

# Wingate Cash Management Trust

## Fact Sheet

Effective 20 May 2025

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

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

### Overview



Highly competitive interest rates.



Efficient settlement and processing of transactions



Security of a highly rated bank.



No account keeping or transaction fees.



The convenience of an 'at call' bank account.



Managed by the Wingate funds management team.

### 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.		
<b>Investment offer</b>	The Wingate CMT is only available to 'wholesale clients' within the meaning of that term under the Corporations Act 2001 (Cth).		
<b>Minimum balance</b>	Minimum balance of \$250,000		
<b>Interest rate<sup>2</sup></b>	<b>Entity Type</b>	<b>Account Balance</b>	<b>Interest Rate<sup>3</sup></b>
	Family trusts	Less than \$2m	4.10% p.a.
		\$2m and above	3.45% p.a.
	Individuals and SMSFs	Less than \$20m	4.10% p.a.
		\$20m and above	3.45% p.a.
	Companies & Other corporates	Any balance	3.45% p.a.
<b>Liquidity</b>	'At call' bank account with funds available within 48 hours of written directions.		
<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; and</li> <li>• facilitate transactions in relation to Wingate investment opportunities (rather than to facilitate day-to-day transactional use).</li> </ul>		
<b>Account operation</b>	<p>Wingate manages the Wingate CMT and holds the cash in a trust account held with ANZ Bank. Wingate is the main point of contact for the co - investor, administering all aspects of the account including opening, transacting, reporting and closing. Co-investors are required to provide instructions for transaction(s) through the Wingate Private Capital team.</p> <p>Wingate will only withdraw amounts from the 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. The Wingate CMT can only be used to hold cash balances pending investment into Wingate related investments or to be transferred into an account in the same name as the CMT.</p> <p>Amounts can be deposited into the Wingate CMT account by electronic transfer only and not by visiting an ANZ branch.</p>		
<b>Fees</b>	<p>Management fee: Nil</p> <p>Transaction fees: Nil</p> <p>Administration fee: The interest rate incorporates any applicable administration cost recovery by Wingate.</p>		

<sup>1</sup> Wingate Group Holdings Pty Ltd and/or its wholly owned subsidiaries

<sup>2</sup> Variable interest rate (subject to change) applied to account balances on an aggregate client basis.

<sup>3</sup> Applicable to the total balance of account







## Key Risks

Before making an investment decision co-investors should carefully consider the information set out in this fact sheet and in the Wingate Cash Management Trust–Terms and Conditions ([View Here](#))

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:

 Operation 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 may be covered. For further information please refer to the <a href="#">Financial Claims Scheme</a> .

## About Wingate

Wingate, a CapitalLand Investment (CLI) Group company, is a leading Australian private credit investment manager that specialises in real estate and mid-market corporate debt solutions. Wingate's investors include global financial institutions, local and international family offices and private individuals. Our success is built on our ethical approach, deep capabilities in debt and our ability to inspire trust in our partners.

CLI is a leading global real asset manager that is headquartered and listed in Singapore.

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**WINGATE**  
A CapitalLand Investment Group Company

**PRI** | Principles for  
Responsible  
Investment

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