



15 November 2021

Vanguard Personal Investor Cash Account Interest Rate

The money in your Vanguard Cash Account earns you a competitive interest rate, based on your daily closing account balance and paid monthly in arrears. The interest rate payable is variable and can change at any time.

The current Vanguard Cash Account interest rate payable is:

Personal Investor Account type	Effective date: 28 October 2021
Individual account	0.35% p.a.*
Joint account	0.35% p.a.*
SMSF account	0.35% p.a.*
Company account	0.10% p.a.*^

** All amounts in your Vanguard Cash Account are held in omnibus accounts with ANZ, an Authorised Deposit-taking Institution (or any other institution we select from time to time). An Indirect Cash Management Fee of up to 0.50% p.a. is received by Vanguard from the financial institution where the Vanguard Cash Account funds are held on deposit. This amount is calculated daily on the value of deposits held in the omnibus account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee that is deducted from your account. The interest rate stated above is the actual rate of interest after the Indirect Cash Management Fee is applied.*

^ Cash held by Company Accounts in the Vanguard Cash Account receive a lower interest rate from ANZ (or any other institution we select from time to time) as they do not meet the definition of a Retail deposit under APRA Prudential Standard (APS 210).

For further information regarding your Vanguard Cash Account please refer to the Vanguard Personal Investor Guide.

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