

Successfully managing your cash investments

Our new operating system has been built with years of research and feedback from advisers and investors.

It's simple, intuitive and accessible wherever there is an internet connection. We believe our system will change the way that you and your adviser interact with your wealth.

We've removed all paperwork for you – starting with an electronic application form. By completing the online form with your adviser, your funds will be invested in a BT Cash Management Account (BT CMA), BT Panorama's centralised cash account, and you will have access a selection of attractive term deposits.



Flexibility

A flexible service that's easy to use. BT Panorama empowers you to access, organise and interact with your investments.



Control

You and your adviser can decide which transactions can be done by you, other account holders or your adviser.



Clarity

You can access and identify online where your money is and where it's going. Receive regular alerts and download clear reports.



Efficiency

BT Panorama uses the latest technology to link your BT CMA and Term Deposits, streamlining how you would interact with your cash.



Simplicity

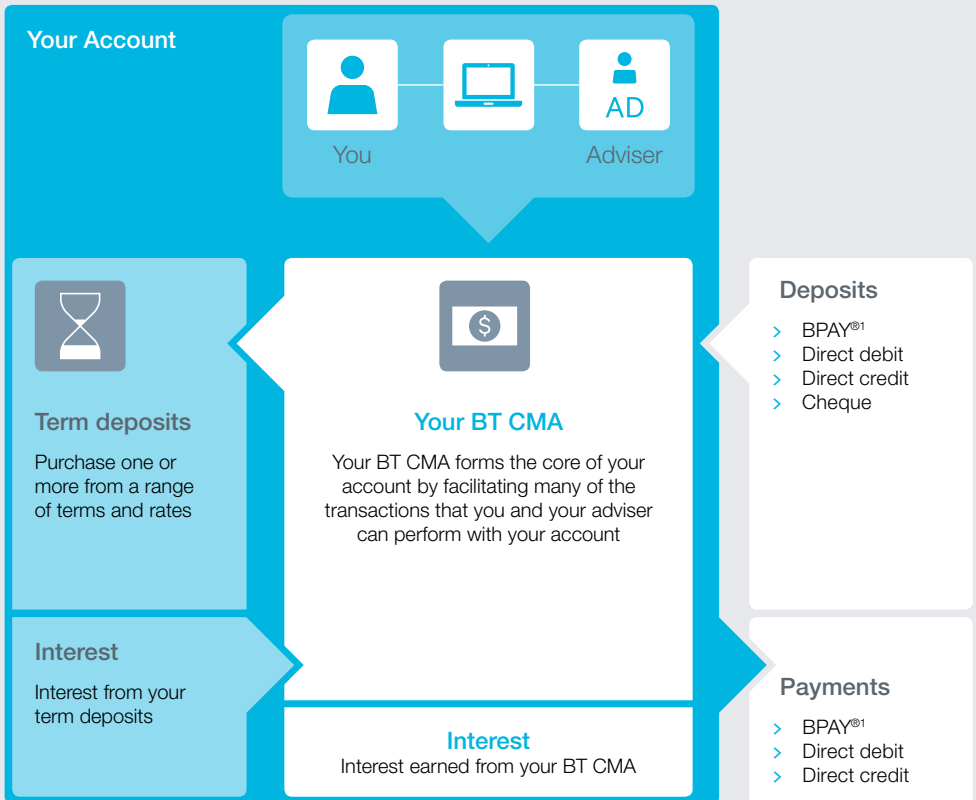
An intuitive online system makes it easy to move money and monitor your account wherever you may be.

BT Panorama features BT Cash Management Account and term deposits

Together, this allows you to integrate your cash investments, control your cash flow and enjoy attractive cash returns.

BT CMA is the account through which you invest and withdraw from BT Panorama. Your BT CMA facilitates

many of these transactions that you and your adviser can perform with your account. At the same time, BT CMA is a cash investment offering you an attractive rate and easy online access to your funds.



More features and benefits

BT Cash Management Account



Your account,
managed your way.

- > Online, paperless account opening and activation
- > Link your BT CMA to up to 5 external bank accounts.
- > Multiple payment options, with the ability to make payments to anyone using BPAY or direct credit from your BT CMA¹
- > Ability to transact online, anytime.

Term deposits



Choose from a range of term deposits offering a variety of terms and interest payment frequencies.

- > Low minimum balance – \$5,000
- > No establishment or account keeping fees
- > Simple online application – An efficient online application process that's paperless and signature free
- > Comprehensive online reporting displays:
 - Maturity instructions
 - Accrued interest
 - Next interest payment date
- > Online maturity alerts – keeping you well informed.

As an investor, you need to consider there are risks associated with all investments. The cash investments available on BT Panorama have a low level of risk. Speak to your adviser about finding the balance between your risk tolerance and your desired level of return.

¹The facility to make payments of amounts withdrawn from BT CMA using BPAY, direct debit and direct credit (other than payments to one of your linked bank accounts) is provided by Westpac

Get on board

To start successfully managing your cash and have access to transaction flexibility, a choice of term deposits and an easier way to manage and monitor your cash investments – talk to your financial adviser about BT Panorama's cash investments today.

panorama.com.au



Call our contact centre on
1300 784 207



Email a query to
support@panorama.com.au



GPO Box 2861
Adelaide SA 5001

Disclaimer

This information does not take into account your personal circumstances, so you should consider whether it's appropriate for you. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) operates Panorama Investments. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

A Product Disclosure Statement or other disclosure document (PDS) for the Panorama products can be obtained by contacting BT on 1300 881 716 or by visiting www.panorama.com.au/invest/documents/. You should obtain and consider the relevant PDS before deciding whether to acquire, continue to hold or dispose of interests in the Panorama products.

BTPS and WFSL are subsidiaries of Westpac. Apart from any interest investors may have in Westpac term deposits, Westpac securities or the BT CMA acquired through the Panorama products, an investment in, or acquired using, the Panorama products is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac Group. These investments are subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of any investments in, or acquired through, the Panorama products.