

Investment Loan Application Form

Instructions For Completing Your Application

- Please use a **BLACK** pen to complete the application
- Please complete the application in **BLOCK LETTERS**
- Do **NOT** use correction fluid. If you make an error, cross it out and have all parties initial the change.

Please complete **at minimum**, the sections that match your applicant type(s):

		Application type			
		Individual / Joint	Company	Trust	
Minimum sections required	1	Adviser details	1	Adviser details	
	2	<i>Borrower</i> details	2.2	Company details	
	6	Statement of Position	6	Statement of Position	
	7	Interest Options and Direct Debit Request	7	Interest Options and Direct Debit Request	
	13	Signature and witness	14	Signature and witness	
			Director Guarantors		
			3	Director <i>Guarantors</i> details	
			6	Statement of Position	
			15	Signature and witness	
				1	Adviser details
				2.1 or 2.2	<i>Borrower</i> details (if company trust, refer to company minimum requirements)
				2.3	<i>Borrower</i> trust details
				6	Statement of Position
				7	Interest Options and Direct Debit Request
				13 or 14	Signature and witness

- All *Borrowers*, *Guarantors* and *Authorised Persons* with full access must be identified. This can be completed by your Financial Adviser, an Australia Post Office Official or at one of our state offices. The Australia Post form can be downloaded from leveraged.com.au or contact us on 1300 307 807.

On completion of the application, please review the checklist at the end of the application to ensure you have completed all requirements. **Not completing all requirements will delay the approval of your application.**

Anti-Money laundering / Counter terrorism financing

The anti-money laundering laws within Australia requires us to obtain information to verify your identity. Where you are a business entity this will include details of directors and Beneficial Owners and where you are a Trust, details of the Trustee and Beneficiaries. We may also require other information such as information concerning the business activities, business structure and the source of any payment. Where we request this information, the processing of applications may be delayed until we receive the requested information in a satisfactory form.

Investment Loan Application Form

I. ADVISER DETAILS

First name: Middle name(s): Surname:

Firm name:

Dealer group:

Phone: () Email:

Customer account reference with you:

By signing this section I acknowledge and confirm that I have identified the customer(s) in accordance with the applicable Know Your Customer requirements.

Adviser signature:

I.1 ADVISER INFORMATION ACCESS

Please tick here if you would **NOT** like your Adviser to have information only access to your account details via our internet site.

2. BORROWERS

(Each a Borrower under the Agreement)

This is how your name appears on your Holdings.

Please select appropriate borrower entity:

Individuals

Company

Trust applicants must also complete **Section 2.3**

2.1 BORROWER 1

Title: First name:

Middle name(s):

Surname:

Residential address: (compulsory)

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Postal address (if different from residential address):

Unit/PO Box/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Telephone numbers:

Work:

Home:

Fax:

Mobile:

Email address:

Personal details:

Date of birth: / /

Driver's licence no.:

Occupation:

A photocopy of this must be provided

BORROWER 2

Title: First name:

Middle name(s):

Surname:

Residential address: (compulsory)

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Postal address (if different from residential address):

Please note:
All correspondence will be sent to Borrower 1.

Telephone numbers:

Work:

Home:

Fax:

Mobile:

Email address:

Personal details:

Date of birth: / /

Driver's licence no.:

Occupation:

A photocopy of this must be provided

2.2. COMPANY APPLICANTS

This is how your name appears on your *Holdings*.

For company applicants, either two Directors (one if Sole Director) or a Director and a Secretary must sign this *Application Form*. Two Directors (one if Sole Director) must sign a Guarantee as *Guarantors* with unlimited liability. Please complete Section 3.

Company name:

ABN/ACN:

Registered address (compulsory):

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Postal address (if different from registered address):

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Telephone numbers:

Office:

Fax:

A payment of **\$150** is required to Leveraged Equities and can be paid by either (please select):

- Cheque or money order made payable to "Leveraged Equities"; or
 Direct debiting from a nominated bank account in Section 7.

2.3 BORROWER TRUST

If not applicable go to Section 3

If left blank, you represent and warrant that you are not a trustee in relation to your borrowing or any *Secured Property*.

Trust name:

Trustee name:

We require a Solicitor's Trust Opinion for all Trust applications. You have two options:

Option 1 - Have your legal representative complete a "Solicitor's Trust Opinion" (a template can be obtained by emailing trustopinion@leveraged.com.au (no payment is required to Leveraged Equities).

Option 2 - Send us a copy of your trust deed and any amendments or changes of trustee and we will obtain a Trust Opinion for you.

A payment of **\$250** is required to Leveraged Equities and can be paid by either (please select):

- Cheque or money order made payable to "Leveraged Equities"; or
 Direct debiting from a nominated bank account in Section 7.

3. GUARANTORS (Company Directors)

(Each a *Guarantor* under the *Agreement*.)

This is how your name appears on your *Holdings*.

3.1 GUARANTOR 1

Title: First name:

Middle name(s):

Surname:

Residential address (compulsory):

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Postal address (if different from residential address):

Unit/PO Box/House no.: Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

GUARANTOR 2

Title: First name:

Middle name(s):

Surname:

Residential address (compulsory):

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Postal address (if different from residential address):

Unit/PO Box/House no.: Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

3.1 GUARANTOR 1

Telephone numbers:

Work:

Home:

Fax:

Mobile:

Email:

Personal details:

Date of birth: / /

Driver's licence no. **A photocopy of this must be provided**

Occupation:

GUARANTOR 2

Telephone numbers:

Work:

Home:

Fax:

Mobile:

Email:

Personal details:

Date of birth: / /

Driver's licence no. **A photocopy of this must be provided**

Occupation:

4. AUTHORISED PERSON

Please select the level of authority:

- Information access only Full access to operate my account

If you select "full access to operate my account" your *Authorised Person* will be able to do anything that you can do under the *Agreement* until you revoke that authorisation in writing and we confirm in writing to you that we have received your notice of revocation and have terminated that person as an *Authorised Person* under the *Agreement*. We may share information about your *Loan(s)* and *Securities* with your *Authorised Person* and contact them in the event of a margin call. In the event of a margin call, this person must be able to make decisions to sell your *Securities*, lodge additional *Securities* or provide additional funds. All instructions from an *Authorised Person* must be in writing (including by facsimile transmission) and bearing their signature unless we give you a *Notice* that we will accept instructions by some other means.

Name of *Authorised Person*:

Residential address:

Unit/House no. Street name:

Suburb/Town:

State: Postcode: Country (if not Australia):

Personal details:

Date of birth: / /

Signature of *Authorised Person*:

SIGN HERE

Telephone numbers:

Work: ()

Home: ()

Fax: ()

Mobile: ()

Email:

Relationship to *Borrower(s)*:

5. TAX FILE NUMBER

The collection and use of tax file numbers (TFNs) is strictly regulated by the tax laws and the Privacy Act. You are not required by law to provide your TFN. However, if you do not provide your TFN, tax may be deducted from certain payments made to you at the highest marginal rate of taxation. If you elect to quote your TFN below, you request us, 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 Property*. Nothing in this request obliges us the *Nominee* or the *Sponsor* to quote your TFN. This request and authority as agent will not apply if you tick the box below indicating you do not want us to quote your TFN on your behalf.

Borrower 1:

Guarantor 1:

Company/Trust *Borrower*:

Borrower 2:

Guarantor 2:

Company/Trust *Guarantor*:

- Tick this box if any of you **do not** want to appoint us as your agent to quote your TFN in relation to all transactions you undertake under the *Agreement*.

6. STATEMENT OF POSITION

Note: If interest or liabilities are in the name of Companies, Trusts or other Persons who are not signing this form, then DO NOT include them here, but rather attach copies of relevant Company or Trust balance sheet. If assets or liabilities are owned jointly with another party, show only the value of your interest. Indicate which assets secure respective liabilities.

BORROWER 1/DIRECTOR 1/TRUSTEE 1

Full name: <input type="text"/>		Occupation/Employer: <input type="text"/>	
Annual income (gross):	<input type="text"/>	Annual mortgage/rental payments:	<input type="text"/>
Annual rental income (gross):	<input type="text"/>	Other loans/lease payments (annual):	<input type="text"/>
Annual dividend income (gross):	<input type="text"/>	Tax payable (due <input type="text"/> / <input type="text"/> / <input type="text"/>):	<input type="text"/>
Other income (annual):	<input type="text"/>		
Details of other income:			
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
Total income:	<input type="text"/>	Total expenditure:	<input type="text"/>

BORROWER 2/DIRECTOR 2/TRUSTEE 2

Full name: <input type="text"/>		Occupation/Employer: <input type="text"/>	
Annual income (gross):	<input type="text"/>	Annual mortgage/rental payments:	<input type="text"/>
Annual rental income (gross):	<input type="text"/>	Other loans/lease payments (annual):	<input type="text"/>
Annual dividend income (gross):	<input type="text"/>	Tax payable (due <input type="text"/> / <input type="text"/> / <input type="text"/>):	<input type="text"/>
Other income (annual):	<input type="text"/>		
Details of other income:			
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
Total income:	<input type="text"/>	Total expenditure:	<input type="text"/>

BALANCE SHEET

ASSETS

Residential property value:	<input type="text"/>
Address:	<input type="text"/>
Investment property:	<input type="text"/>
Address:	<input type="text"/>
Motor vehicles:	<input type="text"/>
Shares/managed funds:	<input type="text"/>
Cash:	<input type="text"/>
Other tangible assets:	<input type="text"/>
Details:	<input type="text"/>
Total assets:	<input type="text"/>

LIABILITIES

Mortgage on residential property:	<input type="text"/>
Lender:	<input type="text"/>
Mortgage on investment property:	<input type="text"/>
Lender:	<input type="text"/>
Motor vehicle leases/loans:	<input type="text"/>
Details:	<input type="text"/>
Total limit of margin loans:	<input type="text"/>
Lender/s:	<input type="text"/>
Total limit of other loans/bank overdraft:	<input type="text"/>
Details:	<input type="text"/>
Total limit store cards/credit cards:	<input type="text"/>
Details:	<input type="text"/>
Other liabilities:	<input type="text"/>
Details:	<input type="text"/>
Total liabilities:	<input type="text"/>

Please attach the following documents to your Application Form for each Borrower/Director/Trustee as appropriate:

- Personal Borrower: two recent payslips or latest two tax returns
- Self employed Borrower: latest two tax returns
- Companies including Trustee companies: latest two year financial statements

Additional information may be requested at our discretion.

7. INVESTMENT DETAILS, INTEREST OPTIONS AND DIRECT DEBIT REQUEST

Please see Section 4 of the *Agreement* for the terms and conditions of the Direct Debit Service Agreement.

INVESTMENT DETAILS

Name of Investment:

CONFIRMATION OF INVESTMENT AMOUNT

I/We request that Leveraged Equities advance to me/us the sum of \$ to fund an investment by me/us
(required loan amount)

INTEREST OPTIONS AND TIMING OF INTEREST PAYMENTS

Option

Interest rate type

Variable interest option, paid monthly in arrears.

The loan will be drawn when the *Investment* application is lodged.
Interest will be charged on the last day of each month.
The direct debit of interest will occur on the first business day of each month.

Fixed interest option for yrs.

Fixed annually in advance.

The loan will be drawn when the *Investment* application is lodged.
Interest will be charged to the account one day prior to the drawing of the loan.
The direct debit of interest will occur on the day after the interest is charged.

Fixed monthly in arrears.

The loan will be drawn when the *Investment* application is lodged.
The interest will be charged on the last day of each month.
The direct debit of interest will occur on the first business day of each month.

PLEASE NOTE THAT FIXED INTEREST RATE PERIOD CANNOT EXCEED THE TERM OF THE INVESTMENT

ACCOUNT TO BE DEBITED

Financial institution:

Account name:

BSB number:

Account number:

I/We wish Leveraged Equities to deduct from my account, my company and/or trust fee(s) if required.

ADDITIONAL BANK ACCOUNT SIGNATORY

This is only required if a signatory on the account is not a *Borrower* or *Director/Guarantor*.

Full name:

Signature:

PLEASE NOTE THAT ALL PARTIES TO THE BANK ACCOUNT MUST SIGN THE DIRECT DEBIT REQUEST

8. OFFER TO MORTGAGE

You offer to give a mortgage to us on the *Mortgage Terms* set out in Section 1 of the *Leveraged Equities Investment Loan* booklet (the *Booklet*). We can accept the *Offer of Mortgage* by opening a *Loan Account* in your name and such acceptance will, without any further action by us, create a binding mortgage on the *Mortgage Terms*.

9. INTERPRETATION

All words written like *This* have the meaning as set out in Clause 80 of Section 2 of the *Booklet*, provided to you with this *Application Form*. In this *Application Form*, "you" or "your" means the *Borrower* or the *Guarantor* (as the case may be).

10. MARKETING CONSENT

We would like to contact you from time to time to provide information on various offers and special promotions in relation to the Bendigo and Adelaide Bank Group's products and services. This may happen via mail, email, telephone or other method. If you wish to be contacted by us in relation to offers unrelated to your *Leveraged Equities* products and services please tick this box.

You may tell us later that you no longer wish to be contacted by us in relation to the above, in which case we will comply with that request.

11. POWER OF ATTORNEY

This section of the *Application Form* contains a power of attorney, made on the day you sign this *Application Form*.

11.1 Who you appoint and the power you give

For valuable consideration, you irrevocably appoint Leveraged Equities Limited (LE), the *Nominee*, the *Sponsor* and in regard to each of us, any *Authorised Officer*, severally as your attorney (an *Attorney*) to:

- (a) date the *Application Form* no later than the date LE receives the form (if you do not date it)
- (b) correct errors or omissions in, or make amendments to, the *Application Form* in accordance with your oral or written instructions
- (c) execute the *Agreement*
- (d) transfer the *Secured Property* to LE or the *Nominee* or to a purchaser or otherwise convey the *Secured Property* where you are required or permitted to do so under the *Agreement* or the *Mortgage Terms*
- (e) open a *Deposit Account* in your name (whether alone or jointly with any other *Borrower* under the *Agreement*)
- (f) deal in any way with a *Deposit Account* and, without limitation, set off the balance in the *Deposit Account* against any of the *Total Amount Owed*, grant a charge or mortgage over a *Deposit Account* and give any directions to the issuer of a *Deposit Account* which you could give as owner of the *Deposit Account*
- (g) if you are a corporation or a corporate trustee, complete, sign and date any form required to be lodged with the Australian Securities and Investments Commission in order to register the *Mortgage* pursuant to the *Corporations Act* or otherwise in relation to the *Mortgage*
- (h) do anything which the *Attorney* thinks fit in any way relating to your involvement in the *Agreement* or any transaction contemplated by them or a sale or dealing contemplated by this power of attorney
- (i) do anything which you can do as owner of the *Secured Property* and give directions to the *Nominated Financial Adviser*, the issuer or registry of any *Securities*, and the *Sponsor* in relation to the *Secured Property* (or any part of it)
- (j) enter into any agreement with the trustee, operator or any other person in relation to any *Secured Property* not registered in the name of the *Nominee* (including, without limitation, any *Secured Property* included in a master trust or wrap account) and/or LE as may in the opinion of LE be necessary to protect its interest in the *Secured Property* including, without limitation, any agreement in which such trustee, operator or other relevant person agrees to comply with the directions of the *Attorney* in relation to dealing with the *Secured Property* and/or the redemption proceeds of the *Secured Property* notwithstanding any direction from you or any other person to the contrary
- (k) sign any forms or other documents which in the *Attorney's* opinion are necessary or desirable to ensure shares or other securities subject to the *Mortgage* or intended to be subject to the *Agreement* are on a *CHESS Subregister* under the control of the *Sponsor* as contemplated by the *Agreement*
- (l) execute any other document which an *Attorney* thinks necessary, advisable or incidental in connection with either the *Agreement* or any transaction contemplated by the *Agreement*
- (m) stamp and register the *Agreement* and any documents contemplated by the *Agreement*;
- (n) do anything else contemplated by the *Agreement*, and
- (o) execute any other document which you instruct the *Attorney* in writing to execute from time to time (whether or not in connection with or contemplated by the *Agreement*).

11.2 Attorney may delegate powers

An *Attorney* may delegate his or her powers (including this power) and revoke such a delegation.

11.3 Interest in transaction

An *Attorney* may exercise his or her powers even if doing so involves a conflict of interest.

11.4 Approval of acts of Attorney

If we request, you must formally approve anything that the *Attorney* may do under the *Agreement*.

11.5 Indemnity

You indemnify the *Attorney* against each claim, action, proceeding, judgment, damage, cost, loss, expense or liability incurred or suffered by or brought or made or recovered against the *Attorney* in connection with the exercise of any of the powers and authorities conferred by this power of attorney.

11.6 No personal liability

The exercise by the *Attorney* of the powers and authorities conferred by this power of attorney does not involve any assumption by the *Attorney*, or any body in which he or she is a partner or employed, of personal liability in connection with the exercise of the powers and authorities or the consequences of so doing.

11.7 Conflict of duty

You authorise the *Attorney* to exercise the powers and authorities conferred by this power of attorney even if it involves a conflict of duty or the *Attorney* (or a person they know) have a personal interest in doing so.

11.8 Effect as a deed

This power of attorney is intended to have effect as a deed.

11.9 Governing Law

This power of attorney is governed by the laws of New South Wales.

12. BY COMPLETING AND SIGNING THIS FORM YOU ACHIEVE THE FOLLOWING

You:

- acknowledge and agree that, by signing this *Application Form*, you have read and understood the *Agreement* provided with this *Application Form*; and
- acknowledge that you have not relied on any taxation, legal or financial advice from us and have sought independent taxation, legal and financial advice on the suitability of the product for you.

By signing this *Application Form*:

- you apply for a loan on the terms and conditions set out in the *Agreement*;
- you acknowledge that all information provided in the Statement of Position attached to this application or otherwise provided to Leveraged Equities by you or your *Nominated Financial Adviser* is correct and true;
- you give the acknowledgments and consents in Section 3 (Privacy Disclosure and Consent and Risk Disclosure Statement) of the Booklet;
- you, a *Borrower* make the *Offer of Mortgage* in Section 8 of this *Application Form*;
- you execute the power of attorney in Section 11 of this *Application Form* as a deed; and
- you expressly request us not to provide you with an executed copy of the *Agreement* (including the *Nominee Agreement* and the *Sponsorship Agreement*) or an executed copy of any Direct Debit Request or *Direct Debit Service Agreement* which you may sign now or later. You acknowledge that copies of each of these documents have been provided to you to retain for your records.

SIGNATURES: All signatures must be witnessed by an independent party (not a Borrower). Executed and delivered as a deed. Signed, sealed and delivered by the applicants signing below:

I/We declare that the credit to be provided to me/us is to be applied wholly or predominantly for business and/or investment purposes.

Important: You should not sign this declaration unless the loans are wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

13. BORROWER 1 (EXECUTED AS A DEED)

Full name:

Signature:

Witness: (Borrowers and Guarantors cannot witness)

Full name:

Residential address (compulsory):

Signature:

DATE

/ /

BORROWER 2 (EXECUTED AS A DEED)

Full name:

Signature:

Witness: (Borrowers and Guarantors cannot witness)

Full name:

Residential address (compulsory):

Signature:

DATE

/ /

14. COMPANY BORROWER (EXECUTED AS A DEED)

Note - if a person is signing as Sole Director then tick the applicable box below:

- Sole Director and Sole Secretary, or
- Sole Director and there is no Company Secretary pursuant to section 204A(1) of the *Corporations Act*, and the constitution of the company does not require it to have a Company Secretary.

This *Application Form* must be executed by the Company pursuant to its constitution.

Company seal
(if required under
constitution)

Full name:

Office held (e.g. Director/Secretary):

Signature:

DATE

/ /

Full name:

Office held (e.g. Director/Secretary):

Signature:

DATE

/ /

15. DIRECTOR GUARANTORS (company only)

GUARANTOR 1 (EXECUTED AS A DEED)

Full name:

Signature:

Witness: (Borrowers cannot witness)

Full name:

Residential address (compulsory):

Signature:

DATE

/ /

GUARANTOR 2 (EXECUTED AS A DEED)

Full name:

Signature:

Witness: (Borrowers cannot witness)

Full name:

Residential address (compulsory):

Signature:

DATE

/ /

Checklist For Successfully Completing Your Application

To open your account as quickly as possible, we **must** have the following:

ALL APPLICANTS

- Identification of all *Borrowers*, *Guarantors* and *Authorised Persons* required for Anti-Money Laundering guidelines (Adviser has completed Section 1) OR, if you are not applying via an Adviser, you have supplied original identification documents to Australia Post (using the Australia Post Bank@Post form downloaded from leveraged.com.au or by contacting us on 1300 307 807), to our office, or you have provided a certified copy of identification to us by mail.
 - Borrowers* and Company Director *Guarantors* (if applicable) have **signed** sections 13-15 of the application form as appropriate.
 - All individual signatures are **witnessed** by an independent person.
 - Statement of Position. Please attach the following documents to your application form for each *Borrower*/Director/Trustee as appropriate:
 - Personal *Borrower*: two recent payslips or latest two tax returns
 - Self employed *Borrower*: latest two tax returns
 - Companies including Trustee companies: latest two year financial statements
- Additional information may be requested at our discretion.
- Attach the *Investment Application Form*.

INDIVIDUAL APPLICANTS

- Legible copy of Driver's Licence or Passport attached (if held).

COMPANY APPLICANTS

- Cheque or money order made payable to Leveraged Equities attached or Direct Debit Authority completed for the Company Application Fee. (We cannot perform the searches required to open the company account without this fee)
- At least two Directors (unless Sole Director Company) have signed as *Guarantor* in Section 15.

TRUST APPLICANTS

- Solicitor's Trust Opinion attached and a certified copy of Trust Deed; or
- Cheque or money order made payable to Leveraged Equities attached or Direct Debit Request completed for Trust Application Fee with a certified copy of Trust Deed and amendments (All trusts require a trust opinion before approval).

Representative's Certificate

To: Leveraged Equities Limited
Level 3, 24 York Street
SYDNEY NSW 2001

I,
of
am authorised to provide financial product advice to retail clients as a representative of
which holds a valid Australian Financial Services Licence No:

I have provided financial product advice in relation to the investment to:

(called the *Borrower*)

(called the *Guarantor*)

CERTIFICATE AND ACKNOWLEDGEMENT BY REPRESENTATIVE

I certify that:

- (a) I have explained to the *Borrower/Guarantor* the nature, effect and risks associated with the loan product being offered by Leveraged Equities Limited in relation to the *Investment* as set out in the Risk Disclosure Statement section of the Leveraged Equities Investment Loan booklet and that, in particular, the Leveraged Equities loan is a full recourse loan which will require the client to pay any shortfall between the value of the investment and the loan;
- (b) the *Borrower/Guarantor* has stated to me that he/she/they understood the nature, effect and risks associated with the Leveraged Equities loan/guarantee and it appeared to me that it/they did have such understanding;
- (c) I have complied with the requirements of the Corporations Act and ASIC policy in providing personal financial product advice to the *Borrower*; and
- (d) I have provided the *Borrower/Guarantor* with a complete set of Leveraged Equities Limited loan documentation before the *Borrower/Guarantor* signed an application form for such loan and guarantee.

I acknowledge that Leveraged Equities Limited will rely on the accuracy and content of this certificate in advancing a loan to the client to assist the client in the purchase of the *Investment*.

Full name:

Signature:

SIGN HERE

DATE / /

BORROWER'S CERTIFICATE

I/We **certify** that:

- I/We have been handed a copy of this certificate;
- I/We have read this certificate;
- I/We am the *Borrower* named;
- I/We have read and understood the loan documentation; and
- the above information is true.

Full name:

Signature:

SIGN HERE

DATE / /

GUARANTOR'S CERTIFICATE

I/We **certify** that:

- I/We have been handed a copy of this certificate;
- I/We have read this certificate;
- I/We am the *Guarantor* named;
- I/We have read and understood the loan documentation, including the guarantee by me/us therein; and
- the above information is true.

Full name:

Signature:

SIGN HERE

DATE / /

Leveraged Equities