



# Cash information sheet

Your guide to a comprehensive cash solution

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**Issuer**

Specialised Private Capital Ltd

ABN 87 095 773 390

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## How it works:

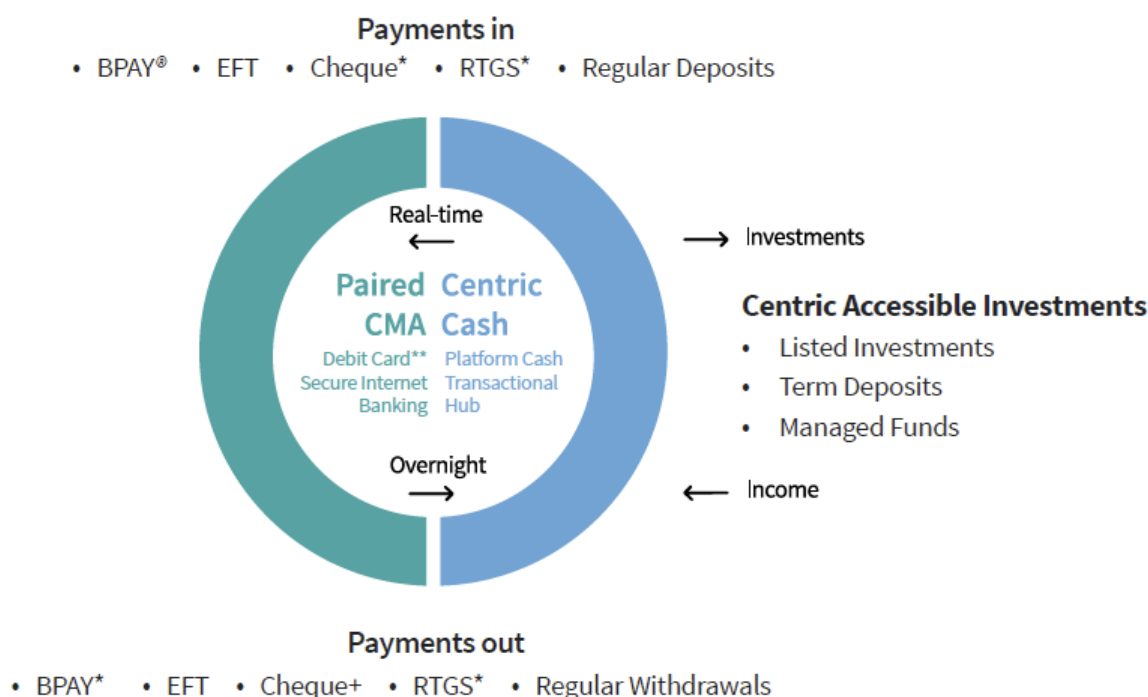
The Centric Platform IDPS (Centric IDPS) provides you with the flexibility to manage both your investment transactions and your personal banking through one consolidated solution.

Our approach allows for your platform cash (Centric Cash) to be linked with a paired cash management account (the V2 PLUS, Paired CMA).

By pairing these two accounts you'll have the flexibility to move cash on and off platform easily and quickly, with transfers in and out made directly from the Centric IDPS.

You'll have the ability to use funds for both investments and personal transactions, giving you a comprehensive cash solution.

## Your fully functional cash account



\*CMA Only

\*\*Debit cards are not issued on account opening for SMSF owned accounts

+Only available to clients with a Nominated Financial Adviser

® Registered to BPAY Pty Ltd ABN 69 079 137 518

### Your Centric Cash

Centric Cash is integral to your Centric Portfolio and is used to facilitate transactions on/from the platform in a bank account provided by Australia and New Zealand Banking Group Limited  
ABN 11 005 357 522 (ANZ).

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### Your Paired CMA

Your Paired CMA is an integrated ANZ V2 Plus Account.

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### Your Fully Functional Cash Account

Your fully functional cash account empowers you to manage your cash flow both on and off platform.

## How to open:

### Open your Centric Cash account

Your Centric Cash is opened automatically when you create an account. Your Centric Cash balance is held in a bank account with ANZ.

### Open your Paired CMA account

- Complete the application
- Sign and submit all documents to [support@centricwealth.com.au](mailto:support@centricwealth.com.au)
- Receive a confirmation

## Using your paired accounts:

### Advised accounts:

If you have a nominated financial adviser they can initiate all transfers to and from your Paired CMA on your behalf.

### Self-directed accounts:

#### Move funds into your Centric Cash










- Log into your Centric Profile at [www.centricwealth.com.au](http://www.centricwealth.com.au)
- Click on Payments
- Select the Deposits tab

- Log into your Centric Profile at [www.centricwealth.com.au](http://www.centricwealth.com.au)
- Click on Cash & Payments
- Select the Withdrawals tab

#### Move funds into your Paired CMA



## Payment options:

	Paired CMA	Centric Cash
<b>BPAY in</b>		Use the BPAY Biller Code and unique reference number available on the Cash & Payment tab.
<b>BPAY out</b>	Initiate BPAY payment out from the ANZ App or ANZ Internet Banking.	
<b>Electronic Funds Transfer in</b>	Initiate an EFT from your sending account into your Paired CMA.	Initiate an EFT from your sending account to Centric Cash using the BSB and unique account number available on the Cash & Payments tab.
<b>Electronic Funds Transfer out</b>	Initiate an EFT from the ANZ App or ANZ Internet Banking.	Please speak to your nominated financial adviser to initiate an EFT payment.
<b>RTGS in</b>	Initiate an RTGS payment from your sending account into your Paired CMA.	
<b>RTGS out</b>	Initiate an RTGS payment from the ANZ App or ANZ Internet Banking or by contacting the ANZ Contact Centre.	
<b>Cheque in</b>	Deposit cheques at any ANZ branch.	
<b>Cheque out</b>		Please speak to your nominated financial adviser to set up a direct debit request.
<b>Direct debit request</b>		Please speak to your nominated financial adviser to set up a direct debit request.  Please note that direct debit dishonour fees will be charged to your Centric Cash should funds be unavailable in the linked account.

## Important information about your Paired CMA:

<b>Target market determination</b>	<a href="http://www.anz.com.au/anz-v2-plus-target-market-determination">www.anz.com.au/anz-v2-plus-target-market-determination</a>
<b>Terms and conditions</b>	<a href="http://www.anz.com.au/savingtransactiontermsconditions">www.anz.com.au/savingtransactiontermsconditions</a>
<b>General product information</b>	<a href="http://www.anz.com.au/personal/adviser-services/our-products/cash-account">www.anz.com.au/personal/adviser-services/our-products/cash-account</a>
<b>Ways to bank</b>	<a href="http://www.anz.com.au/ways-to-bank">www.anz.com.au/ways-to-bank</a>
<b>Internet banking</b>	<a href="http://www.anz.com.au/ways-to-bank/internet-banking/personal">www.anz.com.au/ways-to-bank/internet-banking/personal</a>

## Questions and support:

<b>ANZ General enquiries</b>	13 13 14
<b>ANZ V2 PLUS</b>	13 28 33
<b>Centric support</b>	1300 223 687

### Disclosure

The document has been prepared by Centric Capital and applies to the Centric Platform Investor Directed Portfolio Service, where Centric Capital acts as the operator. Disclosure has been provided within our IDPS Guide to inform you of further information in this regard. Centric Capital makes this document available to you free of charge on our website. Centric Capital reserves the right to update this document at any frequency it deems appropriate and recommends that you review the latest version of this document prior to submitting a request to Centric Capital.

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