



PHONE 132 032

Apply

Essentials

A flexible account to park your funds

- Works as a account offering competitive interest on balances of \$10,000 and over, while also giving you the convenience of an everyday transaction account. In other words, it's a savings account that lets you withdraw funds at any time¹
- Easy access to your money with all the features of a regular transaction account – via branch, ATM, Online and Telephone Banking, EFTPOS, cheque book
- Ability to link a Debit MasterCard® to your account
- eStatements available.

Did you know?

Westpac Cash Manager gives you both flexibility to access your funds and rewards growing savings.

Things you should know

Conditions and fees apply

1. Subject to systems availability.
2. Nil for cash withdrawals from participating [Global ATM Alliance partners](#) in designated countries. For more information, read [Accessing your accounts overseas](#).
3. The Westpac Foreign Transaction Fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:
 - a) 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or
 - 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus 0.2% Westpac On-Charged Scheme Fee).

For all accounts, balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month. BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.



<http://www.westpac.com.au/personal-banking/bank-accounts/savings/cash-management/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Features

- Cash Manager offers paperless eStatements, which not only helps the environment but provides ready access to 7 years of account activity. You're simply sent an email each month, and you sign in to Online Banking to view your statement.
- Start a regular savings plan by setting up a periodical payment and reach that goal sooner
- With online or telephone access you can monitor transactions, marvel at that savings balance or transfer funds, 24 hours a day, 7 days a week¹.

Add a Debit MasterCard® to your account

You can use a Debit MasterCard® to get instant access to your funds at ATMs throughout Australia and overseas, and at merchants using EFTPOS within Australia. Use it on the Internet or over the phone to purchase goods and services and pay bills using BPAY®.

You can also use your Debit MasterCard® to make purchases overseas wherever you see the MasterCard logo.

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Fees

Standard fees

Fee	Amount
Monthly service fee	\$5.00
Minimum monthly balance to waive service fee	\$10,000
Online Banking withdrawal	NIL
Telephone Banking withdrawal (automated)	NIL
Telephone Banking withdrawal (staff assisted)	\$2.50
EFTPOS	\$0.50
Westpac/St. George/BankSA branded ATMs withdrawal in Australia	\$0.50
Cheques written	\$0.50
Direct debit	\$0.25
Branch staff assisted withdrawal	\$2.50
Overseas ATM cash withdrawal ²	\$5.00
Overseas ATM balance enquiry	NIL
Westpac Foreign Transaction Fee	Refer to footnote ³
Dishonour of cheques written or direct debits	\$9
Periodical payment not made fee	\$9
Account overdrawn fee	\$9

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Rates

For Cash Manager interest is calculated daily on the tiered interest rate applicable to your entire account balance.

Westpac Cash Manager variable interest rates p.a.

Amount	Rate
0 < \$5,000	0.25%
\$5,000 < \$10,000	0.25%
\$10,000 < \$20,000	3.05%
\$20,000 < \$50,000	3.05%
\$50,000 < \$100,000	3.05%
\$100,000 < \$250,000	4.05%
\$250,000 < \$500,000	4.05%
\$500,000+	4.30%

View [Westpac Cash Manager essentials](#).

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Links

- > <https://forms.westpac.com.au/Forms/savingtranslong.nsf/frmmain?readform&page=applicanteligibility&producttype=Cash&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fpersonal-banking%2Fbank-accounts%2Fsavings%2Fcash-management%2F>
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- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Deposit Accounts for Personal and Self Managed Superannuation Fund Customers - Terms and Conditions (PDF 585kb)
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- > Global ATM Alliance partners
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