

YOUR CASH ACCOUNT

When you join Rhythm Investment or Rhythm Super, a cash account is automatically established for you. The cash account represents the cash in your account (excluding any cash held in managed portfolios and term deposits) and is used to settle all transactions relating to the investments held within your account and deduct any fees and charges applicable.

When you first open an account, you direct us to invest your money in your cash account until we receive investment instructions from your adviser. The cash in your cash account and in your managed portfolios is held by a custodian (or sub-custodian), in an account with Members Equity Bank Limited¹ and other authorised deposit-taking institutions (ADIs) we use from time to time.

We will not withdraw any part of your cash account holdings except at your direction (which may include a standing instruction) or if required by law.

You can find out more information about the cash holdings in your cash account by referring to the most recent copy of the Rhythm Investment IDPS Guide (IDPS Guide) or Rhythm Super Product Disclosure Statement (PDS) which is available to you, free of charge, from your adviser or by contacting HUB24 Custodial Services Ltd (the Administrator) on 1300 319 363.

CASH INTEREST RATE

The cash interest rate applies to the cash in your cash account. The cash interest rate is calculated daily and interest is paid monthly on a positive balance in your cash account. Information on the current interest rate payable in respect of your cash account (including any cash held in managed portfolios) can be found on InvestorHUB.

CASH MANAGEMENT FEE

The cash management fee is the amount the Trustee/Service Operator may retain in relation to its cash management activities.

The cash management fee the Trustee/Service Operator earns is the amount (if any) above the applicable declared cash interest rates.

The cash management fee as of 17 January 2026 was 1.20% per annum. This may change if there are changes to the interest earned by the Trustee/Operator and/or the cash interest rate in respect of your cash account.

You can find out more about the cash management fee by referring to the most recent copy of the IDPS Guide or PDS which is available to you, free of charge, from your adviser or by contacting HUB24 Custodial Services Ltd (the Administrator) on 1300 319 363.

^[1] Members Equity Bank Limited (ABN 56 070 887 679) has consented to being named on this page in the form and context in which their name is included and have not withdrawn their consent.