

Infinity Centre

A BOUTIQUE FINANCE
CENTRE

DIGITAL NEWSLETTER

IN FOCUS - THE RBA

The Reserve Bank of Australia (RBA) is Australia's central bank and the institution responsible for the country's monetary policy. It was established in 1960, taking over the central banking functions from the Commonwealth Bank of Australia.

Currently the Cash Rate is at 4.10%. However, throughout 2025 - the RBA will hold their cash rate meetings on the following dates and the cash rate could be subject to change.

1st April, 20th May, 8th July, 12th August, 30 September, 4th November and 9th December.



Well Summer is officially over, and in the Southeast it is definitely getting a little chilly. I feel like we are going to miss autumn altogether and get straight into winter!

It is hard to believe that a quarter of this year is over already but with that came the RBAs first decrease - a very long awaited for reprieve for most, even if it was just 0.25%.

This newsletter we are diving into the RBA and all you need to know.

♥ Sam

Connect with me:

Phone: 0405 078 801

Facebook: Infinity Centre

Email: finance@infinitycentre.net.au

Web: www.infinitycentre.net.au

Instagram: [infinityfinancecentre](https://www.instagram.com/infinityfinancecentre)



CONSUMER FINANCE

- Owner Occupied Homeloans
- Residential Investment Property Loans
- Refinance
- Construction Loans
- Car Loans
- Asset Loans
- Personal Loans
- Debt Consolidation



COMMERCIAL FINANCE

- Commercial Property Loans
- Business Loans
- Equipment Loans
- Asset Loans
- Short Term Business Finance
- Invoice Finance

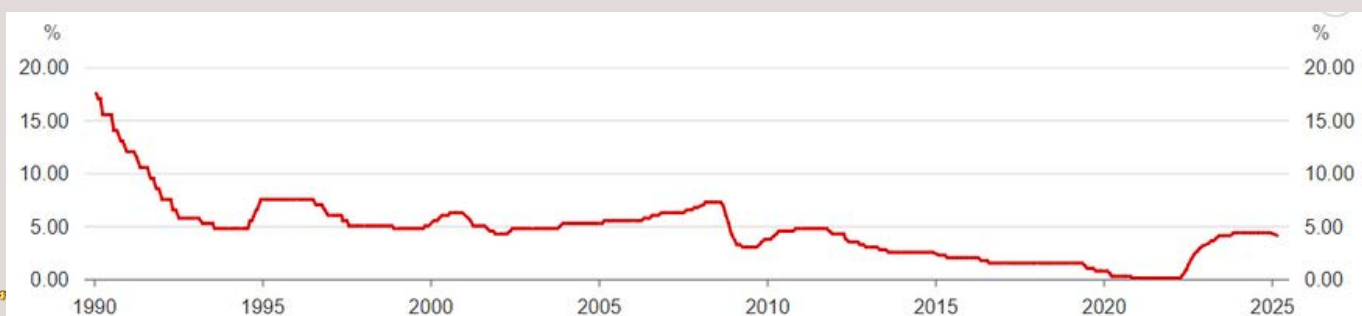


AGRI FINANCE

- Property Loans
- Short Term Agri Lending
- Asset Loans
- Equipment Loans
- Livestock Funding

Are you seeking any of the above services now or in the future? Infinity Centre can help you.

CASH RATE TARGET



In Feb 2025 we saw a decrease of 0.25%. Prior to that, movement was November 2023 at an increase of 0.25%.

**Data sourced from www.rba.gov.au*

WHAT ARE THE MAIN FUNCTIONS OF THE RBA?

1. Monetary Policy:

- The primary purpose of the RBA is to implement and manage monetary policy to maintain price stability, full employment, and the overall economic prosperity of Australia. This mainly involves setting the official cash rate, which influences interest rates across the economy to control inflation and stimulate or slow down economic activity as needed.

2. Financial Stability:

- The RBA aims to maintain a stable and efficient financial system. It oversees the payment systems, ensures liquidity in the financial markets, and works to prevent systemic risks that could undermine the financial system's integrity.

3. Currency Issuance:

- The RBA is responsible for the issuance and management of Australia's banknotes. It designs, produces, and distributes Australia's physical currency, ensuring its security and integrity.

4. Payments System Regulation:

- The RBA plays a role in ensuring the efficiency and security of Australia's payments system. It monitors the payments industry and implements policies to ensure safe and efficient transactions across banks and other financial institutions.

5. Management of Australia's Foreign Reserves:

- The RBA manages Australia's foreign currency reserves, which are used to support and stabilize the Australian dollar in foreign exchange markets and provide a buffer against external shocks.

6. Banker to the Government:

- The RBA acts as the banker for the Australian government, managing its accounts, processing transactions, and providing financial advice to the government.

In summary:

The RBA's core mission is to contribute to the stability of the Australian currency, ensure low inflation, support full employment, and promote the overall economic prosperity and welfare of Australia. It achieves this through managing monetary policy, overseeing the financial system, issuing currency, and providing other essential financial services to the government and the economy.

If you would like to stay up to date this year on the RBA – please follow their social media profiles or head to their website www.rba.gov.au



BEFORE I GO.....

Thanks for sticking around and reading my newsletter!
I hope you have a wonderful Easter break with family and friends
and the Easter Bunny is kind to you.

