Online Gearing User Guide

Adviser Use Only

Overview

This brochure is a tool to help licensed advisers and dealer groups navigate through the Online Service.

Online Gearing is a secure Online Service that allows you to:

- monitor your clients' loan facilities and investment portfolios;
- send instructions to the Lender to transfer cash to or from a nominated bank account if you have been appointed as an Authorised Person on clients' accounts;
- download forms to maintain your clients' loan facilities.

Regularly monitoring your clients' facilities and investments through Online Gearing can help you remain on track when helping your clients reach their financial objectives. It also means you can effectively help your clients to adjust their investment and borrowing strategies in response to changes in the market.

Access

To access Online Gearing, you must have a Facility Access Code (FAC) and password. If you have not been provided with this, please contact the Client Service Team on 1300 78 37 09

To log on:

Step 1 go to www.boq.onlinegearing.com.au

Step 2 enter your Facility Access Code (FAC) and your password. Upon first login you will be asked to change the default password provided.

Issued by

Leveraged Equities Limited
as Lender

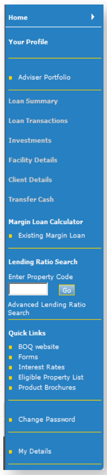
ABN 26 051 629 282
AFSL 360118

For more information

If you have not yet received your FAC or password, require a new password, want to register for a FAC or need any help with the Online Service, please contact the Client Service Team on 1300 78 37 09.

Navigation

This is the site navigation bar. Clicking on any of the buttons will take you to more detailed information. The Home button
at the top of the navigation bar will return you to the entry page.



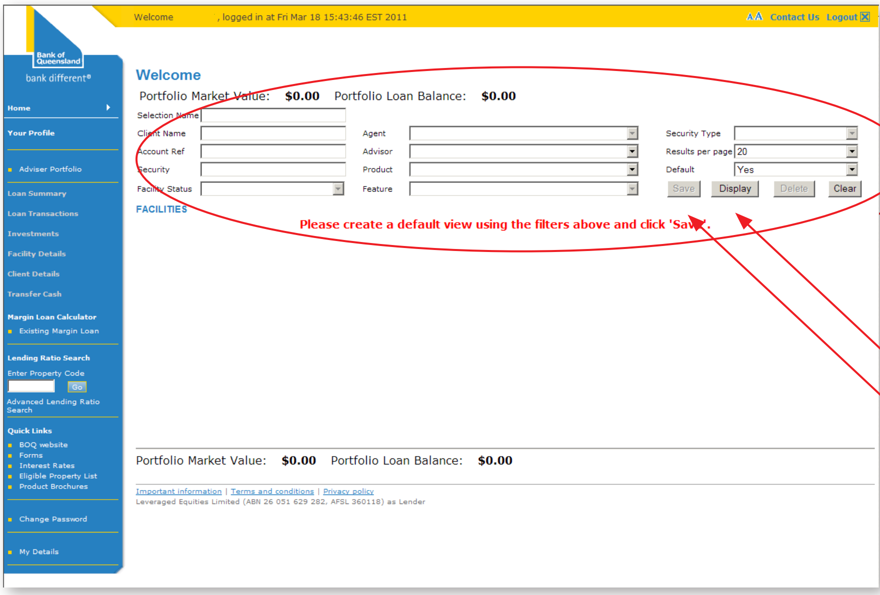
You can use the calculators to perform what-if investment scenarios.

You can check the Lending Ratio for any Eligible Property by using this search function.

Use the Quick Links to quickly navigate to frequently used information. You can also change your password online.

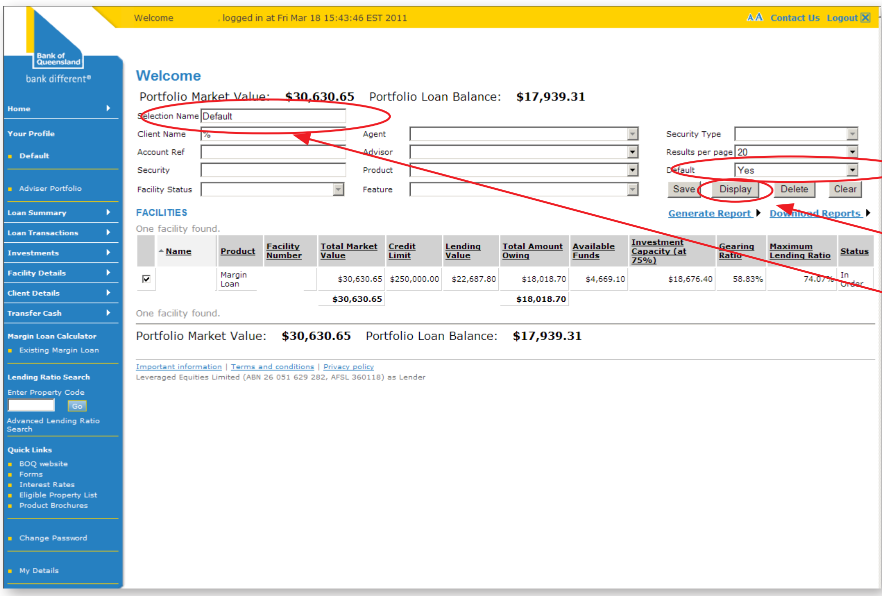
Home Page

From the home page, you can view your clients' overall facility details. The page allows you to set and maintain filters that enable you to quickly find the facility or facilities you are looking for based on common criteria. You can set preferred (default) filters that can be saved to reuse without the need to create the filter each time. An example of this could be to view all facilities in 'Margin Call'.



On first login, you will be presented with the home page displaying the filter criteria section.

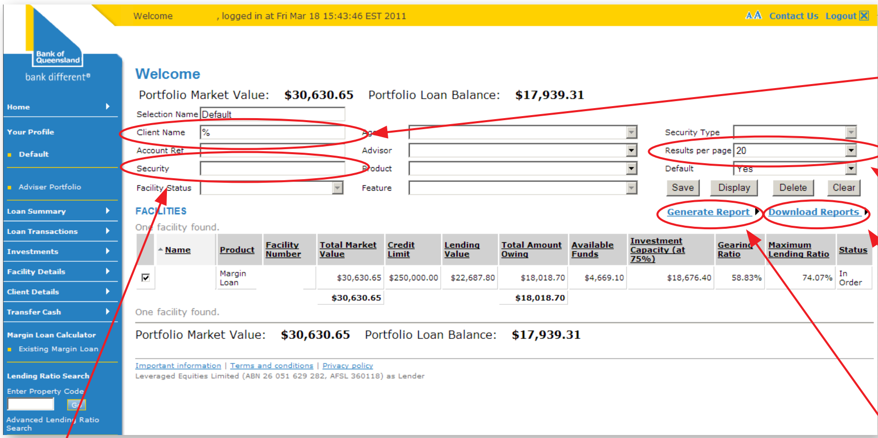
! A filter must be created before you can continue – no clients will display until a filter has been applied. To apply a filter, nominate one or more search criteria and select the 'Display' button. This can then be saved by typing a filter title in the 'Selection Name' file and then clicking the 'Save' button.



Default Filter

To create a default filter, you need to enter a 'Selection Name', click 'Default' from the drop down box and then click the 'Save' button (Yes). The Selection Name is the name you choose for your filter. The next time you login, your default filter results will be displayed.

If you want to create a default filter of 'all' clients, enter the 'wildcard' (%) in the 'Client Name' field, click 'Display', set the 'Default' field to 'Yes' from the drop down list, then 'Save' the list returned.



Search the ‘Client Name’ field for Individual, Joint or Company accounts. The filter supports the use of a ‘wildcard’ (using %), - see the Tips section below for more information.

You can maintain the number of results per page

You can download the following reports:

- Facility Details
- Investment Details
- Loan Transactions
- Portfolio Transactions

You can generate reports for selected facilities by inputting specific dates.

You can search for up to 5 stocks (please separate using commas).

! Tips for using the Home Page:

> You can use the wildcard (%) in the ‘Client Name’ field as a prefix or a suffix and this behaves in the following way:

- When used as a prefix, e.g. ‘%ING’, the search will return results for all data ending with ‘ING’. This will also return results where the data equals ‘ING’ only.
- When used as a suffix, e.g. ‘SMI%’, the search will return results for all data beginning with ‘SMI’. This will also return results where the data equals ‘SMI’ only.

Searches without a wildcard will return exact matches only.

> View more information on clients’ accounts by clicking on the Facility number (hyperlink). This includes being able to view more information on **Loan Summary, Loan Transactions, Investments, Facility Details and Personal Details.**

> Certain fields will have a supporting tool tip when the mouse hovers over that field.

> You can search by one or a combination of filter options to view a particular section of your client base, for example:

a) To view only the clients presently in Margin Call with the product Margin Loan. **Facility Status = Margin Call and Product = Margin Loan**

b) To view all clients who hold Options Positions with the product Margin Loan. **Security Type = Options Positions and Product = Margin loan**

> Some filters cannot be used in the same search, for example:

a) **Security type = Small Companies and Product = Margin Loan**

This is due to the security type not being a valid security type for the selected product.

> At least one filter selection must be selected and displayed on screen for the ‘Save’ button to be active.

> The ‘Download Selected’ and ‘Download Reports’ can be used to export and print filtered selection criteria (only after a filter has been saved).

> Up to five filtered selections can be saved so that lists can be created for different purposes, for example:

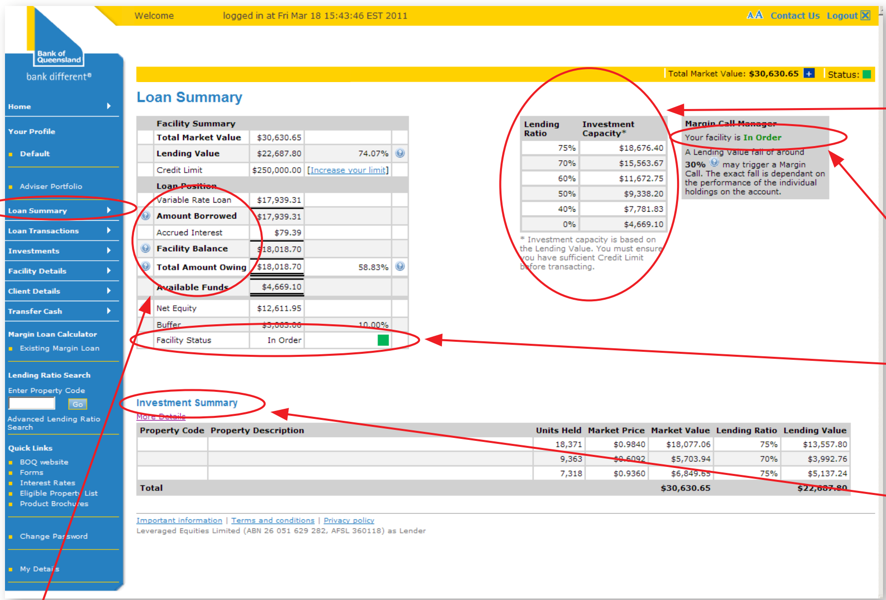
- Selection 1 - Account status
- Selection 2 - Products
- Selection 3 – Features

> You can filter by the following criteria:
- Name
- Client Name
- Account References
- Security
- Facility Status
- Adviser
- Product
- Product Feature
- Security Type

> You can view the following details for clients’ facilities:
- Total Market Value
- Credit Limit
- Lending Value
- Total Amount Owing
- Available Funds
- Investment Capacity
- Gearing Ratio
- Maximum Lending Ratio
- Status of the Facility

Loan Summary Page

You can access this page by clicking on the Facility number beside the Facility Name on the Home page or by selecting a Facility and clicking on the Loan Summary button on the left hand navigation bar. The Loan Summary page provides detailed information on the selected facility.



You can view your clients’ investment capacity based on different Lending Ratios. This is the amount they have available to invest in a security with the corresponding Lending Ratio. You should always check that your client has sufficient Credit Limit before transacting.

You can view the status of your clients’ facilities. If it is ‘In Order’, a Margin Call hasn’t occurred on the Facility. This is an active field that will also tell you if the facility is in ‘Buffer’ or ‘Margin Call’.

The Investment Summary displays an aggregated view of all securities held under a Facility.

You can view your clients’ loan details broken down into:
- Amount borrowed
- Facility Balance
- Total Amount Owing
- Net Equity

! Tips for using the Loan Summary Page:

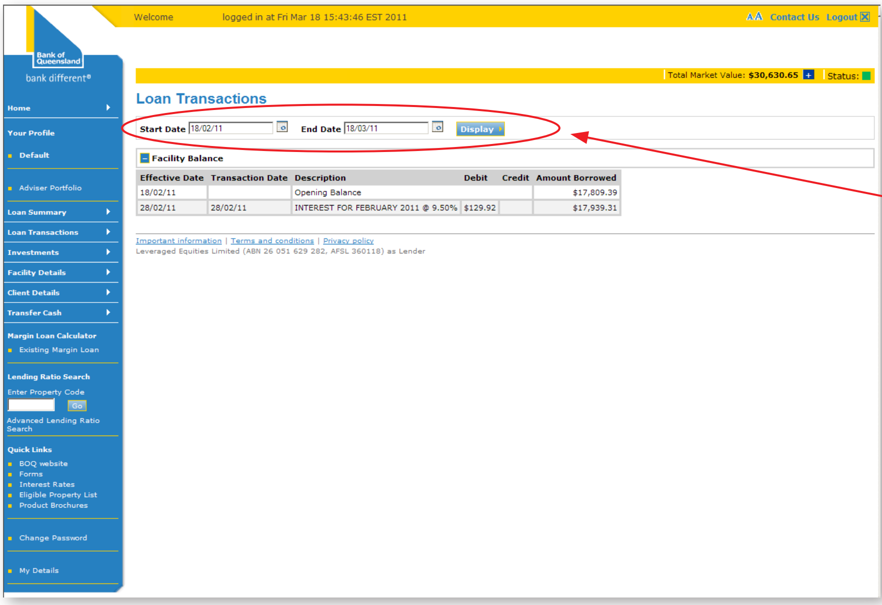
> The ‘Facility Status’ field is active and can display as:
- In Order
- Buffer
- In Review
- Margin Call
- Investment Loan Default
- Market Disruption
- Principal Repayment Plan
- Gearing Adjustment
- Credit Limit Exceeded

> Click on ‘Total Market Value’ to access more information about the Facility.

> Click on ‘More Details’ to go directly to the ‘Investments’ page.

Loan Transactions Page

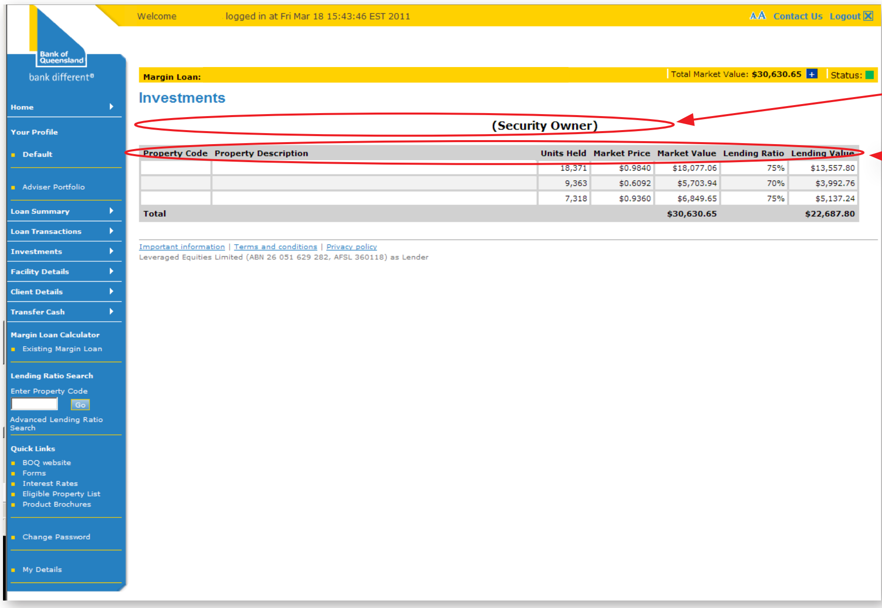
This page allows you to view transactions relating to a specific account.



You can view historical transactions on a client’s Facility for up to 7 years.

Investments Page

This page allows you to view investments that are held on the selected account.



View securities held by Security Owner.

View securities details by:

- Property Code
- Property Description
- Units Held
- Market Price
- Market Value
- Lending Ratio
- Lending Value

! Tips for using the Investments Page:

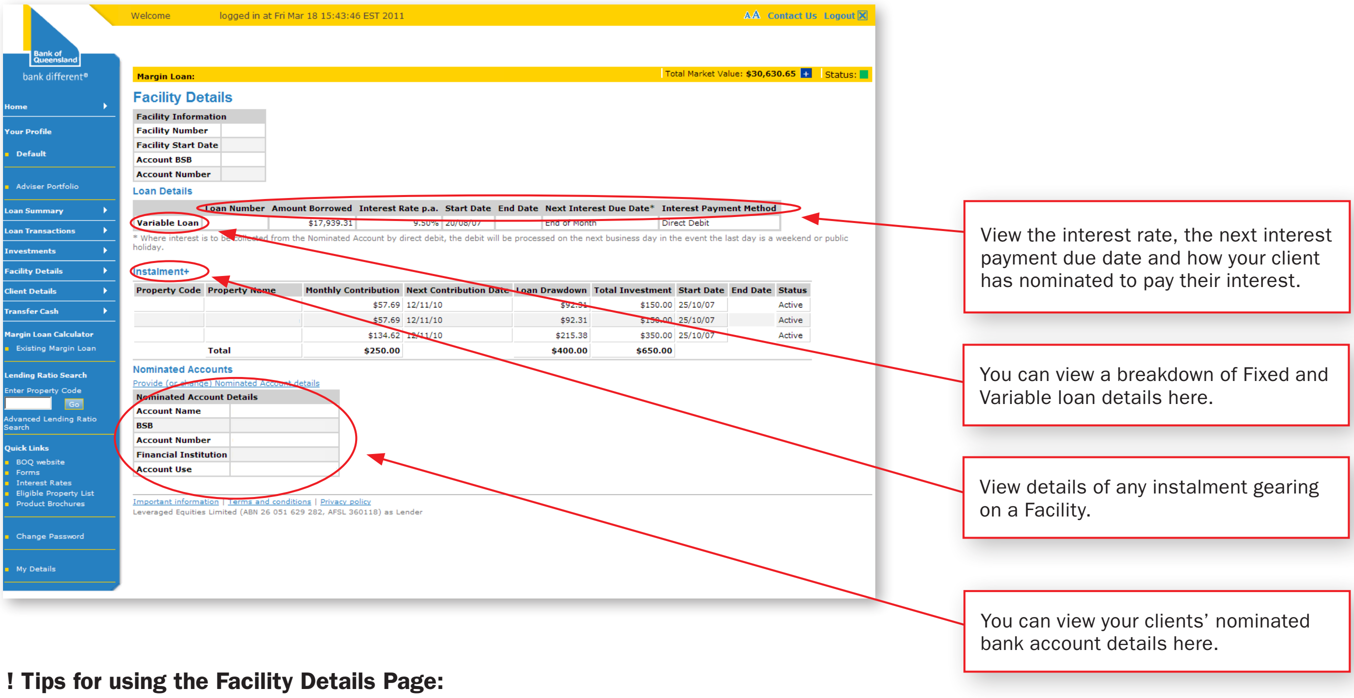
> View unsettled equity trades.

> View unconfirmed managed funds.

> The ‘Market Price’ on this page is delayed by at least 20 minutes for ASX listed securities and prices for managed funds are the last price provided by the issuer. Therefore, the prices displayed may not represent a price at which your clients can buy or sell the investment.

Facility Details Page

The Facility Details page shows you a summary of how your clients have nominated to set up their Facilities and will display any optional product features such as Instalment Plus.

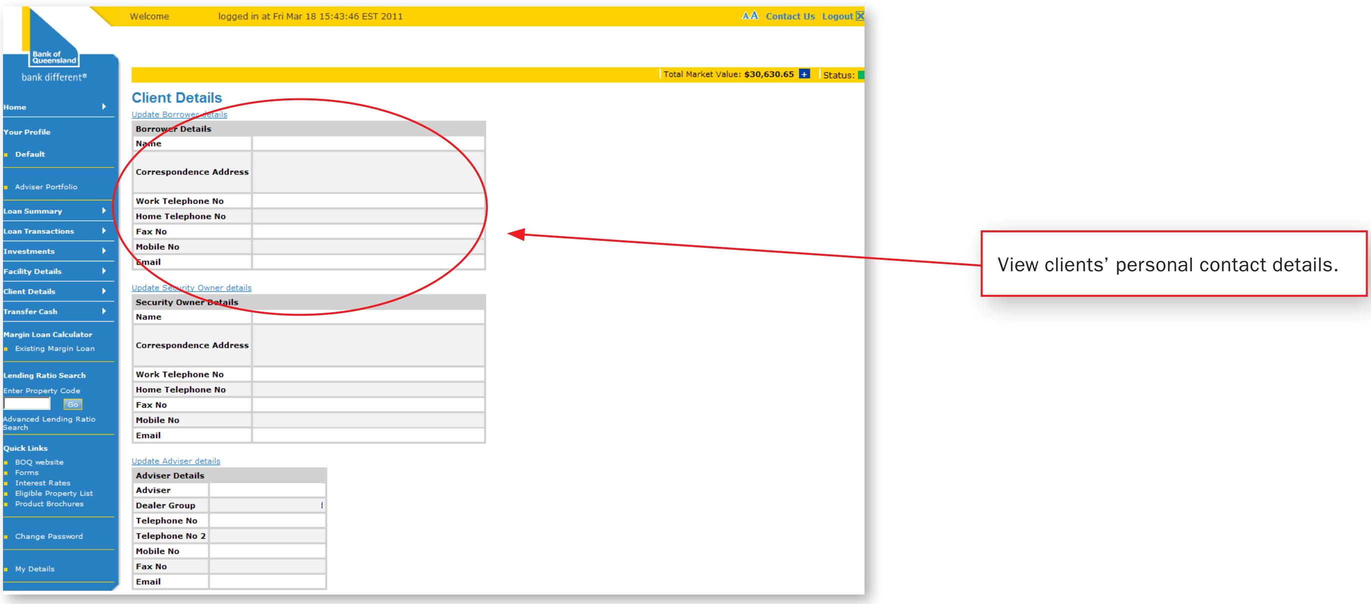


! Tips for using the Facility Details Page:

> To update your clients’ nominated bank accounts, print the form that is linked to the ‘Provide (or change) Nominated Account Details’ hyperlink, have it completed by the Borrower or Authorised Person, then submit it to the Lender.

Client Details Page

This page allows you to view your clients’ personal contact details as well as the associated adviser contact details.

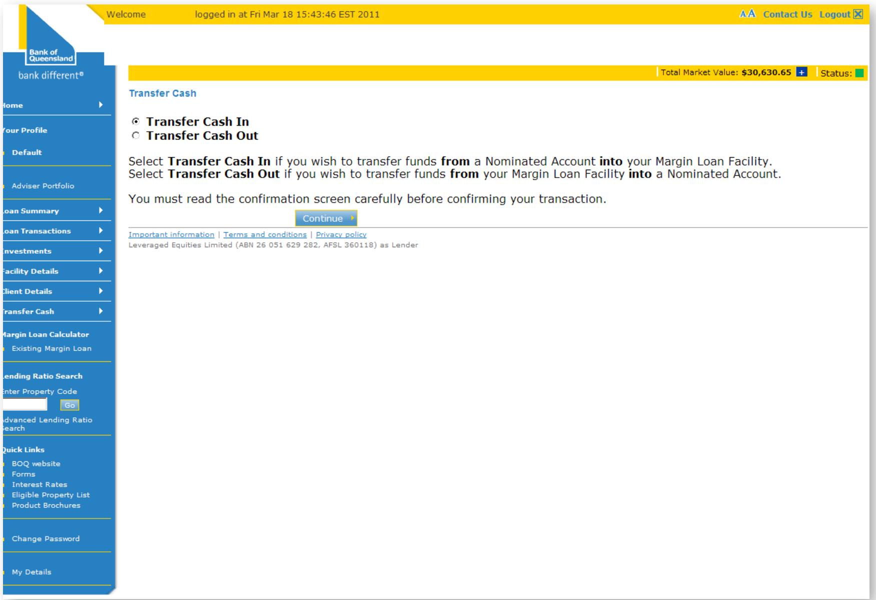


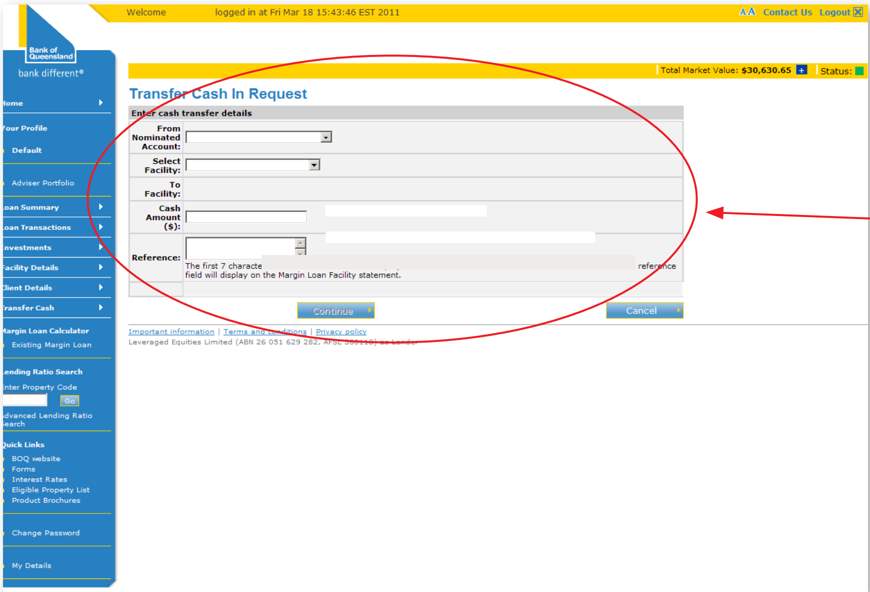
! Tips for using the Client Details Page:

> To update your clients’ personal contact details, print the form that is linked to the ‘Update Borrower Details’ or ‘Update Security Owner details’ hyperlink, have it completed by the Borrower or Authorised Person, then submit it to the Lender.

Transfer Cash In Page

This page allows you to transfer cash into a client's Loan Account from a nominated bank account.





Select the Facility your client wishes to transfer the funds into and the amount they would like to transfer. You can also include a reference in the details.

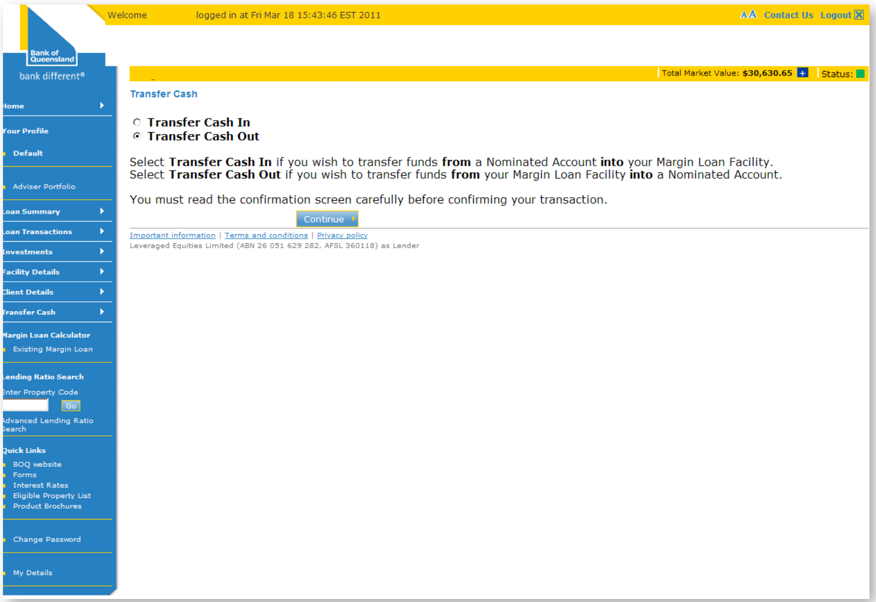
! Tips for using the Transfer Cash In Page:

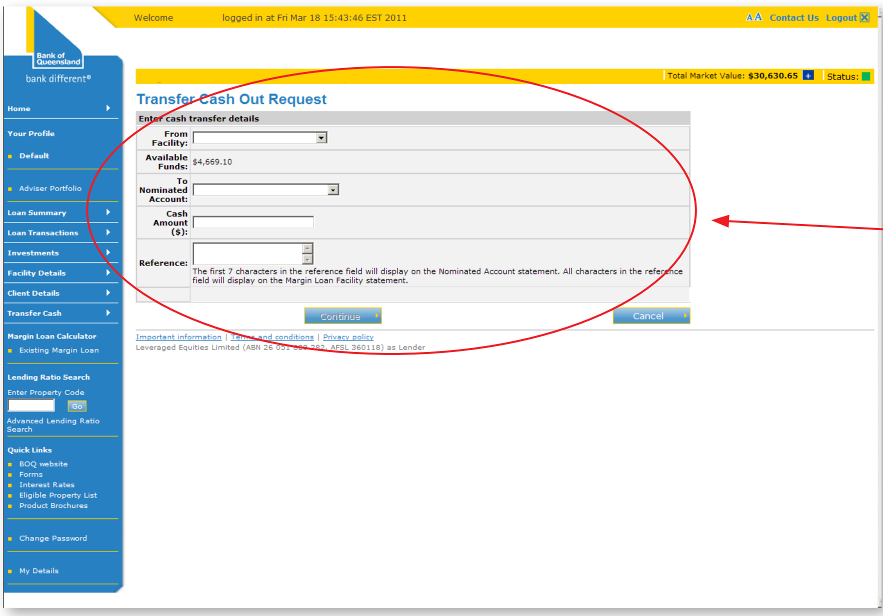
> You must be appointed as an Authorised Person in order to transfer cash in on your client's behalf.

> Your client must have Direct Debit details set up in order for this feature to be active.

Transfer Cash Out Page

This page allows you to transfer cash out of a client's Loan Account into a nominated bank account.





Select the Facility your client wishes to transfer the funds out of and the amount they would like to transfer. You can also include a reference in the details.

! Tips for using the Transfer Cash Out Page:

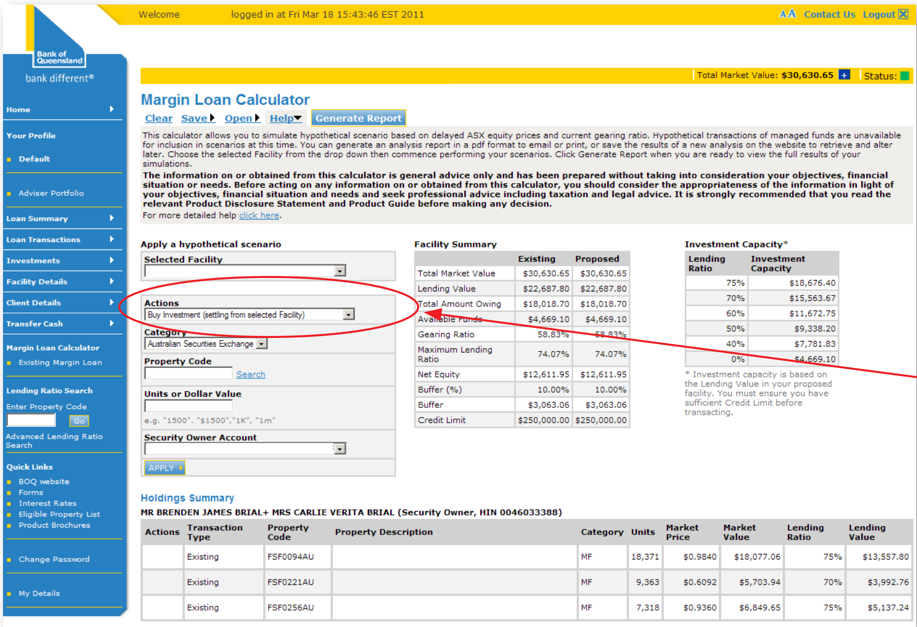
> You must be appointed as an Authorised Person in order to transfer cash out on your client's behalf.

> Your client must have a nominated bank account set up in order for this feature to be active.

> The 'Available Funds' figure will be adjusted to include any pending 'Transfer Cash Out' transactions.

Margin Loan Calculator Page

The Margin Loan Calculator allows you to make hypothetical portfolio and cash transactions on an existing Facility. This means you can simulate the effect on a client's Facility of buying or selling an investment, making a repayment or making a cash drawdown.

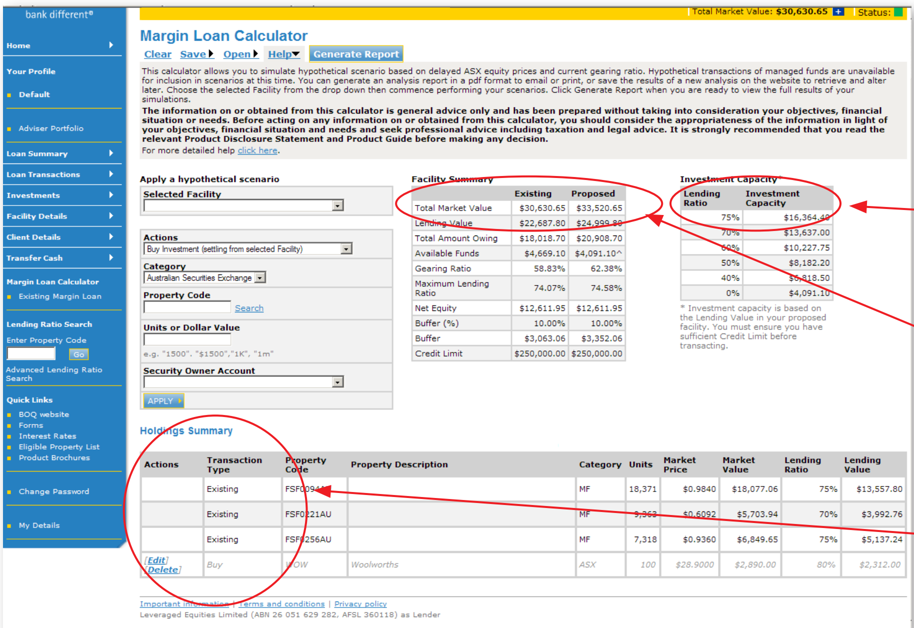


Hypothetical **portfolio transactions** that can be conducted at a facility level by a security owner:

- Buy Investment (settling from the loan)
- Sell Investment (with proceeds going to the loan)
- Pledge Investments (your client's or from a third party)
- Release Investment (your client's or from a third party)

Hypothetical **cash transactions** that can be conducted at a facility level by a security owner:

- Loan Repayment (reducing the loan amount)
- Cash Drawdown (increasing the loan amount)



You can view your clients' investment capacity at various gearing levels.

You can view an investment summary of your clients' existing and proposed portfolio, which is valued using real-time market data and holding information.

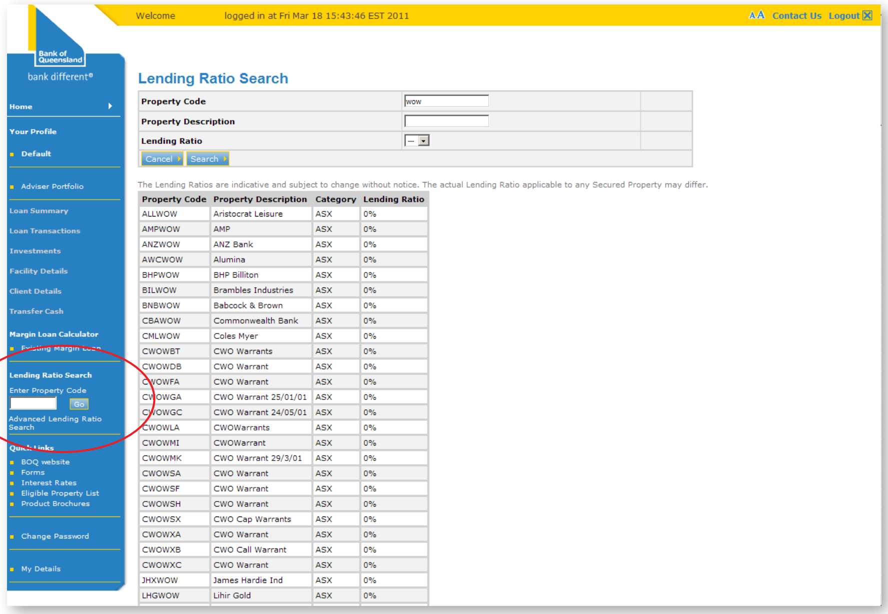
View your clients' proposed portfolio at a security owner level, including current holdings and proposed portfolio transactions.

! Tips for using the Margin Loan Calculator:

> Print and save your results so you can present them to your client or file for reference.

Lending Ratio Search Page

This page allows you to view the Lending Ratio for Eligible Property.



! Tips for using the Lending Ratio Search Page:

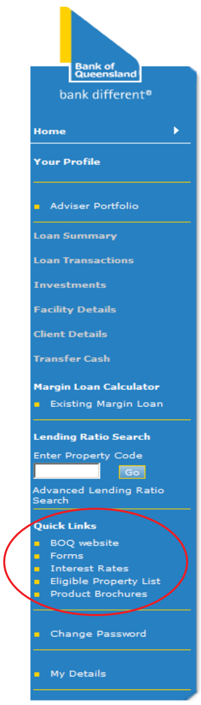
> You can search by ‘Property Code’ or ‘Property Description’.

> You can use the wildcard search function (%) in the above fields.

> Only one Property Code can be searched at any one time.

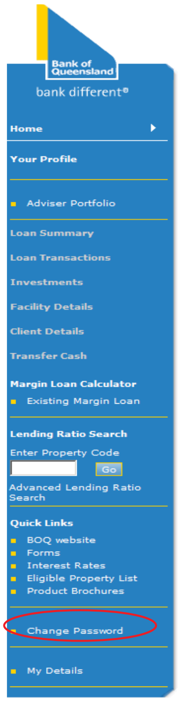
Quick Links Menu

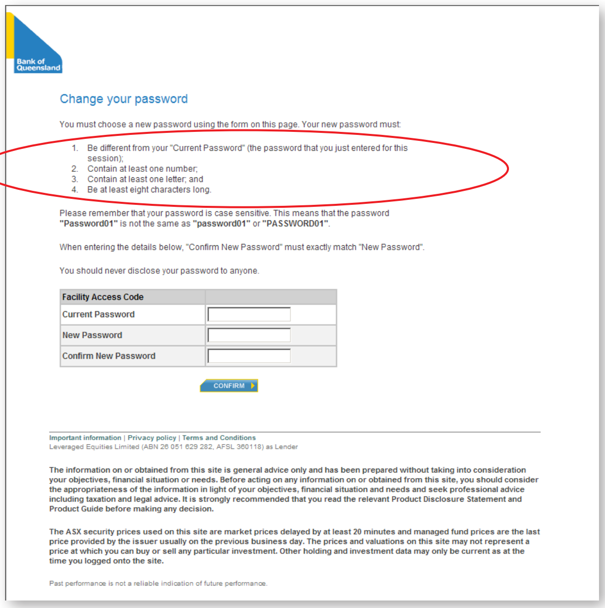
The hyperlinks under the Quick Links menu will take you directly to the Online Gearing document repository where you can access the latest forms, interest rates and Eligible Property lists.



Change Password

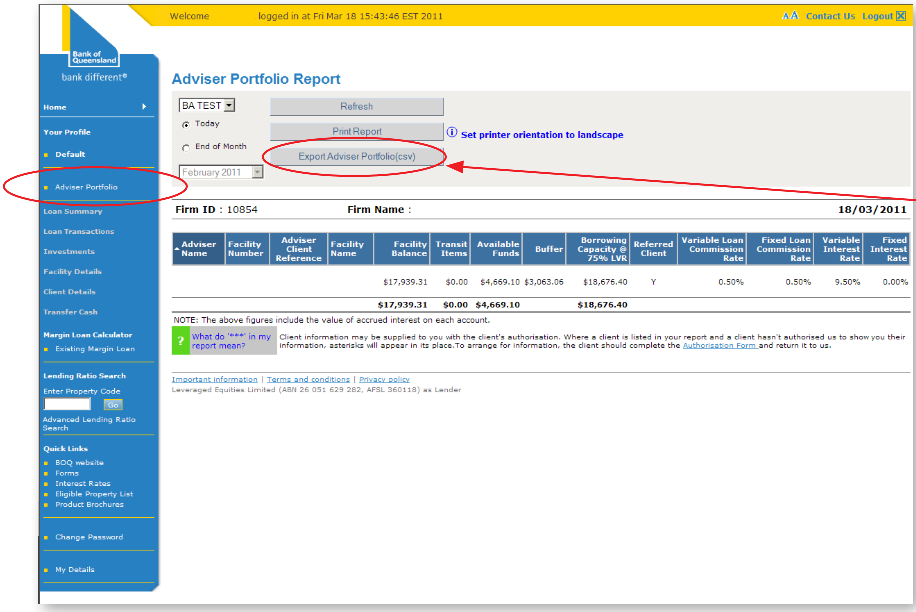
You can change your password at any time by clicking on the ‘Change Password’ tab on the left hand side navigation. The system will ask you for your current password and then ask you to confirm your new password – there are some requirements to passwords for the Online Service and these are noted on the ‘Change your password’ page.





Adviser Portfolio Page

This page allows you to view overall client details for your portfolio of Facilities.



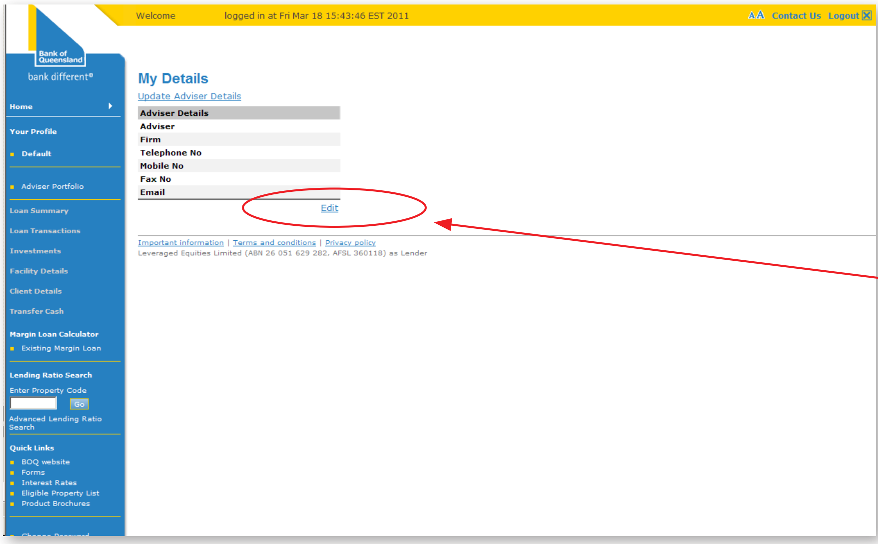
Generate a report of Adviser Portfolio data for either today or any of the six calendar months prior to the current system month and export the data file to CSV format. You can also choose to print the report.

! Tips for using the Adviser Portfolio Page:

> You will be able to select from today's view or a specific month from a rolling six months of historical data, the most recent month being the calendar month preceding the current system month.

My Details Page

This page allows you to update your personal contact details.



You can update your personal contact details by clicking on the 'Edit' link and saving your details.

! Tips for using the My Details Page:

> To update details other than telephone numbers and email addresses, you can click on the 'Update Adviser Details' at the top of the page or you can go to Quick Links and obtain the appropriate form from the website.