

Cash

Cash as an investment



Usually a short-term option (less than 90 days), offering high security and modest returns.

Cash management accounts

Short-term, highly liquid accounts paying variable (compounding) interest, usually a little higher than a standard savings account.

Term deposits

Funds locked away for a fixed period at a fixed rate (known overseas as certificates of deposit, or CDs).

Bank accounts

Everyday, savings and online accounts. Interest is variable and usually compounding.

Cash protects capital and gives easy access, but over time its low return may not keep pace with inflation.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.