



Designed for financial advisers to help remove time-consuming administration

Quick guide Term deposit hub

Innovative, fully transactional hub makes it easy to move funds

Delivers rates from more than 20 major Australian banks, international banks, regional banks and credit unions

OneVue offers an innovative, fully transactional term-deposit hub, which fits neatly in the OneVue UMA platform.

The OneVue term-deposit hub powered by moneymarket.com.au has been designed specifically for financial advisers to help remove the time-consuming administration associated with moving client funds between term-deposit providers.

The term-deposit hub delivers rates from more than 20 major Australian banks, international banks, regional banks and credit unions.

It also minimises what ASIC identified as the significant risk of term-deposit investors rolling money over from a high interest rate to a low interest rate.

Of \$97 billion in term deposits placed during the period of ASIC's investigation in 2010, 97% was originally placed into a rate special. A staggering 47% of this was then automatically rolled into a lower rate.

This loss is caused by banks offering rate specials but then markedly reducing the rate on offer when the deposit comes up for maturity.

When your clients' term deposit matures, you are able to switch to a different institution and the funds are transferred automatically with same-day value. This ensures your clients receive the most competitive rate at each rollover without any loss of interest during the transfer.

The OneVue term deposit hub provides a simple solution to this practice with a fully transactional website. It allows investors to obtain the most competitive rate available at each rollover.

All fund movements are always bank to bank and remain in the name of the client.

Benefits to advisers and clients

- A choice of deposits with more than 20 providers,
- Transactional versatility on the web,
- Same day portability of funds between institutions,
- No transaction fees,
- No paperwork and automatic completion of all application forms and contract notes after the initial OneVue UMA platform account is opened,
- Wholesale rates from a large range of banks and financial institutions,
- Full client confidentiality,
- Advance notification of coming maturities,
- Full history of financial transactions at the end of the tax year,
- Reporting of income and portfolio movements and performance, and
- Accrued interest in the investor's term deposit is reflected daily on the OneVue UMA platform.

The term-deposit hub sitting within the UMA platform and including accrued interest delivers an unmatched client experience.

This document contains general financial product advice that is not specific to anyone's personal circumstances, finances or needs. You should read and consider OneVue's relevant offer documents available from www.onevue.com.au before acting on the advice in this document