



**Leveraged**Equities

# Margin Loan

Application Form  
Dated 30 January 2012

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

# 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 30 January 2012 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.

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### CONTACT US

Call 1300 307 807  
Email [info@leveraged.com.au](mailto:info@leveraged.com.au)  
Visit [leveraged.com.au](http://leveraged.com.au)  
Post to **GPO Box 5388 Sydney NSW 2001**

## General Instructions

- DO use a BLACK pen and print within the boxes in CAPITAL LETTERS.
- DO NOT use correction fluid. If you make an error, cross it out and have all parties initial the change.
- 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 tables then please attach and sign documents that provide the required information.
- DO complete the checklist on the back cover.

### Fee Schedule

A Fee Schedule is set out in section 4 of the Product Guide or can be obtained by calling the Client Service Team.

### Identification and Supporting Documentation

You may be asked to provide certified copies of various documents.

- 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 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 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 the tax laws and Privacy Act. Quotation is not compulsory but 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.

# Leveraged Equities Margin Loan

## 1. BORROWER DETAILS

**MANDATORY**

### Instructions

Tick one (1) box	Type of Applicant	Action
<input type="checkbox"/>	You are an <b>individual</b> and you are applying as the only Borrower.	<ul style="list-style-type: none"> <li>Provide your details in section 1.1. You are giving an <b>Offer of Mortgage</b>.</li> </ul>
<input type="checkbox"/>	You are applying as <b>joint Borrowers</b> .	<ul style="list-style-type: none"> <li>Provide details of the joint Borrowers in sections 1.1 and 1.2. You are giving a <b>joint Offer of Mortgage</b> and you are both giving separate <b>Offers of Mortgage</b>.</li> </ul>
<input type="checkbox"/>	You are applying on behalf of a <b>company Borrower</b> .	<ul style="list-style-type: none"> <li>Provide details of at least two directors (or the sole director) of the company Borrower in sections 1.1 and 1.2. The directors will grant a <b>Guarantee</b> and will be <b>Authorised Persons</b>. Each director is giving separate <b>Offers of Mortgage</b>.</li> <li>Provide details of the company Borrower in section 1.3. The company Borrower is giving an <b>Offer of Mortgage</b>.</li> </ul>
<input type="checkbox"/>	You are an individual who is a <b>trustee</b> applying on behalf of a trust.	<ul style="list-style-type: none"> <li>The trustee completes section 1.1 (and 1.2 if there are two trustees). The trustee is giving an <b>Offer of Mortgage</b>.</li> <li>Provide details of the trust in section 1.4.</li> </ul>
<input type="checkbox"/>	You are a <b>company trustee</b> applying on behalf of a trust.	<ul style="list-style-type: none"> <li>Provide details of the company trustee in section 1.3. The company trustee is giving an <b>Offer of Mortgage</b>.</li> <li>Provide details of at least two directors (or the sole director) of the company trustee in sections 1.1 and 1.2. The directors will grant a <b>Guarantee</b> and will be <b>Authorised Persons</b>. Each director is giving a separate <b>Offer of Mortgage</b>.</li> <li>Provide details of the trust in section 1.4.</li> </ul>

### 1.1 Individual 1

**Name** (Your name must exactly match the registered name for any investments you will lodge under the Margin Loan Facility.)

Title  Given Names

Surname

Occupation

Date of Birth  /  /

Are you an Australian citizen?  Yes  No. Provide evidence of your residency status.

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

Address   
  
  
Suburb   
State  Postcode  Country (if not Australia)

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

Address   
  
  
Suburb   
State  Postcode  Country (if not Australia)

**Telephone** (At least one (1) telephone contact point is required.)

Work Phone (  )  Home (  )   
Mobile

**Electronic Contact** (At least one (1) electronic contact point is required.)

Email   
Fax (  )

**Taxation Information**

Refer to the inside cover of this Application Form for important information about the collection and use of tax file numbers. If you are applying as a trustee, then provide the trust's taxation information in section 1.4.

Are you an Australian resident for tax purposes?  Yes

If no, specify your country of tax residence:

Tax File Number (TFN)

**Tax Exemption Details**

**Identification Documents** (Tick one (1) box and attach the documents.)

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

Facility Name   
Facility Number

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

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

Completed Bank@Post™ Identification Check including copies of the identification documents

## 1.2 Individual 2

**Name** (Your name must exactly match the registered name for any investments you will lodge under the Margin Loan Facility.)

Title  Given Names

Surname

Occupation

Date of Birth  /  /

Are you an Australian citizen?  Yes  No. Provide evidence of your residency status.

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

Address

Suburb

State  Postcode  Country (if not Australia)

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

Address

Suburb

State  Postcode  Country (if not Australia)

**Telephone** (At least one (1) telephone contact point is required.)

Work Phone (  )  Home (  )

Mobile

**Electronic Contact** (At least one (1) electronic contact point is required.)

Email

Fax (  )

## Taxation Information

Refer to the inside cover of this Application Form for important information about the collection and use of tax file numbers. If you are applying as a trustee, then provide the trust's taxation information in section 1.4.

Are you an Australian resident for tax purposes?  Yes

If no, specify your country of tax residence:

Tax File Number (TFN)

Tax Exemption Details

**Identification Documents** (Tick one (1) box and attach the documents.)

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

Facility Name

Facility Number

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

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

Completed Bank@Post™ Identification Check including copies of the identification documents

## 1.3 Company

**Name** (Details must exactly match existing registration details for the investments the company will lodge under the Margin Loan Facility.)

Company Name

ACN

  

How is the company registered with ASIC?  public company  proprietary company

If the company is a proprietary company and there are more directors than the directors listed in sections 1.1 or 1.2, then attach a list of all directors.

**Registered Address**

Address

  
  

Suburb

State

 Postcode  Country (if not Australia) 

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

Address

  
  

Suburb

State

 Postcode  Country (if not Australia)

**Principal Place of Business** (Only required if different to the registered address.)

Address

  
  

Suburb

State

Postcode

Country (if not Australia)

**Telephone** (At least one (1) telephone contact point is required.)

Office

(

)

Mobile

**Electronic Contact** (At least one (1) electronic contact point is required.)

Email

Fax

(

)

**Taxation Information**

Refer to inside cover of this Application Form for important information about the collection and use of tax file numbers. Is the company a trustee for a trust? If yes, then provide the trust's taxation information in section 1.4. If no, then provide the company's taxation information here.

ABN

Tax File Number (TFN)

**Additional Requirements**

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.

Cheque payable to Leveraged Equities Limited

The Lender is authorised to debit the Nominated Account in section 3.1

**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.

**Details**

Trust Name

Type of Trust

**Taxation Information**

Refer to the inside cover of this Application Form for important information about the collection and use of tax file numbers.

ABN

Tax File Number (TFN)

**Identification Documents** (Tick one (1) box and attach the indicated documents.)

- Certified copy of the trust deed in full including any deeds of variation; and
- Certificate from the trustee's solicitor.

- Certified copy of the trust deed in full including any deeds of variation; and
- A fee for trusts applies and is set out in the Fee Schedule. The trustee may not be able to operate the Margin Loan Facility until the fee is paid. This fee is not refundable.

Cheque payable to Leveraged Equities Limited

The Lender is authorised to debit the Nominated Account in section 3.1

## 2. MARGIN LOAN FACILITY DETAILS

### 2.1 Credit Limit

mandatory

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

Credit Limit \$  ,  ,

### 2.2 Contribution from Borrower

mandatory

Borrowers in section 1.1 and 1.2			
<b>A</b>	Refinance another margin loan		Either complete a Refinance Authority in section 8.3 or if it is an existing Facility with the Lender provide the facility number. <input type="text"/>
<b>B</b>	Cash Contribution	\$ <input type="text"/>	
<b>C</b>	Debit Nominated Account	\$ <input type="text"/>	The Lender is authorised to debit the Nominated Account in section 3.1 for this amount.
<b>D</b>	Market Value of Securities	\$ <input type="text"/>	Complete section 8.1 for ASX listed Securities or section 8.2 for Managed Funds.

Are you borrowing to fund any of the contributions above?  Yes  No

If yes, then is the loan facility a mortgage over your primary residential property?  Yes  No

### 2.3 Contribution from Guarantor (director of company Borrower)

mandatory

Complete this section if you are a director of a company Borrower (including a company trustee), your details are in section 1.1 or 1.2 and you will provide your investments as part of the Secured Portfolio to establish the Margin Loan Facility.

Director in section 1.1			
<b>A</b>	Cash Contribution	\$ <input type="text"/>	
<b>B</b>	Market Value of Securities	\$ <input type="text"/>	Complete section 8.1 for ASX listed Securities or section 8.2 for Managed Funds.

Are you borrowing to fund any of the contributions above?  Yes  No

If yes, then is the loan facility a mortgage over your primary residential property?  Yes  No

Director in section 1.2			
<b>A</b>	Cash Contribution	\$ <input type="text"/>	
<b>B</b>	Market Value of Securities	\$ <input type="text"/>	Complete section 8.1 for ASX listed securities or section 8.2 for Managed Funds.

Are you borrowing to fund any of the contributions above?  Yes  No

If yes, then is the loan facility a mortgage over your primary residential property?  Yes  No

## 2.4 Margin Call Contact Details

mandatory

As the Borrower, you must provide **at least one (1)** preferred point of contact for Margin Calls that you personally monitor. You can provide up to 3 preferred points of contact for Margin Calls. You can select an **email**, a mobile phone number for a **short text message (sms) alert** or a **facsimile** as your preferred method for receiving a Margin Call. The Lender will attempt to send a notice to all the Borrower's preferred points of contact, but may use other methods. You should not provide your Nominated Financial Adviser's contact details unless they have agreed to act as a Margin Call Agent. A Margin Call will contain **personal information** such as the Facility number and the shortfall amount.

	Contact Point (email, mobile for sms or fax only)	Name of person who will usually monitor this point of contact
1		
2		
3		

## 2.5 Expected Investment Parameters

mandatory

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

### Portfolio Diversification (Tick one (1) box only.)

<input type="checkbox"/>	No single investment will be more than 20% of portfolio.
<input type="checkbox"/>	No single investment will be more than 40% of portfolio.
<input type="checkbox"/>	No single investment will be more than 70% of portfolio.
<input type="checkbox"/>	One investment will be more than 70% of portfolio.

What percentage of the portfolio will comprise Managed Funds which are Acceptable Investments?  %

### Average Lending Ratio (Tick one (1) box only.)

<input type="checkbox"/>	The average Lending Ratio of the investments that will be part of the Secured Portfolio will be more than 70%.
<input type="checkbox"/>	The average Lending Ratio of the investments that will be part of the Secured Portfolio will be between 50% and 70%.
<input type="checkbox"/>	The average Lending Ratio of the investments that will be part of the Secured Portfolio will be less than 50%.

The Lending Ratio is a percentage of Market Value and indicates the amount you may be able to borrow against a particular Acceptable Investments. Refer to the list of Acceptable Investments.

**Gearing Ratio** (Tick one (1) box only.)

<input type="checkbox"/>	The Gearing Ratio for the facility will be less than 30%.
<input type="checkbox"/>	The Gearing Ratio for the facility will be between 30% and 50%.
<input type="checkbox"/>	The Gearing Ratio for the facility will be between 50% and 70%.
<input type="checkbox"/>	The Gearing Ratio for the facility will be greater than 70%.

The Gearing Ratio is calculated as the amount you intend to borrow divided by the Market Value of the proposed portfolio.

**2.6 Nominated Platform**

**optional**

Complete this section if you intend to use a Wrap, Master Trust, IDPS, Administration Service, Separately Managed Account (SMA) or other similar service. You should check the list of Acceptable Investments to ensure the Lender will accept your platform as a Nominated Platform.

Platform Name 1

Security Owner Name

This name must be the same as a Borrower or Guarantor identified in this Application Form.

Platform Name 2

Security Owner Name

This name must be the same as a Borrower or Guarantor identified in this Application Form.

### 3. FACILITY MANAGEMENT

#### Instructions

Did you authorise the Lender to debit the Nominated Account in any of the following sections?

- Section 1.3 Additional Requirements for company applicants
- Section 1.4 Identification for trust applicants
- Section 3.3 Fixed Rate Loan
- Section 3.4 Payment Authority
- Section 7.1 Instalment Plus

If yes, then complete section 3.1 (Direct Debit Request). If no, then section 3.1 is optional.

#### 3.1 Direct Debit Request

[check instructions](#)

The account in this section is a Nominated Account. By completing this Direct Debit Request and signing this Application Form (either below or in section 11) the account holder(s) 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 account nominated in this section with any amounts which the Lender may debit or charge through the bulk electronic clearing system.

##### Account Details

BSB Number	<input type="text"/>	<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"/>			

##### Supporting Documentation

Provide a copy of the most recent bank statement for this account. The copy must show the name of the financial institution and the name of the account holders. The account must be in the name of a Borrower or a Guarantor.

##### Signature

If one of the account holders is not a Borrower or a Guarantor who will sign in section 11, that account holder must sign below.

ACN if account holder is a company

##### Account Holder 1/Director 1

Print full name

  

Office held (e.g. Director/Secretary)

Signature

(if not a Borrower or a Guarantor)

Date  /  /

##### Account Holder 2/Director 2/Secretary

Print full name

  

Office held (e.g. Director/Secretary)

Signature

(if not a Borrower or a Guarantor)

Date  /  /

### 3.2 Direct Credit Request

optional

The account in this section is a Nominated Account and the Lender is authorised to credit this account for any proceeds paid under the Agreement.

#### Account Details (Tick one (1) box only.)

Use the same account identified in section 3.1 (Direct Debit Request).

Use the following account

BSB Number   Account Number

Account Name

Name of Australian Financial Institution

Address of Financial Institution

#### Supporting Documentation

Provide a copy of the most recent bank statement for this account. The copy must show the name of the financial institution and the name of the account holder.

### 3.3 Fixed Rate Loan

optional

Loan \$

Fixed Term  6 months  1 year  2 years  3 years  4 years  5 years

Interest Frequency  Annually in-advance  
 Monthly in-arrears

The Lender is authorised to debit the Nominated Account in section 3.1 for interest when due.

A cheque is attached for interest paid in-advance (cheque payable to Leveraged Equities Ltd).

If you do not tick either box, the Lender is authorised to capitalise interest to your Loan Account.

### 3.4 Payment Authority

optional

You may tick one or more boxes.

The Lender is authorised to debit the Nominated Account in section 3.1 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 in section 3.1 for the amount and in accordance with the schedule identified below.

Amount \$

Frequency  weekly  fortnightly  monthly

Start Date  /  /

The Lender is authorised to debit the Nominated Account in section 3.1 for an amount up to the maximum identified below if a Margin Call occurs.

Up to \$

The Lender is authorised to accept verbal instructions from either account holder for the Nominated Account in section 3.1 to debit amounts up to the maximum below.

Up to \$

### 3.5 Sweep Account

optional

Use the Adelaide CMT or CMA below which is in the name of the Borrower or Guarantor.

Account Number

The Lender is authorised to open a new Adelaide CMA that is in the name of the Borrower. The Lender will send the Borrower a copy of the Adelaide CMA product guide.

The account in this section will become a Deposit Account and will be part of the Secured Portfolio if the Lender accepts the Borrower's Offer of Mortgage. By completing this section and signing the Application Form the Borrower authorises and requests Leveraged Equities Limited (APCA User ID No. 032807 or User ID No. 153465 as applicable) and its successors and assigns to debit the Deposit Account with any amounts the Lender may debit in accordance with the Agreement through the bulk electronic clearing system.

Target Facility Balance \$

## Instructions

- **All Borrowers** must provide a **legible copy of their driver's licence or passport**. You may have already provided these as part of the documents used to identify you in sections 1.1 or 1.2.
- Depending on the **Credit Limit** requested and the expected investment parameters in section 2.5, Borrowers may be required to provide information beyond what is specified in this section. The Lender will contact you if further information is required.

Tick one (1) box	Type of applicant in section 1	Action
<input type="checkbox"/>	A <b>company</b> Borrower in section 1.3.	No further information is required in section 4.
<input type="checkbox"/>	A trustee on behalf of the <b>trust</b> in section 1.4.	No further information is required in section 4.
<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 of your status as a wholesale client. If an Accountant's Declaration is included with the Application Form then no further information is required in section 4.
<input type="checkbox"/>	All other Borrowers who do not meet any of the categories above.	Complete all information in section 4. Copies of the supporting documentation must be included with the Application Form.

## Supporting Documentation

The Lender may be required to take reasonable steps to verify the information provided by you in the statement of position in this section (income statement and balance sheet). The following lists the **minimum supporting documentation** required. After assessing your application the Lender may ask you for additional documentation. If your statement of position includes a material asset or income that is not evidenced by the supporting documentation listed below then it is recommended that you provide additional documentation that verifies those assets and income. For example, if other income producing assets make up a significant proportion of your total assets then you should provide copies of statements for those assets.

## Income

Borrower Type	Requirements (copies only, certification is not required)
<b>Salaried</b>	2 most recent pay slips, OR Most recent PAYG payment summary or tax assessment notice.
<b>Self employed</b>	2 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, AND  If you own residential (owner occupied or investment) property, then the most recent rates notices.

## 4.1 Borrower's Employment Details

### Borrower in section 1.1

Provide details of your current employer.

Employer Name

Position/Function

### Borrower in section 1.2

Provide details of your current employer.

Employer Name

Position/Function

## 4.2 Borrower's Dependants

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

List the ages of each **dependant adult**  ,  ,  ,  ,

List the ages of each **dependant child**  ,  ,  ,  ,

## 4.3 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

Salary Individual 1.1

\$

Salary Individual 1.2

\$

Rental Income

\$

Investment Income

\$

Interest Income

\$

Business Profits

\$

Other Income

\$



\$



\$

**Total**

\$

### Annual Commitments

Residential Mortgage/Rent

\$

Investment Mortgage

\$

Other Loan Payments

\$

Lease Payments

\$

Other Commitments\*

\$



\$



\$

**Total**

\$

\*Include any non-discretionary expenses above average living expenses.

## 4.4 Borrower's Balance Sheet

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

### ASSETS

	Market Value	Owner (Tick more than 1 box if jointly owned)		
<b>Cash &amp; cash-like investments</b>	\$ <input type="text"/>			
<b>Residential Property</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address	<input type="text"/> <input type="text"/>	Person 1.1	Person 1.2	Other
<b>Investment Property</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address	<input type="text"/> <input type="text"/>	Person 1.1	Person 1.2	Other
<b>Shares/Managed Funds</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details	<input type="text"/>	Person 1.1	Person 1.2	Other
Yield	<input type="text"/> % pa			
<b>Other Tangible Assets</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details	<input type="text"/> <input type="text"/>	Person 1.1	Person 1.2	Other
<b>Superannuation</b>	\$ <input type="text"/>			

### LIABILITIES

	Loan Amount	Borrower (Tick more than 1 box if jointly borrowed)		
<b>Residential Property Mortgage</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Investment Property Mortgage</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Motor Vehicle Lease/Loan</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Investment Loans</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other Loans</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Credit/Store Card Limits</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other Liabilities</b>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Instructions**

If an individual, other than a Borrower or director of a company Borrower identified in section 1, will lodge investments as part of the Secured Portfolio then complete this section. The person in this section is granting a **Guarantee** and will make an **Offer of Mortgage**.

**5.1 Individual Security Owner Guarantor**

**Name** (Your name must exactly match the registered name for any investments you will lodge under the Margin Loan Facility.)

Title  Given Names

Surname

Occupation

Relationship to Borrower

Date of Birth  /  /

Are you an Australian citizen?  Yes  No. Provide evidence of your residency status.

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

Address

Suburb

State  Postcode  Country (if not Australia)

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

Address

Suburb

State  Postcode  Country (if not Australia)

**Telephone** (At least one (1) telephone contact point is required.)

Work Phone (  )  Home (  )

Mobile

**Electronic Contact** (At least one (1) electronic contact point is required.)

Email

Fax (  )

## Taxation Information

Refer to the inside cover of this Application Form for important information about the collection and use of tax file numbers.

Are you an Australian resident for tax purposes?  Yes

If no, specify your country of tax residence:

Tax File Number (TFN)

Tax Exemption Details

**Identification Documents** (Tick one (1) box and attach the documents.)

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

Facility Name

Facility Number

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

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

Completed Bank@Post™ Identification Check including copies of identification documents.

## 5.2 Initial Funding by Additional Security Owner

<b>A</b>	Cash Contribution	\$ <input type="text"/>	
<b>B</b>	Securities	\$ <input type="text"/>	Complete section 8.1 for ASX listed Securities or section 8.2 for Managed Funds.

Are you borrowing to fund any of the contributions above?  Yes  No

If yes, then is the loan facility a mortgage over your primary residential property?  Yes  No

**6.1 Online Service for Borrower(s)**

If you already have access to the Online Service, then indicate your existing Facility Access Codes (FAC). If you don't we will issue a FAC to the people in sections 1.1 and 1.2.

FAC User	Existing FAC
Individual in section 1.1	
Individual in section 1.2	

**6.2 Marketing**

optional

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.

**6.3 Alternate Contact for locating Borrower**

The Lender is authorised to give personal information to the person in this section.

The Lender may only share information necessary to locate a Borrower.

Title  Given Names

Surname

Telephone (  )

Mobile

Fax (  )

Email

**6.4 Additional Authorised Person**

You can specify a person, other than your Nominated Financial Adviser (see section 6.5), or an individual in sections 1.1 or 1.2 to be an Authorised Person.

**Name**

Title  Given Names

Surname

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

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

Address   
  
  
Suburb   
State  Postcode  Country (if not Australia)

**Contact Details**

Work Phone (  )  Home (  )   
Mobile     
Fax (  )   
Email

**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.

**Identification Documents** (Tick one (1) box and attach the documents.)

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

Facility Name

Facility Number

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

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

Completed Bank@Post™ Identification Check including copies of identification documents.

**6.5 Nominated Financial Adviser**

A Nominated Financial Adviser must hold, or be an authorised representative of an organisation that holds an Australian Financial Services Licence (AFSL). A Nominated Financial Adviser may be your broker.

**AFSL Holder**

Dealer Group/Firm Name

AFSL No.

**Financial Adviser**

Title  Given Names

Surname

Company Name (if applicable)

**Mailing Address** (This is not required if the adviser has previously provided these details.)

Address

  
  

Suburb

State

Postcode

Country (if not Australia)

  

**Contact Details**

Adviser Work Phone

(  )

Adviser Mobile

  

Fax Number

(  )

Adviser Email

Assistant Name

Assistant Work Phone

(  )

Assistant Mobile

  

**Online Service**

Adviser's existing Facility Access Code (FAC)

Assistant's existing Facility Access Code (FAC)

**Authority**

Unless you elect otherwise, the Lender:

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

To change the authority of the Lender to share information or accept instructions tick one (1) of the following boxes.

The Nominated Financial Adviser is an **Authorised Person**.

The Lender **MAY NOT** share personal information about the Margin Loan Facility with the Nominated Financial Adviser or the AFSL holder.



**8.1 Lodge ASX Listed Securities**

Security Owner Name

**CHESSE Sponsored Securities**

Broker Company Name

Broker Account Number/  
WRAP account

HIN

If the Lender accepts the Offer of Mortgage, then (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 section 8.1.

## 8.2 Lodge Managed Funds and other Assets

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 section 8.2.

### 8.3 Refinance Authority

**Current Margin Loan**

Account Name

Account Number

Margin Loan Provider

Provider's Phone Number (  )

If the Lender accepts the Security Owner's Offer of Mortgage, then (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 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

## Instructions

### Individual or joint Borrower

Applicant	Section	Action
Individual Borrower	1.1	(a) Read the consents and acknowledgements in section 9.1. (b) Sign section 11.1 as a Borrower. (c) Have a person, other than a Borrower or Guarantor, witness your signature.
Joint Borrower	1.2	(a) Read the consents and acknowledgements in section 9.1. (b) Sign section 11.2 as a Borrower. (c) Have a person, other than a Borrower or Guarantor, witness your signature.

### Company Borrower

Applicant	Section	Action
Company Borrower	1.3	(a) Read the consents and acknowledgements in section 9.1. (b) 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 11.3. If the company has a sole director (who is also the company secretary), then that director must sign section 11.3 and indicate that they are a sole director.
Director of the company Borrower	1.1	(a) Read the consents and acknowledgements in section 9.2. (b) Sign section 11.4 as Guarantor. (c) Have a person, other than a Borrower or Guarantor, witness your signature.
Director of the company Borrower	1.2	(a) Read the consents and acknowledgements in section 9.2. (b) Sign section 11.5 as as Guarantor. (c) Have a person, other than a Borrower or Guarantor, witness your signature.

### Trustee Borrower on behalf of a Trust

Applicant	Section	Action
Trustee (not a company trustee) of the trust.	1.1	(a) Read the consents and acknowledgements in section 9.1. (b) Sign section 11.1 as a Borrower. (c) Have a person, other than a Borrower or Guarantor, witness your signature.
Trustee (not a company trustee) of the trust	1.2	(a) Read the consents and acknowledgements in section 9.1. (b) Sign section 11.2 as a Borrower. (c) Have a person, other than a Borrower or Guarantor, witness your signature.
Company trustee and directors in section 1.1 and 1.2	1.3	(a) Read the consents and acknowledgements in section 9.1. (b) 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 11.3. If the company has a sole director (who is also the company secretary), then that director must sign section 11.3 and indicate that they are a sole director. (c) Directors in section 1.1 and 1.2 read the consents and acknowledgements in section 9.2. (d) Directors sign section 11.4 and 11.5 as Guarantors. (e) Have a person, other than a Borrower or Guarantor witness the signatures in section 11.4 and 11.5.

### Providing certified copies

If you are asked to provide a “certified copy” 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 send a photocopy of the certifier’s signature.

## Other people in the Application Form

Applicant	Section	Action
Additional Security Owner	5	(a) Read the consents and acknowledgements in section 9.2. (b) Sign section 11.4, 11.5 or 11.6 (whichever is blank) as Guarantor. (c) Have a person, other than a Borrower or Guarantor, witness your signature.
Additional Authorised Person	6.4	(a) Sign section 11.7 as an Authorised Person.
Nominated Financial Adviser	6.5	(a) Read the consents and acknowledgements in section 9.3. (b) Sign section 11.8 as the Nominated Financial Adviser.

### 9.1 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 sections 3.1 or 3.5 they enter into the Direct Debit Service Agreement and execute the Direct Debit Request;
- if they have ticked the box in sections 3.1 or 3.5 instructing the Lender to open an Adelaide Cash Management Account, you request and authorise the Lender to apply to open such an account;
- if they are a Security Owner identified in any of sections 8.1, 8.2 or 8.3 (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 10 of this Application Form; and
- agrees to be bound by the Agreement.
- 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.

## 9.2 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 sections 8.1, 8.2 or 8.3 (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 10 of this Application Form; and
- agrees to be bound by the Agreement.
- 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.

## 9.3 Nominated Financial Adviser

By signing this Application Form the Nominated Financial Adviser makes the following declarations:

- I have explained to the Borrower the nature, effect and risks associated with the Leveraged Equities Margin Loan.
- I have explained to the Borrower the significant risks of using a Margin Loan Facility and in particular the full recourse nature of the facility.
- The Borrower has stated to me that they understand the nature, effect and risks associated with the Leveraged Equities Margin Loan.
- I have complied with the requirements of the Corporations Act and ASIC policy in providing financial advice to the Borrower.
- To the extent the Borrower is a retail client, I provided the Borrower with the Leveraged Equities Margin Loan PDS and Product Guide before they signed this Application Form.
- Where the Guarantor (if any) is also a client of mine, I have recommended that the Guarantor obtain their own independent legal advice about the risks and possible consequences of providing a guarantee under the Leveraged Equities Margin Loan.
- To the extent that I have submitted documentation to identify a Borrower, Guarantor or an Authorised Person:
  - (a) I hold an AFS Licence or am a representative of an AFS Licence holder that is licensed to give personal financial advice in respect of margin lending. I have held or been a representative of an AFS Licence holder for more than 2 years.
  - (b) I have followed any applicable guidelines with respect to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws);
  - (c) I will make available to the Lender, on request, original verification and identification records obtained by me in respect of the Borrower/Guarantor;
  - (d) I will provide details of the customer identification procedures adopted by me in relation to the Borrower/Guarantor;
  - (e) I have kept a record of the Borrower's/Guarantor's identification and verification and will retain these in their file for a period of 7 years after my relationship with the Borrower/Guarantor has ended;
  - (f) I will use reasonable efforts to obtain additional information from the Borrower if the Lender asks me to do so;
  - (g) I will not knowingly do anything to put the Lender in breach of the AML/CTF Laws; and
  - (h) I will notify the Lender immediately if I become aware of anything that would put the Lender in breach of AML/CTF Laws.
- I acknowledge that the Lender will rely on the accuracy and content of this certificate before agreeing to establish a Margin Loan Facility in the name of the Borrower and accept a Guarantee from the Guarantor.

**10. 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.

**11. EXECUTION**

**MANDATORY**

**IMPORTANT NOTICE TO ALL BORROWERS**

By signing the Application Form, you declare that, in addition to the consents and acknowledgements in section 9.1:

- 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;
- The credit provided is wholly or predominately for business or investment purposes; 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.

**11.1 Borrower 1**

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

**Borrower 1**

Print full name

  


Signature

Date  /  /

**Witness**

Print full name

  


Phone number

Signature

Date  /  /

## 11.2 Borrower 2

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

### Borrower 2

Print full name

  

Signature

Date  /  /

### Witness

Print full name

  

Phone number

Signature

Date  /  /

## 11.3 Company Borrower

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

### Director 1 / Sole Director

Print full name

  

Office Held (e.g. Director/Secretary)

Signature

Date  /  /

### Director 2 / Secretary

Print full name

  

Office Held (e.g. Director/Secretary)

Signature

Date  /  /

**Company Seal** (if required under company constitution)

**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. 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.

**11.4 Guarantor 1**

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

**Guarantor 1**

Print full name

  

Signature

Date  /  /

**Witness**

Print full name

  

Phone number

Signature

Date  /  /

**11.5 Guarantor 2**

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

**Guarantor 2**

Print full name

  

Signature

Date  /  /

**Witness**

Print full name

  

Phone number

Signature

Date  /  /

### 11.6 Guarantor 3

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

#### Guarantor 3

Print full name

  

Signature

Date  /  /

#### Witness

Print full name

  

Phone number

Signature

Date  /  /

### 11.7 Authorised Person

#### Authorised Person

Print full name

  

Signature

Date  /  /

### 11.8 Nominated Financial Adviser

#### Nominated Financial Adviser

Print full name

  

Signature

Date  /  /

Go to the check list on the back inside cover of this Application Form.

## 11.9 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  /  /

This page has been intentionally left blank

## CHECKLISTS

Individual or Joint Borrowers	
<input type="checkbox"/>	Your details are in section 1.1 and 1.2 for joint Borrowers.
<input type="checkbox"/>	Each Borrower has attached identification documents nominated in sections 1.1 and 1.2.
<input type="checkbox"/>	Each Borrower has attached a legible copy of their driver's licence or passport. If you did not complete the statement of position in section 4, you have attached a copy of the Statement of Advice or Accountant's Declaration. If you did complete the statement of position in section 4, then you have attached the supporting documentation set out in that section.
<input type="checkbox"/>	You have completed section 2.
<input type="checkbox"/>	If you authorised the Lender to debit your Nominated Account for any fees, interest or other payments then you have completed section 3.1.
<input type="checkbox"/>	You have read sections 9.1 and 10, signed section 11.1 (and 11.2 for joint Borrowers) and your signatures are witnessed by an independent person.
Company Borrower	
<input type="checkbox"/>	The company details are in section 1.3.
<input type="checkbox"/>	At least two directors (or the sole director) have completed sections 1.1 and 1.2.
<input type="checkbox"/>	The directors have attached a legible copy of their driver's licence or passport AND the other forms of identification documents nominated in sections 1.1 and 1.2.
<input type="checkbox"/>	Section 2 is completed.
<input type="checkbox"/>	If the company authorised the Lender to debit the Nominated Account for any fees, interest or other payments then the company has completed section 3.1. If the company did not authorise the Lender to debit the Nominated Account, then a cheque for the company application fee is attached.
<input type="checkbox"/>	The company officers signing on behalf of the company have read sections 9.1 and 10 and signed section 11.3 in accordance with the company's constitution.
<input type="checkbox"/>	The director(s) in section 1.1 and 1.2 have read section 9.2 and signed sections 11.4 and 11.5 and their signatures are witnessed by an independent person.
Trust Borrower	
<input type="checkbox"/>	The trust details are in section 1.4.
<input type="checkbox"/>	If the trustee is an individual, the trustee has completed sections 1.1 and 1.2 if there is more than one trustee.
<input type="checkbox"/>	If the trustee is a company, at least 2 directors (or the sole director) of the company trustee have completed sections 1.1 and 1.2.
<input type="checkbox"/>	The trustee or directors of a company trustee in section 1.1 and 1.2 have attached a legible copy of their driver's licence or passport AND the other form of identification nominated in sections 1.1 and 1.2.
<input type="checkbox"/>	The trustee has attached the identification documents nominated in sections 1.4.
<input type="checkbox"/>	Section 2 is completed.
<input type="checkbox"/>	If the trustee authorised the Lender to debit the Nominated Account for any fees, interest or other payments then the trustee has completed section 3.1. If the trustee did not authorise the Lender to debit the Nominated Account, then a cheque for the trust application fee is attached.
<input type="checkbox"/>	The trustee has read section 9.1 and signed section 11.1 (and 11.2 if there is more than one trustee) or section 11.3 if the trustee is a company. If the trustee is a company then the directors have read section 9.2 and signed section 11.4 and 11.5 and their signatures are witnessed by an independent person.



For more information or to obtain a copy of the PDS, or the other information referred to in this Application Form, speak to your Financial Adviser or contact the Client Service Team.

Call 1300 307 807

Fax (02) 8282 8383

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

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

Post GPO Box 5388,  
Sydney NSW 2001

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