



Online Application Quick Reference Guide

This user guide has been created to help you navigate through the online application process for:

- Margin Loan
(this will take approximately 10 – 15 minutes)
- Investment Loan
(this will take approximately 20 – 30 minutes).

Access

To access the online application, follow these two simple steps:

Step 1: Go to www.leveraged.com.au and click on the 'Online Services' tab

Step 2: Under the 'Online Application' box click on the product link that you're applying for to start or retrieve a new loan application.

What other information do I need to complete an application?

In addition to personal details (name, address, phone number), you may need to provide the following information tabled on next page to complete the application.

Need more information?

Call The Client Service Team
on 1300 307 807

Email info@leveraged.com.au

Mail Leveraged Equities Limited
GPO Box 5388
Sydney NSW 2001



For a Margin Loan			For an Investment Loan		
Individuals	Companies	Trusts	Individuals	Companies	Trusts
<ul style="list-style-type: none"> • Driver's licence • Salaried: two most recent payslips OR most recent PAYG summary OR tax assessment • Self employed: two most recent tax assessment notices AND a copy of two years of signed business accounts • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Adviser details • Existing Security details • Existing Margin Lender • Copy of most recent rates notice for all properties 	<ul style="list-style-type: none"> • Company name • ABN or ACN • Registered address • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Adviser details • Existing Security details • Existing Margin Lender • Pay the fee as set out in the Fee Schedule 	<ul style="list-style-type: none"> • Trust name • Trustee details • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Adviser details • Existing Security details • Existing Margin Lender • Certified copy of trust deed in full including any deeds of variation • Certificate from Trustee's Solicitor (form available from the Client Service Team) or pay the fee as set out in the Fee Schedule 	<ul style="list-style-type: none"> • Driver's licence • Information about assets, liabilities, income and expenses • Bank account details • Tax File Number • Adviser details 	<ul style="list-style-type: none"> • Company name • ABN or ACN • Registered address • Information about assets, liabilities, income and expenses • Bank account details • Tax File Number • Adviser details 	<ul style="list-style-type: none"> • Trust name • Trustee details • Information about assets, liabilities, income and expenses • Bank account details • Tax File Number • Adviser details

Instructions on certifying copies

In addition to personal details (name, address, phone number), you may need the following information on hand to complete this application.

- 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 two year 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 identifications or supporting documents 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.

Navigation

Progress Menu	Standard Navigation
<p><u>Introduction</u> ▶</p> <p>Product Details ▶</p> <p>Application Summary ▶</p> <p>Margin Loan Facility Details ▶</p> <p>Facility Management ▶</p> <p>Authority and Access ▶</p> <p>Additional Information ▶</p> <p>Confirmation ▶</p> <p>Supporting Documentation ▶</p> <p>Consents and Acknowledgements ▶</p> <p>Receipt ▶</p>	<p>Next ▶ Allows you to proceed with the application to the next screen.</p>
	<p>Save ▶ Saves the data you've entered on the application which will allow you to quit and return to complete later.</p>
	<p>Quit ✕ Cease completing the current application. If you have not saved the application, any data entered cannot be retrieved later.</p>
	<p>◀ Back Go back to previously completed screen.</p>
	<p>Add ▶ Adds a record to the table.</p>
	<p>Finish ▶ Clicking this button will submit your application.</p>
<p>This is the progress menu that appears on the left hand side of each screen showing you the progress of your application. The current screen is indicated with an <u>underline</u> and black arrow.</p> <p>! It is not possible to navigate forward through the progress menu. However, as you complete each section, you are able to navigate back and edit or update any data you have entered and then navigate forward by clicking on the 'Next' button on each screen.</p>	<p><u>edit</u> Allows changes to the data you've entered previously in the table.</p>
	<p><u>remove</u> Removes the respective record from the table.</p>
	<p>* Indicates mandatory field that must be completed before you can proceed.</p>

Can I save my application along the way?

You can save your application and return to it later by clicking on the 'Save' button located at the bottom right corner of the application screen. Once you've successfully saved the application, the button will disappear and the 'Next' button allows you to save and then proceed to the next screen. But if you click on the 'Back' button, you'll lose the data you've just entered.

To save, you'll need to provide your email address and password details. After it is saved, you can continue with the application or retrieve it and complete the process at a later time.

An email notification under the subject of 'Saved Application – Your application ID number (Product)' will be sent to the email address you provide. Enclosed in the email are your account login details and a link to retrieve your saved application.

Retrieving your saved application

You can retrieve your saved application in 2 ways.

1) Through the email notification

Once you've successfully saved your partially completed application, an email notification will be sent to the email address you provided. Included in the email is your application ID number, username and password as well as the link to retrieve your saved application. Click on the link and enter your email address and password you provided when you saved your application.

2) Through our website

Visit www.leveraged.com.au/online_services.asp and click on the 'Retrieve existing application' link under the 'Online Application' box. You then enter your email address and password that you provided when you saved your application.

Reviewing and submitting your application

Once you've reviewed the details you entered into the online application through the confirmation screen, upload the supporting documentation (if required), read all the Consents and Acknowledgements and click on the 'Next' button. This will take you to the 'Application Confirmation' screen where you have two options on how to submit your application.

- 1) **SCAN:** Complete, print, sign, scan and upload the Application Form, supporting documentation and post the originals.
- 2) **POST:** Complete, print, sign and mail your Application Form to the Lender with all required supporting documentation to:

Leveraged Equities Limited
Attn: New Business
GPO Box 5388
Sydney NSW 2001

Once you've submitted your application successfully, you'll receive an email confirmation. Please take note that you are not able to retrieve or view a submitted application.

Application Constraints

Guarantors – You can add up to three Individual Guarantors.

Correspondence – All correspondence relating to the loan will be sent to only one Borrower.

Contact details – You must provide at least one phone number. For electronic contact, you must provide your mobile number, fax number or email address.

Advisers – You can nominate up to two advisers, identifying one of them as your Primary Adviser and provide his or her work number.

Authorised Person – You can add up to two Authorised Persons and grant them either full access to operate your account or information only access.

Direct Debit start date – Your nominated direct debit start date must be a business day in the future.