account, or appoint other Authorised Signatories.

IF YOU HAVE A PROBLEM OR DISPUTE

We are committed to providing our customers with innovative banking solutions and the best possible customer service experience. We know that despite our best efforts, occasionally things go wrong. If this happens we want you to tell us. Resolution of complaints is a priority to improve our service. Full details on lodging a complaint are contained within the Terms and Conditions document.

ONLINE SERVICES (INTERNET BANKING)

View and manage your BOQ Money Market Deposit Account using your own device, 24 hours a day, using Online Services.

We offer a range of options with our Online Services, so together with your adviser you can choose the access level that best suits your needs and account type. By registering for Online Services you have the best tool to monitor your account, and receive important updates from us.

You will receive your transaction statements faster and more securely by registering for Online Services, than if they were mailed to you. Under Australian law you must receive a transaction statement at least every six months. We will email you as soon as each transaction statement becomes available so you can login to our secure Online Services portal to view or print each statement. This also acts as a secure place to store your transaction statements until they are required.

Enquiry Only access allows you to view your account in real-time, including transaction information, all pre-nominated bank account details, any regular payments such as periodical payments, and your primary contact details. This level of authority suits self-managed superannuation funds in accumulation phase.

Enquiry + Prenominated Account Transfers provides you with Enquiry Only access, plus the ability to transfer funds to pre-nominated bank accounts within daily transaction limits. This means withdrawals are limited to accounts you have nominated in writing, rather than allowing pay-anyone functionality.

Full Internet Banking provides the most flexible solution within Online Services. It allows the user to both enquire and transact (pay-anyone), within agreed transaction limits. Two-factor authentication is enabled for all account holders with this level of access, to provide additional security for all transfers to accounts that have not been pre-nominated.

Prior to using Online Services for the first time, you will be required to accept the full terms and conditions of the service. A copy can be found on DDH's website at www.ddhgraham.com.au.

FEES AND CHARGES

Transaction Fees

Description of Fee	Amount of Fee
EFT	Nil
Term Deposit Break Cost	The greater of \$100 or an adjustment to interest (See Terms and Conditions Section 2.7(b))
Special Clearance/Answer	\$15
Telegraphic Transfer (RTGS) Minimum AUD\$100	\$30
Overseas bank draft	\$15
Foreign currency cheque deposit	\$20 (plus other financial institution fee if applicable)
Foreign Bill for Negotiation	\$7 per currency

Other Fees

Description of Fee	Amount of Fee
Account Operating/Maintenance	Nil
Cheque Books	25 cheques \$9
If you order a cheque book without specifying a size, a book of 25 cheques will be ordered	50 cheques \$15 200 cheques \$25
Certificate of account balance or interest paid/received	\$10
Audit Certificate	\$30
Transaction Investigation (simple trace, including voucher searches and document retrieval)	\$30
Bank Cheques	
Each cheque issued	\$10
Each cheque repurchased	\$15
Each replacement cheque issued	\$25
Stop Cheque Notice	\$10
Dishonoured Payments (cheques, direct debits, periodical payments)	\$40
Government Charges	
TFN withholding tax	47% of interest earned
Interest withholding tax (non-residents)	10% of interest earned

Other Fees (continued)

Description of Fee	Amount of Fee
Opening an Account - Search Fee A search fee applies to all businesses, trading names or companies opening an Account or to confirm changes in name, directorship or structure. The fee is charged unless a current search is provided. Where multiple searches are required then the fee is charged per search.	\$25
Repeat Statement (extra copies of Statements already issued) Mailed, Emailed or Faxed Via Online Services	\$7.50 Nil
Repeat Confirmation (extra copies of Confirmations already issued) Mailed, Emailed or Faxed Via Online Services	\$7.50 Nil

YOUR ADVISER

You can appoint your adviser/stockbroker or professional adviser company or firm to operate your BOQ Money Market Deposit Account. When you appoint your adviser/stockbroker or professional adviser company or firm to operate your account, any representative of that company or firm can act as an Authorised Signatory to your account, provided they are registered with DDH as an Authorised Signatory for that company or firm. You can specify the level of authority you wish to give your financial adviser/stockbroker or professional adviser company as follows:

- **Full Authority** enables withdrawal access to your account and making changes to your account, including closing your account. You are liable for all transactions incurred by that company or firm using your Account.
- **Standard Adviser Authority** provides the ability to authorise withdrawals to your pre-nominated and additional nominated bank accounts, reduce the amount of any existing regular payment, establish new term deposits in your name, and advise maturity instructions. In addition, this authority allows your financial adviser/stockbroker to process real-time deposits and withdrawals to your Account via their ASX regulated Trust Account, for example to settle shares on your behalf.
- **Fee Authority** enables your financial adviser/stockbroker or professional adviser to withdraw their fees from your Account.
- **Tax Authority** enables your financial adviser/stockbroker or professional adviser to authorise payments to the Australian Taxation Office from your BOQ Money Market Deposit Account.
- **Enquiry Authority** enables your financial adviser/stockbroker or professional adviser to obtain information on your Account.

If no election is made, your financial adviser/stockbroker or professional adviser will be provided with Standard Adviser Authority.

Cancelling the Authority

You can cancel or amend the authority or remove an Authorised Signatory at any time. We will act on this request within one Bank Business day of being notified of the cancellation. You will, however, be liable for:

- any transactions made prior to the authority being cancelled, regardless of when the transactions are debited from the Account; and
- any future dated payments, cheques or authorities established by the person you authorised prior to the cancellation of the authority.

NEED TO KNOW MORE?

You can contact us during business hours if you would like further information via:

DDH Graham Limited

Telephone 07 3229 6133

Toll Free 1800 006 133

Email moneymarket@addhgraham.com.au

Mail Reply Paid 330
BRISBANE QLD 4001



BOQ MONEY MARKET DEPOSIT ACCOUNTS

Managed and distributed by:

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