

## WINGATE CASH MANAGEMENT TRUST

### FACT SHEET

FOR WHOLESALE INVESTORS

## Enhanced yield cash solution

The Wingate Cash Management Trust (Wingate CMT) is an 'at call' investment cash solution, developed for Wingate with Australia and New Zealand Banking Group Limited (ANZ Bank), offering a highly competitive market rate along with the peace of mind associated with the security of a AA- rated bank.<sup>1</sup>

The Wingate CMT provides co-investors with a safe vehicle to place excess funds at an enhanced cash yield, with the benefit of an 'at call' bank account. Each Wingate CMT account is managed by the Wingate Investor Services team, with all cash held in a trust account with the ANZ Bank.

### WINGATE CASH MANAGEMENT TRUST KEY BENEFITS

- Highly competitive interest rates for Individuals, self-managed superannuation funds and family trusts: official cash rate (OCR) + 0.65% (currently 0.75% p.a.)<sup>1</sup>
- Security of a AA- rated bank.<sup>2</sup>
- The convenience of an 'at call' bank account.
- Efficient settlement and processing of transactions.
- No account keeping or transaction fees.
- Managed by the Wingate Investor Services team.

### WINGATE OVERVIEW

Wingate is a leading Australian private markets finance and investment house with global reach. With a focus on private debt, Wingate originates and manages investment opportunities across property, corporate investments and consumer finance.

Launched over fifteen years ago with a vision to revive the old European family merchant banking tradition, Wingate's success has been guided by a measured approach to risk and a deep sense of responsibility to co-investors, partners and clients.

1. Subject to change from 1 August 2021

2. ANZ Bank is rated 'AA-' by Standard and Poor's

For more information about how to open a Wingate CMT account, contact the Wingate Investor Services team.

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#### SYDNEY

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## KEY TERMS

<b>TRUST ACCOUNT STRUCTURE</b>	Wingate Financial Services Pty Ltd ABN 69 106 480 602 AFSL 276899 as bare trustee will hold a co-investor's cash balance on their behalf in a trust account with ANZ Bank (Wingate CMT).
<b>INVESTMENT OFFER</b>	The Wingate CMT is only available to Wingate 'wholesale clients' within the meaning of that term under the Corporations Act.
<b>INTEREST RATE</b>	Individuals, SMSFs and family trusts: 0.75% p.a. (reduced to 0.65% p.a. from 1 August 2021). Other co-investors (e.g. corporates): 0.25% p.a. (reduced to 0.20% p.a. from 1 August 2021).
<b>LIQUIDITY</b>	'At call' bank account with funds available within 24 hours of direction request.
<b>MINIMUM BALANCE</b>	Minimum balance of \$100,000.
<b>PURPOSE</b>	The Wingate CMT has been designed to: <ul style="list-style-type: none"><li>• provide co-investors with an enhanced yield cash solution</li><li>• facilitate transactions in relation to Wingate investment opportunities rather than day-to-day transactional use.</li></ul>
<b>ACCOUNT OPERATION</b>	Wingate manages the Wingate CMT via the ANZ Bank institutional banking platform. Wingate is the main point of contact for the co-investor, administering all aspects of the account including opening, transacting, reporting and closing, without any interaction with ANZ Bank. Co-investors are required to provide instructions for a transaction through the Wingate Investor Services team.  Wingate will only withdraw amounts from a co-investor's Wingate CMT account in accordance with the co-investor's written direction, including any standing directions given by the co-investor under the terms and conditions or otherwise given by them to Wingate from time to time.  Amounts can be deposited into the Wingate CMT account by electronic transfer only.
<b>FEES</b>	<b>Management fee:</b> Nil <b>Transaction fees:</b> Nil <b>Administration fee:</b> The interest rate incorporates an administration cost recovery by Wingate.

## KEY RISKS

Before making an investment decision co-investors should carefully consider the information set out in this fact sheet and in the terms and conditions. Co-investors should consider whether an investment in the Wingate CMT constitutes a suitable investment in light of their personal circumstances. As always, Wingate recommends that co-investors consult a professional adviser. All investments involve risk. There cannot be any assurance that the Wingate CMT objectives will be achieved.

There are a number of risk factors that may affect the account:

### OPERATIONAL RISK

Adverse impacts may arise through human error, technology or infrastructure changes, or through external events such as third-party failures, criminal acts or crisis events. Wingate has procedures in place to manage these risks, and, as much as possible, monitor the controls within these procedures to ensure operational risks are adequately managed.

### PERFORMANCE RISK

Performance of the Wingate CMT, like any interest-earning bank account, is dependent on the financial institution providing the account (ANZ Bank) being able to meet its stated interest obligation.

### UNAUTHORISED WITHDRAWALS

There is a risk that someone may be able to make unauthorised withdrawals from your Wingate CMT account. Wingate has procedures in place to manage and identify risks and, as much as possible, monitor the controls within these procedures to ensure operational risks are adequately managed.

### FEDERAL GOVERNMENT FINANCIAL CLAIMS SCHEME

Accounts held by co-investors may be covered by the Australian Federal Government's bank deposit guarantee (also commonly referred to as the Financial Claims Scheme) in the event of the insolvency of ANZ Bank. Deposits of up to \$250,000 per legal entity can be covered. For further information please refer to the [Financial Claims Scheme](#).

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