

A guide to your BT Tax Statement 2024-25

For investors in BT Cash Management Trust, BT Premium Cash Fund and the BT Investor Choice Cash Management Trust.

The guide gives you step-by-step instructions to help you complete your 2024-25 tax return.

Although we're able to provide you with information about your investment, please be aware, we're unable to give tax advice. This guide provides general information only and should not be regarded as tax advice.

If you require further information to help you complete your tax return or information about your personal tax position, we suggest you speak to your accountant or tax adviser. Your BT Tax Statement, has been issued either as a Standard Distribution Statement ("SDS") or AMMA Statement ("AMMA"). Together with this guide, they form a payment summary for the purpose of the *Taxation Administration Act 1953*.

The term BT Tax Statement will be used as a simplified term in reference to your AMMA or SDS throughout this guide.

Please keep your BT Tax Statement and this guide for income tax purposes.

Important details

- The instructions in this guide are only applicable to Australian resident individual investors who hold their investments on capital account.
- If you received a BT Tax Statement, you may need to complete the 2025 tax return for individuals (supplementary section).
- If you're not the sole holder of an account, you only need to show your share of income and deductions.
- For any account where account holders don't share equally in the income and deductions, you should keep a record to show how you worked out your share.

- If your investment is held in the name of a company, trust, partnership or complying superannuation fund, the information contained in the BT Tax Statement can be adapted for completing your tax return.
- Certain trusts known as Attribution Managed Investment Trusts (AMITs) may attribute income to their investors in excess of cash received by these investors. Broadly income attributions are assessable even if all or part of them are not paid in cash, however cost bases of units held in affected AMITs are adjusted as a result of this. Most BT funds have elected to be AMITs.
- To obtain copies of any of the Australian Taxation Office (ATO) publications referred to in this guide, please phone the ATO publications distribution service on 1300 720 092 or visit the ATO website at ato.gov.au.

Trust income schedule 2025

For the year ended 30 June 2025, most trust investors shall be required to complete the new trust income schedule and lodge it with their tax return. The trust income schedule details each distribution received from trusts, up to a maximum of 30 trust distributions for individuals and 150 for other entities. Investors should refer to the ATO instructions to confirm if and how they are required to complete the schedule, and consult with their tax adviser or accountant as appropriate.

The ATO's instructions are available at: ato.gov.au/forms-and-instructions/trust-income-schedule-2025-instructions.

How to complete your tax return using your BT Tax Statement

The following pages take you through completing questions in the Individual Tax Return instructions supplement 2025 ('ITR instructions supplement 2025') that may be applicable to your individual tax return. For the 2025 income year, the ITR instructions supplement 2025 is only available online at ato.gov.au/forms-and-instructions/individual-supplementary-tax-return-2025-instructions.

Non-primary production income

Go to ato.gov.au/forms-and-instructions/individual-supplementary-tax-return-2025-instructions/income-questions-13-24-supplementary-tax-return-2025/13-partnerships-and-trusts-2025 and navigate to Parts B, C and D.

Step 1

Add the amount of non-primary production income (13 **U**) on your statement summary to any non-primary production income you received or were attributed from other trust investments. Write the total at 13 **U** of your 2025 tax return for individuals (supplementary section). If this amount is a loss, write 'L' in the small box to the right of this figure.

Step 2

Add together any deductions you can claim in respect of non-primary production income from BT and other trust distributions you received or were attributed that you recorded at 13 **U**.

Step 3

Write the total deductions at 13 **Y** of your 2025 tax return for individuals (supplementary section).

Step 4

Add the amounts at 13 **O** and 13 **U** (or subtract loss amounts) and subtract the amounts at 13 **J** and 13 **Y**.

Step 5

Write this amount in the 'Net non-primary production amount' box beneath 13 **Y**. If this amount is a loss, write 'L' in the small box to the right of this figure.

Please note:

The types of deductions you can claim are explained at Part C.

TFN withholding credits

Go to ato.gov.au/forms-and-instructions/individual-supplementary-tax-return-2025-instructions/income-questions-13-24-supplementary-tax-return-2025/13-partnerships-and-trusts-2025 and navigate to Part F.

Step 1

Add the amount of tax file number (TFN) withholding credits (13 **R**) on your statement to any TFN withholding tax deducted from other trust or partnership investment income.

Step 2

Write the total at 13 **R** of your 2025 tax return for individuals (supplementary section).

Please note:

TFN withholding tax is deducted from distributions at the rate of 47% for Australian residents, where we didn't receive a TFN, Australian Business Number (ABN) or TFN exemption. The tax withheld should be offset against the tax payable on your income when the TFN withholding tax amounts are included in your tax return.

What does the BT Tax Statement show?

Income

- The taxable components of the distributions paid or amounts attributed in respect of the period 1 July 2024 to 30 June 2025 (eg your September 2024, December 2024, March 2025 and June 2025 distributions or attributions). Your June 2025 distribution or attribution must be included in your 2025 tax return even though you received it in July.
- You must include all these distributions or attributions whether they've been banked, sent to you by cheque or reinvested.
- The income you received if you withdrew your investment in full during the 2024-25 year.

Charges and taxes

- The total of all TFN withholding tax deducted and transaction fees, if applicable from your investment.

Non-resident investors

- If you are not a resident of Australia for tax purposes, this statement shows the amount of Australian withholding tax deducted from distributions paid to you.

Can anyone use this guide?

While most Australian resident individual investors (including joint holders) should be able to use this guide to complete their tax return, there are some instances where this guide may not be appropriate. For example:

- you've changed your residency status during the year or since acquiring your units
- you're a foreign resident subject to Australian tax
- you treat your investments on revenue account
- this investment is a joint account and one of the joint account holders has died during the year ended June 2025 or an earlier year where we have only been notified of such death during the year ended 30 June 2025.

For more information

bt.com.au

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Important Information

Information current as at 30 June 2025. This information is of a general nature only and has been prepared without taking into account the objectives, financial situation, tax position or needs of any particular person. It is not intended to constitute investment, legal or taxation advice and should not be considered or relied upon as a comprehensive statement on any such matter.

Although we can give you information about your investment, please note that we are unable to give you tax advice. If you need more information to complete your tax return, we suggest you consult your accountant or tax adviser to obtain professional tax advice. Please keep your BT Tax Statement and this guide for income tax purposes. Please note that information that has been provided by third parties has not been independently verified and no company in the Westpac Group is in any way responsible for such information. This disclaimer is subject to any contrary provision of any applicable legislation.

Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716 is the Responsible Entity (RE) and issuer of units in the BT Cash Management Trust, BT Premium Cash Fund and BT Investor Choice Cash Management Trust.

A Product Disclosure Statement (PDS) and Financial Services Guide is available for the above mentioned products and can be obtained by visiting bt.com.au or calling BT Customer Relations on 02 8456 0230. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of units in a BT investment option. Please refer to bt.com.au/target-market-determinations or call us for the Target Market Determinations applicable to the relevant BT investment option.

An investment in a BT investment option is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Neither the Bank nor any other company in the Westpac Group has issued, stands behind or otherwise guarantees the capital value or investment performance of the investment options.

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