

0.06 % p.a



The rate of return, net of fees & costs, effective from 24 December 2020 and is subject to change.


Sandhurst Cash Common Fund as at 30 September 2020

Fund overview

The Sandhurst Cash Common Fund (the Fund) provides a functional 'at call' cash style investment that exhibits capital stability and provides regular income and convenient access to your money. The Fund aims to preserve the capital of your investment whilst also generating a competitive return when compared to other similar style cash savings accounts.

Fund snapshot

Investment profile as at 30 September 2020		
Cash at bank	\$44,914,426	10.6%
Negotiable certificates of deposits	\$380,791,565	89.4%
TOTAL ASSETS	\$425,705,991	100.0%
Number of Accounts		10,184



Did you know?

- With the introduction of OSKO all new and existing Pay Anyone customers have the ability to send and receive faster, more secure payments, 24/7 by registering a PayID.
- You can open the Fund with as little as \$1,000
- Distributions are calculated quarterly as at 31 March, 30 June, 30 September and 31 December and can be automatically reinvested or paid direct to your nominated account.
- Additional investments can be made at any Bendigo Bank branch, via cheque mailed to Sandhurst or through the Bank's e-banking facilities. There is no minimum amount.
- The Fund provides you with a quarterly statement and an optional cheque book.
- You can check your Fund's investment balance and your transaction history as well as transfer funds to and from your investment using Bendigo Bank's e-banking services.

Fund performance

Past performance*

Annualised Actual Return

1 year	0.16%
3 years	0.82%
5 years	1.06%
10 years	1.91%

* Fund Return is calculated before tax, after Fund fees and costs and assumes any income distributions are reinvested. Past performance is not an indication of future performance.

Market Commentary

During the September quarter, the Reserve Bank of Australia kept the official cash rate at 0.25%, the lowest in Australian history. The disruption caused by the outbreak of COVID-19 continues to impact economies around the world. The Reserve Bank of Australia has provided ample liquidity to the financial system through policy measures and whilst official interest rates have remained stable throughout the quarter, the market has begun pricing in another rate cut in the coming quarter. Whether this materialises is uncertain, but the expectation is placing additional downward pressure on interest rates. The Fund distribution rate was stable at 0.05% p.a. during the quarter.

Questions?

For further information contact us on 1800 634 969 or visit our website: www.sandhursttrustees.com.au

Important Information

The Sandhurst Cash Common Fund (Fund) is issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 a subsidiary of Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 AFSL 237879. Related banking facilities are issued by the Bank. Sandhurst and the Bank receive remuneration on the issue of the product and/or services they provide, full details of which are contained in the relevant offer documents. Investments in the Fund are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. The rate of return payable on investments in the Fund will generally move in line with market conditions and money market rates. It should be noted that this rate is not guaranteed to investors. This update is provided by Sandhurst and contains general advice only. Economic and outlook forecasts are not guaranteed to occur. Past performance is not an indication of future performance. Please consider your situation and read the relevant offer documents available at www.sandhursttrustees.com.au/pds, any Bendigo Bank branch or by phoning 1800 634 969 before making an investment decision. This information is current as at 30 September 2020 (unless stated otherwise) and is subject to change without notice.

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