

# Leveraged Equities Margin Loan

**Borrower  
Application Form**

**Dated 1 July 2015**

Issued by Leveraged Equities Limited  
as Lender ABN 26 051 629 282 AFSL 360118.



**Le<sup>✓</sup>eraged<sup>™</sup>**  
The professional's choice

# How to start

## Important Notice

The Leveraged Equities Margin Loan is provided by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) (referred to as Leveraged Equities, LE or the Lender). You can contact the Lender on 1300 307 807 between 8:30am and 5:30pm (Sydney time) Monday to Friday.

A Product Disclosure Statement (PDS) and a Product Guide have been prepared by the Lender and are dated 1 July 2015 or later. The Product Guide contains the terms and conditions for the Leveraged Equities Margin Loan (the Agreement). Before applying for a Margin Loan Facility you must receive and read the relevant PDS and Product Guide.

Capitalised terms in this Application Form have the meaning given in Part 1 (Definitions and Interpretation) of the Agreement. "You" and "your" means the Borrower or the Guarantor as the case may be.

## General Instructions

- DO use a BLACK pen and print within the fields in CAPITAL LETTERS.
- DO NOT use correction fluid. If you make an error, cross it out and have all parties initial the change.
- DO read the checklist provided on page 1.
- DO start in section 1. You may find it easier to proceed through each section even though some are optional. Read the instructions at the top of each section for directions. If there is insufficient space in any of the required fields then please attach and sign documents that provide the required information.
- Your name must exactly match the registered name for any investments you will lodge under the Margin Loan Facility.

## Fee Schedule

A Fee Schedule is set out in section 4 of the Product Guide or can be obtained by visiting [www.leveraged.com.au/fees](http://www.leveraged.com.au/fees) or by contacting the Client Service Team.

## Identification and Supporting Documentation

You may be asked to provide certified copies of various documents, please note:

- The person certifying must include their full name, signature and qualification which makes them eligible to certify a copy.
- Another party to the facility can't certify the documents.
- Your Nominated Financial Adviser may be able to certify a copy if they have more than 2 years continuous service with one or more AFS Licence holder.
- You must provide the copy with the original signature of the person certifying that the document is a true copy.
- Photocopy the relevant identification or supporting document first. Ask the certifier to sign the photocopy and then send that photocopy to the Lender. Do not provide a photocopy of the certifier's signature.
- Call the Client Service Team for information about people who can certify copies of documents and what documents are acceptable as identification.

## Collection of Tax File Numbers

Collection of tax file numbers (TFNs) is authorised, and its use and disclosure are strictly regulated, by Australian tax laws and Privacy Act. Quotation is not compulsory and is not an offence if you choose not to, however tax may be taken out from certain payments made to you at the highest marginal rate of taxation plus Medicare levy if you do not quote your TFN or claim an exemption. For more information about the use of TFNs you can contact the Australian Taxation Office. If you elect to quote your TFN, you authorise the Lender, the Nominee and the Sponsor as your agents on your behalf to quote your TFN in respect of all transactions under the Agreement and in respect of the Secured Portfolio. Nothing in this request obliges the Lender, the Nominee or the Sponsor to quote your TFN.

### Contact details

**Post** GPO Box 5388  
Sydney NSW 2001

**Call** 1300 307 807

**Email** [info@leveraged.com.au](mailto:info@leveraged.com.au)

**Visit** [leveraged.com.au](http://leveraged.com.au)

# Checklist (read)

## Individual Borrower

- Provide your details in section 1.1.
- If you authorise the Lender to credit and/or debit the Nominated Account, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4 and 5 and attach the supporting documentation set out in Section 5. If you have not completed this section, you have attached a copy of the Accountant's Declaration.
- Complete section 6.3 if you are to Nominate a Financial Adviser and have them sign the Adviser Declaration.
- Read the Consents and Acknowledgements in section 7.1 and Offer of Mortgage in section 8.
- Sign section 9.1 as a Borrower.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Attach a legible copy of your driver's licence or passport (Refer to Identification Requirements set out on page 2).

## Joint Borrowers

- Provide details of the joint Borrowers in sections 1.1 and 1.2.
- If you authorise the Lender to credit and/or debit a Nominated Account, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4 and 5 and attach the supporting documentation set out in section 5. If you have not completed this section, you have attached a copy of the Accountant's Declaration.
- Complete section 6.3 if you are to Nominate a Financial Adviser and have them sign the Adviser Declaration.
- Read the Consents and Acknowledgements in section 7.1 and Offer of Mortgage in section 8.
- Sign section 9.1 and 9.2 as a Borrower.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Attach a legible copy of your driver's licence or passport (Refer to Identification Requirements set out on page 2).

## Company Borrower

- Provide details of the company Borrower in section 1.3. (An Establishment Fee applies, refer to Additional Requirements on page 2.)
- Provide details of at least two directors in section 1.3 (or the sole director). The directors will grant a **Guarantee** and will be **Authorised Persons**.
- If the company authorises the Lender to credit and/or debit a Nominated Account, then complete section 2 and attach the supporting documentation.
- Complete section 3 and 4.
- Complete section 6.3 if you are to Nominate a Financial Adviser and have them sign the Adviser Declaration.
- Read the Consents and Acknowledgements in section 7.1 and Offer of Mortgage in section 8.
- The Application Form must be executed by the company in accordance with its constitution. If there is more than 1 director, then either 2 directors or 1 director and the company secretary must sign section 9.3. If the company has a sole director (who is also the company secretary), then that director must sign section 9.3 and indicate that they are a sole director.
- Company directors in section 1.3 must read the Consents and Acknowledgements in section 7.2 and Offer of Mortgage in section 8.
- Company directors in section 1.3 to sign section 9.4 and 9.5 as a Guarantor.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Company directors to attach a legible copy of their driver's licence or passport (Refer to Identification Requirements set out on page 2).

Checklist continues on page 2

## Trust Borrower (individual or joint trustee)

- The trustee completes section 1.1 (and 1.2 if there are two trustees). (A vetting fee may apply, refer to Additional Requirements on page 2.)
- Provide details of the trust in section 1.4.
- If the trustee authorises the Lender to credit and/or debit a Nominated Account, then complete section 2 and attach the supporting documentation.
- Complete section 3 and 4.
- Complete section 6.3 if you are to Nominate a Financial Adviser and have them sign the Adviser Declaration.
- Read the Consents and Acknowledgements in section 7.1 and Offer of Mortgage in section 8.
- Sign section 9.1 and 9.2 as a Borrower.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Trustee/s to attach a legible copy of their driver's licence or passport and trust deed (Refer to Identification/Additional Requirements set out on page 2).

## Trust Borrower (company trustee)

- Provide details of the company trustee in section 1.3. (An Establishment and vetting fee may apply, refer to Additional Requirements on page 2).
- Provide details of at least two directors (or the sole director) of the company trustee in section 1.3. The directors will grant a **Guarantee** and will be **Authorised Persons**.
- Provide details of the trust in section 1.4.
- If the trustee authorises the Lender to credit and/or debit a Nominated Account, then complete section 2 and attach the supporting documentation.
- Complete section 3 and 4.
- Complete section 6.3 if you are to Nominate a Financial Adviser and have them sign the Adviser Declaration.
- Read the Consents and Acknowledgements in section 7.1 and Offer of Mortgage in section 8.
- The Application Form must be executed by the company in accordance with its constitution. If there is more than 1 director, then either 2 directors or 1 director and the company secretary must sign section 9.3. If the company has a sole director (who is also the company secretary), then that director must sign section 9.3 and indicate that they are a sole director.
- Company directors in section 1.3 must read the Consents and Acknowledgements in section 7.2 and Offer of Mortgage in section 8.
- Company directors in section 1.3 must sign section 9.4 and 9.5 as a Guarantor.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Directors of the company trustee to attach a legible copy of their driver's licence or passport and trust deed (Refer to Identification/Additional Requirements set out on page 2).

## Identification Requirements

### Individual and Joint Borrowers (including trustees)

Attach a legible copy of your **driver's licence** or **passport**. And, tick one (1) box:

- Existing verified Facility with the Lender (Only facilities that have met the Lender's identification processes.)

### Company directors

Facility Name and Number

### Authorised Person (except your Nominated Financial Adviser)

- Identification by an eligible Nominated Financial Adviser (Check with your financial adviser before ticking this box.)

### Beneficial Owners (Company and Trust Borrowers)

- Certified copies of acceptable identification documents (Attach the copy with the original signature of the certifying person.)

**Providing certified copies.** Refer to the How to Start section located on the inside front cover.

## Additional Requirements

### Company Borrower

A fee for company applicants applies and is set out in the Fee Schedule.

The Borrower may not be able to operate the Margin Loan Facility until the fee is paid. This fee is not refundable.

#### Payment Options

- Cheque payable to Leveraged Equities Limited
- The Lender is authorised to debit the Nominated Account in section 2

### Trust Borrower

Attach one (1) of the following:

- Certified copy of the trust deed in full including any deeds of variation; and Certificate from the trustee's solicitor; or
- Certified copy of the trust deed in full including any deeds of variation (A Fee will apply for this option, refer to the Fee Schedule. Payment options are provided above).

# Leveraged Equities Borrower Application Form

Complete this form using **BLACK INK** and print well within the fields in **CAPITAL LETTERS**.  
Mark answer boxes with a cross (X).

## 1 Borrower details (mandatory)

### 1.1 Individual Borrower 1

Title

Mr  Mrs  Ms  Miss  Dr  Other

Given name  Middle name

Last name

Occupation  Date of birth  /  /

If you are not an Australian citizen, provide evidence of your residency status.

**Current Residential Address** (This cannot be a PO Box.)

Address

Suburb  State  Postcode

**Mailing Address** (Only required if it is different to your residential address.)

Address

Suburb  State  Postcode

**Contact Details** (At least one (1) phone number and email address must be provided.)

Home Telephone ( )  Work Telephone ( )

Mobile Number

Email address

**Taxation Information**

Tax File Number (TFN)  or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.

## 1.2 Individual Borrower 2

Title

Mr  Mrs  Ms  Miss  Dr  Other

Given name  Middle name

Last name

Occupation  Date of birth  /  /

If you are not an Australian citizen, provide evidence of your residency status.

**Current Residential Address** (This cannot be a PO Box.)

Address

Suburb  State  Postcode

**Mailing Address** (Only required if it is different to your residential address.)

Address

Suburb  State  Postcode

**Contact Details** (At least one (1) phone number and email address must be provided.)

Home Telephone ( )  Work Telephone ( )

Mobile Number

Email address

**Taxation Information**

Tax File Number (TFN)  or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.

### 1.3 Company Borrower

Company Name  ACN

#### Registered Address

Address   
Suburb  State  Postcode

#### Mailing Address (Only required if different to registered address.)

Address   
Suburb  State  Postcode

#### Contact Details (At least one (1) phone number and email address must be provided.)

Business Telephone ( )  Work Telephone ( )   
Mobile Number   
Email address

#### Taxation Information

Tax File Number (TFN)  or TFN Exemption Details   
Industry Type (i.e. primary business activity)

### Beneficial owners\* of the Company

Please ensure all Beneficial Owners provide certified Identification with this Application Form.

\*Beneficial owners are any individuals who:

- a) own through one or more shareholding (direct or indirect) 25% or more of the issued capital of the company, if not then;
- b) are entitled to exercise 25% or more of the voting rights including power of veto, if not then;
- c) hold the position of senior managing official.

Director 1  Director 2  Other

#### Beneficial Owner 1

Full legal name (given/middle name(s), family name)

Residential address (PO Box is NOT acceptable)

State  Postcode  Country

Date of birth  
 /  /

#### Beneficial Owner 2

Full legal name (given/middle name(s), family name)

Residential address (PO Box is NOT acceptable)

State  Postcode  Country

Date of birth  
 /  /

\*If there are more than two Beneficial Owners attach additional page(s).

## Director Guarantor 1

Title

Mr  Mrs  Ms  Miss  Dr

Other

Given name

Middle name

Last name

Occupation

Date of birth

 /  / 

If you are not an Australian citizen, provide evidence of your residency status.

**Current Residential Address** (This cannot be a PO Box.)

Address

Suburb

State

Postcode

**Mailing Address** (Only required if it is different to your residential address.)

Address

Suburb

State

Postcode

**Contact Details** (At least one (1) phone number and email address must be provided.)

Home Telephone

 ( )

Work Telephone

 ( )

Mobile Number

Email address

**Taxation Information**

Tax File Number (TFN)

or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.



## Director Guarantor 2

Title

Mr  Mrs  Ms  Miss  Dr  Other

Given name

Middle name

Last name

Occupation

Date of birth

 /  / 

If you are not an Australian citizen, provide evidence of your residency status.

**Current Residential Address** (This cannot be a PO Box.)

Address

Suburb

State

Postcode

**Mailing Address** (Only required if it is different to your residential address.)

Address

Suburb

State

Postcode

**Contact Details** (At least one (1) phone number and email address must be provided.)

Home Telephone

 ( )

Work Telephone

 ( )

Mobile Number

Email address

**Taxation Information**

Tax File Number (TFN)

or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.

## 1.4 Trust Borrower

If this section is left blank you represent and warrant that, irrespective of any other information provided in the Application Form, you are not a trustee in relation to the Margin Loan Facility.

Trust Name

ABN

Tax File Number  
(TFN)

Type of Trust: e.g. Family, Discretionary, Other (please specify)

Country in which Trust was established

## Settlor of Trust

**(Not required if a regulated trust or initial sum to establish the trust was less than \$10,000)**

\*The 'settlor' is the person/entity who established the trust by contributing the initial assets or amount, often called the 'settled sum'.

Full legal name (given name, middle name(s), family name) or Registered Business Name

## Beneficiary Information

Identify the beneficiaries by name, please complete details below and provide certified Identification with this Application Form.

**Beneficial Owner 1**

Full legal name (given/middle name(s), family name)

**Beneficial Owner 2**

Full legal name (given/middle name(s), family name)

\*If there are more than two beneficiaries please attach additional page(s)

If the trust is referenced by a membership of a class(es), please provide the details of the class (es):

## 2 Nominated Account (optional)

### 2.1 Bank Account Details

BSB	<input type="text"/>	Account Number	<input type="text"/>
Account Name	<input type="text"/>		
Name of Australian Financial Institution	<input type="text"/>		
Address of Financial Institution	<input type="text"/>		

### 2.2 Instructions

The Bank Account in section 2.1 is the Nominated Account and is authorised for:  
Mark relevant option with a cross (X).

- Direct Credit**  The Lender is authorised to credit the Nominated Account for any proceeds paid under the Agreement.
- Direct Debit**  By completing this Direct Debit Request and signing this Application Form (either below or in section 9) the account holder(s) of the Nominated Account authorise and request Leveraged Equities Limited (APCA User ID No. 032807 or User ID No. 153465 as applicable) and its successors and assigns to debit the Nominated Account with any amounts which the Lender may debit or charge through the bulk electronic clearing system.

### 2.3 Payment Authority

- The Lender is authorised to debit the Nominated Account for interest when due. If you do not tick this box, the Lender is authorised to capitalise interest to your Loan Account when due.
- The Lender is authorised to debit the Nominated Account for the amount and in accordance with the schedule identified below.

**Amount \$**

**Frequency**  weekly  fortnightly  monthly

**Start Date**

### Supporting Documentation

- Where the Nominated Account is in the name of a company, please provide the company ACN below  
**ACN**
- A Nominated Account must be in the name of the Margin Loan Facility in this Application Form, or a Borrower/Guarantor must be a bank account holder.
- If you have authorised for Direct Debit in section 2.2, provide evidence of the Nominated Account confirming the BSB, Account Number and Account Name from the Financial Institution.
- Where a bank account holder is not a Borrower or Guarantor to the Margin Loan Facility, please provide certified identification for that person.

#### Account Holder 1/Director 1

Signature (if not a Borrower or a Guarantor)

Print full name

Office held (e.g. Director/Secretary)

Date

 /  / 

#### Account Holder 2/Director 2

Signature (if not a Borrower or a Guarantor)

Print full name

Office held (e.g. Director/Secretary)

Date

 /  /

### 3 Margin Loan Facility details (mandatory)

#### 3.1 Credit Limit

Minimum Credit Limit is \$20,000. Round to the nearest \$1,000.

Credit limit \$

#### 3.2 Margin Call Contact Details

As a Borrower, you must provide at least one (1) preferred point of contact for a Margin Call that you personally monitor.

You can nominate an email address or a mobile phone number for a short text message (sms) alert, up to a maximum of three (3).

The Lender will attempt to send a Margin Call to all the preferred points of contact, but may use other methods.

A Margin Call will contain personal information such as the facility number and the shortfall amount.

	Preferred point of contact (email address or mobile phone number for sms)	Name of the Borrower (who will usually monitor this preferred point of contact)
1		
2		
3		

#### 3.3 Expected Investment Parameters

Provide details of the investment portfolio that is intended to be held under the Margin Loan Facility.

The type of Acceptable Investment in the Secured Portfolio will consist of:

Only ASX listed; or  Managed Funds representing  % of the Secured Portfolio

The largest single Acceptable Investment of the Secured Portfolio will be:

Less than 20%; or  Between 20% and no more than 40%; or  
 More than 40% but less than 70%; or  Greater than 70%

The majority of Acceptable Investments in the Secured Portfolio will be invested:

Within the ASX Top 50; or  The ASX Top 200; or  
 Outside of the ASX Top 200

The amount you intend to borrow expressed as a percentage of the Market Value of the Secured Portfolio will be at a Gearing Ratio of:

Less than 30%; or  Between 30% and no more than 50%; or  
 More than 50% but less than 70%; or  Greater than 70%

#### 3.4 Alerts

% Preferred Target Gearing Ratio

The Lender may be able to give additional alerts that can help you manage your Margin Loan Facility.

These include alerts before your Margin Loan Facility is subject to a Margin Call and if the Gearing Ratio exceeds your preferred target you specify in this section.

It is important to understand that these alerts are an additional service provided to you or your Nominated Financial Advisor and not Notices the Lender maybe required to give to you. The Lender provides these additional alerts on a best efforts basis and you should always monitor your Margin Loan Facility.

#### 3.5 Statements Frequency

Mark one option only with a cross (X). If no option is selected, frequency will default to Monthly and statements made available via the Online Service.

Monthly  Quarterly  Half Yearly  Yearly

If you prefer to have statements posted to your mailing address, please tick this box

## 4 Contribution (mandatory)

### 4.1 Contribution from Borrower (in section 1.1 and 1.2)

A	Refinance another margin loan	Either complete a Refinance Authority in section 11.1 or if it is an existing Facility with the Lender provide the facility number. <input type="text"/>	
B	Cash Contribution	\$	
C	Debit Nominated Account	\$	The Lender is authorised to debit the Nominated Account in section 2 for this amount.
D	Market Value of Securities	\$	Complete section 11.2 and 11.3 for ASX listed Securities or Managed Funds.

Are you using a mortgage over your primary residential property to fund any of the contributions?  Yes  No

### 4.2 Contribution from Director Guarantor (in section 1.3)

Complete this section if you are a director of a company Borrower (including a company trustee) and you will provide your investments as part of the Secured Portfolio to establish the Margin Loan Facility.

A	Cash Contribution	\$	
B	Market Value of Securities	\$	Complete section 11.2 and 11.3 for ASX listed Securities or Managed Funds.

Are you using a mortgage over your primary residential property to fund any of the contributions?  Yes  No

## 5 Borrower finances (mandatory)

Once the application is assessed, Borrowers may be required to provide information beyond what is specified below. The Lender will contact you in this instance.

Tick one box	Type of applicant in section 1	Action
<input type="checkbox"/>	A company Borrower in section 1.3.	No further information is required in section 5.
<input type="checkbox"/>	A trustee on behalf of the trust in section 1.4.	No further information is required in section 5.
<input type="checkbox"/>	An individual Borrower or joint Borrower in section 1.1 or 1.2 AND they are both <b>wholesale</b> clients.	Check with your accountant about providing an Accountant's Declaration as evidence of your status as a wholesale client. If a valid Accountant's Declaration is included with the Application Form then no further information is required in section 5.
<input type="checkbox"/>	All other Borrowers who do not meet any of the categories above.	Complete all information in section 5. Copies of the supporting documentation must be included with the Application Form.

**Supporting Documentation** (the following lists the **minimum supporting documentation** required)

### Income

Borrower Type	Requirements (copies only, certification is not required)
<b>Salaried</b>	Two most recent pay slips, OR most recent PAYG payment summary or tax assessment notice.
<b>Self employed</b>	Two most recent tax assessment notices, AND copy of signed business accounts showing last 2 years.

### Assets

Borrower Type	Requirements (copies only, certification is not required)
<b>All</b>	Most recent statement for all cash and cash like investments. The copy must show the name of the financial institution or issuer of the investment, the account holder name and the current balance. If you own residential (owner occupied or investment) property, then the most recent rates notice.

## 5.1 Borrower's Dependants

Indicate the dependants of the Borrower(s). This includes any children or adults who depend on the Borrower's income.

Ages of each Adult dependant

Ages of each Child dependant

## 5.2 Borrower's Net Income Statement

This is the total annual income and commitments for the Borrower's household. All income is **shown pre-tax**. Salaries should be net of any salary sacrifice for superannuation or other benefits.

Annual Income		Annual Commitments	
Salary Individual Borrower 1	\$	Residential Mortgage/Rent	\$
Salary Individual Borrower 2	\$	Investment Mortgage	\$
Rental Income	\$	Other loan payments	\$
Investment Income	\$	Lease payments	\$
Interest Income	\$	Other Commitments	\$
Business Profits	\$		
Other Income	\$		
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

## 5.3 Borrower's Balance Sheet

List the assets and liabilities of the Borrower(s) including any joint assets or liabilities.

ASSETS	Individual Borrower 1	Individual Borrower 2
Cash and cash-like investments	\$	\$
Residential Property (provide details below) Address:		
Investment Property (provide details below) Address:		
Shares/Managed Funds Details: Yield %:		
Other Tangible Assets Provide Details:		
Superannuation	\$	\$

LIABILITIES	Individual Borrower 1	Individual Borrower 2
Residential Property Mortgage	\$	\$
Investment Property Mortgage	\$	\$
Motor Vehicle Lease/Loan	\$	\$
Investment Loans	\$	\$
Other Loans	\$	\$
Credit/Store Card Limits	\$	\$
Other Liabilities	\$	\$

## 6 Authority and access (optional)

### 6.1 Marketing

We would like to contact you, from time to time to provide information on various offers and special promotions in relation to Bendigo and Adelaide Bank Group's products and services. This may happen via mail, email, telephone or other method. You may give a Notice to the Lender that the Margin Loan Facility is not to be included in any contact lists in relation to offers and promotions.

- Tick this box if you **DO NOT** want the Margin Loan Facility to be included in any list used for the purpose of being contacted by any member of the Bendigo and Adelaide Bank Group in relation to offers unrelated to the products and services you have with the Lender.

### 6.2 Authorised Person

You can specify a person (for example your Nominated Financial Adviser) to be an Authorised Person. Please ensure the Authorised Person provides certified identification.

#### Title

Mr  Mrs  Ms  Miss  Dr  Other

Given name

Last name

Date of Birth (An Authorised Person must be at least 18 years old)  /  /

Occupation

Relationship to the Borrower

Current Residential Address (This cannot be a PO Box.)

Address

Suburb  State  Postcode

#### Contact Details

Phone contacts (  )  (  )

Email address

#### Online Service

- The Lender is authorised to link the Margin Loan Facility to this Facility Access Code (FAC).

Existing FAC

- The Lender is authorised to issue a Facility Access Code (FAC) to the person in this section.

#### Authorised Person

Signature

Print full name

Date

/  /

### 6.3 Nominated Broker / Financial Adviser

Dealer Group / Broker Firm name	<input type="text"/>
Company Name (if applicable)	<input type="text"/>
Trading Account Number	<input type="text"/>

If you are receiving advice regarding your Margin Loan Facility, provide details of your Financial Adviser below.

Financial Adviser Name	<input type="text"/>
Phone Contact	<input type="text" value="( )"/>
Email address	<input type="text"/>

#### Authority

Unless you elect otherwise, the Lender:

- **WILL** share personal information and credit-related personal information with the Nominated Broker and/or Nominated Financial Adviser and the AFSL holder (including their employees and representatives) in this section.
- **WILL NOT** accept instructions from the Nominated Broker and/or Nominated Financial Adviser in regard to your Margin Loan Facility.

Tick this box if you DO NOT want the Lender to share personal information about the Margin Loan Facility with the Nominated Financial Adviser or the AFSL holder.

## 7 Consents and Acknowledgements (read)

### 7.1 Borrower(s)

By signing this Application Form each Borrower:

- warrants that all information in this Application Form is correct and not misleading in any way;
- acknowledges that they have read and understood the Leveraged Equities Margin Loan PDS (including the risks), the Leveraged Equities Margin Loan Product Guide, the Mortgage Terms, the Agreement, the Direct Debit Service Agreement and the Privacy Disclosure and Consent;
- acknowledges that they have not relied on any taxation, legal or financial advice from the Lender and have sought independent taxation, legal and financial advice on the suitability of the product for their circumstances;
- gives the representations and warranties in Clause 55 of the Agreement;
- gives the acknowledgements and consents in the Privacy Disclosure and Consent;
- acknowledges the power of attorney in Clause 51 of the Agreement and executes the power of attorney as a deed;
- if they have completed section 2 they enter into the Direct Debit Service Agreement and execute the Direct Debit Request;
- if they are a Security Owner identified in any of section 11 (or similar form) then they acknowledge that the investments identified in those sections will become part of the Secured Portfolio if the Lender accepts their Offer of Mortgage;
- enters into Sponsorship Agreements separately and together with each and all other Borrowers and Guarantors named in this Application Form;
- makes the Offer of Mortgage in section 8 of this Application Form;
- agrees to be bound by the Agreement; and
- agrees to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded. PPSA means the Personal Property Securities Act 2009 (Cth) and the regulations made pursuant to it.

### 7.2 Guarantor(s)

By signing this Application Form each Guarantor:

- warrants that all information in this Application Form is correct and not misleading in any way;
- warrants that they obtain a benefit from becoming a Guarantor;
- acknowledges that they have read and understood the Leveraged Equities Margin Loan PDS (including the risks), the Leveraged Equities Margin Loan Product Guide, the Mortgage Terms, the Agreement, Direct Debit Service Agreement and the Privacy Disclosure and Consent;
- acknowledges that they have not relied on any taxation, legal or financial advice from the Lender and have sought independent taxation, legal and financial advice on the suitability of providing the guarantee;
- gives the representations and warranties in Clause 55 of the Agreement;
- gives the acknowledgements and consents in the Privacy Disclosure and Consent;
- acknowledges the power of attorney in Clause 51 of the Agreement and execute the power of attorney as a deed;
- if they are the Security Owner identified in any of section 11 (or similar form) then they acknowledge that the investments identified in those sections will become part of the Secured Portfolio if the Lender accepts their Offer of Mortgage;
- grants the Guarantee and agree to be bound by the Guarantee;
- enters into Sponsorship Agreements separately and together with each and all other Guarantors and Borrowers named in this Application Form;
- makes the Offer of Mortgage in section 8 of this Application Form;
- agrees to be bound by the Agreement; and
- agrees to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded. PPSA means the Personal Property Securities Act 2009 (Cth) and the regulations made pursuant to it.

## 8 Offer of mortgage (read)

Each Borrower and each Guarantor offers to give joint and separate mortgages to the Lender on the Mortgage Terms. The Lender can accept the Offer of Mortgage by:

1. opening a Loan Account in the Borrower's name; or
2. in the case of a Guarantor being added subsequent to such opening, on noting the Guarantor in the records of the Lender as Guarantor on the Borrower's Margin Loan Facility;

and such acceptance will, without further action by the Lender create a binding mortgage on the Mortgage Terms.



## 9 Execution (mandatory)

### Important notice to all Borrowers

By signing the Application Form, you declare that, in addition to the consents and acknowledgements in section 7.1:

- You will use the credit provided through the Margin Loan Facility (whether for refinancing another loan or not) wholly or partly to acquire one or more financial products or a beneficial interest in one or more financial products; and
- The Secured Portfolio will consist, wholly or partly of one or more marketable Security or a beneficial interest in one or more marketable Security.

By making this declaration you agree that the Leveraged Equities Margin Loan is at all times a standard margin lending facility for the purposes of the Corporations Act.

#### 9.1 Individual Borrower 1

The Agreement is executed and delivered as a deed.  
The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 /  / 

Witness

Signature

Print full name

Residential Address

Date

 /  / 

#### 9.2 Individual Borrower 2

The Agreement is executed and delivered as a deed.  
The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 /  / 

Witness

Signature

Print full name

Residential Address

Date

 /  /

### 9.3 Company Borrower

The Agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

#### Sole Director/ Director 1/Secretary

Signature

Print full name

Office Held (e.g. Director/Secretary)

Date

 /  / 

Company seal (if required under company constitution)

#### Director 2/Secretary

Signature

Print full name

Office Held (e.g. Director/Secretary)

Date

 /  / 

### Important notice to all Guarantors

It is important to understand that by signing this Application Form, you become personally responsible instead of, or as well as, the Borrower to pay amounts which the Borrower owes and the reasonable expenses of the Lender in enforcing the Guarantee.

- You may not be able to limit your liability and the amount owing can be increased by the Borrower without your knowledge or consent.
- You may not receive notices from the Lender when actions affecting your part of the Secured Portfolio are taken. The Secured Portfolio, including your part, may be sold without notice being given to you.
- You may not be able to withdraw from the Guarantee until the Total Amount Owing is repaid in full.
- By signing this Application Form you warrant that you obtain a benefit from becoming a Guarantor.

### 9.4 Director Guarantor 1

The Agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 /  / 

Witness

Signature

Print full name

Residential Address

Date

 /  / 

### 9.5 Director Guarantor 2

The Agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 /  / 

Witness

Signature

Print full name

Residential Address

Date

 /  /

## 9.6 Sponsor (office use only)

### Consents and Acknowledgements

By signing this Application Form, the Sponsor enters into the Sponsorship Agreement with the Participant Sponsored Holders identified by the HINs attached (being a Borrower, Guarantor and/or any combination of Borrowers and/or Guarantors). By signing below, the Sponsor enters into a separate Sponsorship Agreement in respect of each of the HINs attached.

### Sponsor

Pirie Street Custodian (ABN 64 004 742 581)

### Signature

### Date

 /  /

## 10 Additional features (optional)

### 10.1 Instalment Plus

#### Initial Investment

(a) Your Initial Contribution	\$	minimum total investment is \$1,000
(b) Your Initial Loan	\$	
Total Initial investment	\$	= (a+b). Minimum is \$3,000.

Payment of Initial Contribution (tick one (1) box only):

- The Lender is authorised to debit the Nominated Account identified in section 2
- Cheque made payable to Leveraged Equities Limited is attached
- Loan drawdown against the Secured Portfolio

#### Initial Investment and Regular Monthly Investment

Monthly Contribution Start Date

Detail how the Initial Investment and Monthly Investment is to be allocated between each of your chosen investments. Each Monthly Investment must meet the minimum investment requirement for the investment. The Lender is authorised to debit the Nominated Account in section 2 for the Monthly Contribution.

Fund Name	APIR Code	Initial Investment (min. \$3,000)	(c) Monthly Contribution (min. \$250)	(d) Loan Drawdown (min. \$250)	(c)+(d) Monthly Investment
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>Total</b>			\$	\$	\$

#### Borrower/Director 1/Sole Director

Signature

Print full name

Date

 /  / 

#### Borrower/Director 2

Signature

Print full name

Date

 /  /

## 10.2 Rewards Plus

By providing your Qantas Frequent Flyer details below, you agree that the Lender is authorised to apply a different Variable Rate to the Margin Loan Facility.

Qantas Frequent Flyer Number

Qantas Frequent Flyer member Name

**Borrower/Director 1/Sole Director**

Signature

Print full name

Date

 /  / 

**Borrower/Director 2**

Signature

Print full name

Date

 /  /

# 11 Refinance and Lodge Investments (optional)

## 11.1 Refinance Authority

### Current Margin Loan

Account Name

Account Number

Margin Lender

Margin Lender Phone Number

If the Lender accepts the Security Owner's Offer of Mortgage, (tick one (1) box):

- Full Refinance**  
 (a) the Sponsor is authorised to transfer any HIN attached to the above Margin Loan to the Sponsor and the Security Owner lodges all the securities in that HIN as part of the Secured Portfolio; and  
 (b) the Lender is authorised to register a Security Interest over all managed funds associated with the Margin Loan identified above or to transfer the investments to the Nominee if the issuer can't satisfactorily register the Lender's Security Interest.
- Partial Refinance**  
 (a) the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the holdings identified below as part of the Secured Portfolio; and  
 (b) the Lender is authorised to register its Security Interest over any managed funds identified below or to transfer the investments to the Nominee if the issuer can't satisfactorily register the Lender's Security Interest.

Security Owner Name

Borrower  Guarantor

Security Code / APIR	Security Name	Units

Security Owner Name

Borrower  Guarantor

Security Code / APIR	Security Name	Units

### Borrower/Security Owner/Director 1/Sole Director

Signature

Print full name

Date  /  /

### Borrower/Security Owner 2/Director 2

Signature

Print full name

Date  /  /

## 11.2 Lodge ASX Listed Securities

Security Owner Name

### CHESs Sponsored Securities

Broker Company Name

Broker Account Number/WRAP account

HIN and Registration Details

If the Lender accepts the Offer of Mortgage, (tick one (1) box):

- Lodge All** the Sponsor is authorised to transfer the HIN identified above to the Sponsor and the Security Owner lodges all the securities in that HIN as part of the Secured Portfolio
- Lodge Part** the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the securities identified below as part of the Secured Portfolio.

Security Code	Security Name	Units

### Issuer Sponsored Securities

If the Lender accepts the Offer of Mortgage, the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the securities identified below as part of the Secured Portfolio.

Security Code	Security Name	SRN	Units

### Supporting Documentation

Provide a copy of the most recent holding statement which shows the number of units held for each investment identified in this section.

## 11.3 Lodge Managed Funds

Security Owner Name

If the Lender accepts the Offer of Mortgage, the Lender is authorised to register its Security Interest over the investments identified below or to transfer the investments to the Nominee if the issuer can't register the Lender's Security Interest.

Fund Name / Asset	Security Owner	Investor Number	Units

### Supporting Documentation

Provide a copy of the latest holding statement which shows the number of units held for each investment identified in this section 11.2 and 11.3

#### Borrower/Security Owner 1/Director 1/Sole Director

Signature

Print full name

Date

 /  / 

#### Borrower/Security Owner 2/Director 2

Signature

Print full name

Date

 /  /

