

# Cash Operating Account

## Current interest rate

### Cash holdings

The interest rate you may receive on the cash balance in your Cash Operating Account is net of the Cash Administration Fee paid to the Responsible Entity for the administration of your Cash Operating Account. The interest rate payable is linked to the Official Cash Rate (OCR) and is 0.50% below the OCR. As at 2 November 2022, the OCR is 2.85% meaning the interest rate payable to you is 2.35%. There is currently no interest payable on cash held outside of the Cash Operating Account.

### Cash holdings in Model Portfolios

The interest rate you may receive on any cash held in Model Portfolios is net of the Cash Administration Fee paid to the Responsible Entity for the administration of cash in your Model Portfolios. The interest rate payable is linked to the Official Cash Rate (OCR) and for cash held in Model Portfolios is 1% below the OCR. As at 2 November 2022, the OCR is 2.85% meaning that the interest rate payable to you is 1.85%.