



The BT Cash Management Account is issued by  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL and Australian credit licence 233714  
BT Portfolio Services Limited holds the CMA on trust for you

BT Cash Management Account

## CMA - Fees and Charges Brochure and Interest Rate Schedule

This document forms part of the Terms and Conditions for the BT Cash Management Account and the interest rates are current at the effective date shown.

### Fees and Charges

There are currently no fees or charges applicable to the BT Cash Management Account.

### Interest Rate Schedule

The current standard interest rate on the BT Cash Management Account is:

Effective date	Interest rate
14 October 2017	1.50%

Interest is calculated daily and paid monthly. Interest rates are variable and may be changed at any time