

BELL CASH ACCOUNT

TERMS AND CONDITIONS

- (a) You instruct Bell Potter Platforms Pty Ltd (ACN 068 782 338) (we, us) to hold your cash balance on your behalf in a trust account (Bell Cash Account) with Australia and New Zealand Banking Group Limited (ANZ). We will hold the trust account in our name as bare trustee for you.
- (b) Your Bell Cash Account will be allocated with a BSB and account number and be held in your name.
- (c) You can deposit amounts into your Bell Cash Account by electronic transfer only. Funds deposited may not be available for withdrawal for 3 business days or until the funds have cleared. The available balance is net of any settlement obligations or pending withdrawals from your transactions. The name of your Bell Cash Account must match the name of your Bell Potter Trading Account.
- (d) We will not withdraw any amounts from your Bell Cash Account, except in accordance with your instructions, other than to: (1) deduct fees, charges, interest and taxes; or (2) debit any amounts owed by or due from you to us.
- (e) We will notify you of the interest rate that applies to your Bell Cash Account and any changes to that interest rate from time to time at www.bellpotter.com.au and/or by email.
- (f) We are not responsible for any loss or damage you may incur due to:
 - (a) unauthorised transactions carried out on your Bell Cash Account; or
 - (b) the failure of any system or equipment to complete a transaction, which is shown as being accepted by that system or equipment,if we have acted properly and without fraud or negligence.