

# Online Gearing User Guide

## Overview

This brochure is a tool to help navigate you through the Online Service.

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

- monitor your loan facilities and investment portfolios;
- send instructions to the Lender to transfer cash to or from a nominated bank account; and
- download forms to maintain your loan facilities.

Your nominated financial adviser will also be able to monitor your facility and investments through Online Gearing (unless you elect to restrict their access).

Regularly monitoring your facilities and investments through Online Gearing can help you remain on track to reach your financial objectives and can also help you to effectively adjust your 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 default 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.onlingearing.com.au](http://www.boq.onlingearing.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.

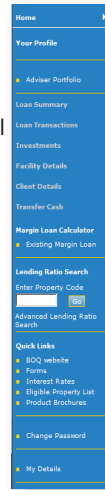
# Navigation

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 help you perform what-if investment scenarios.

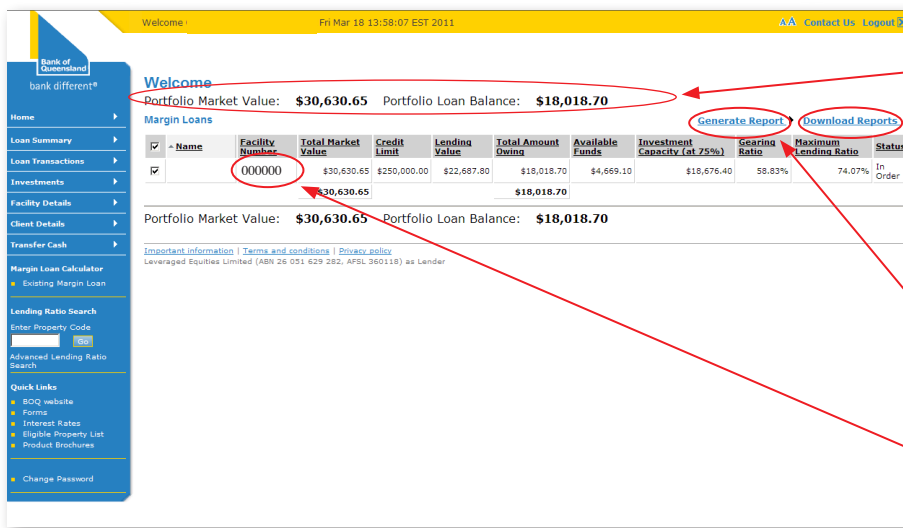
You can check the Lending Ratio for any Eligible Property by using this search function.

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



# Home Page

The home page allows you to view your overall Facility details.



View your overall Portfolio Market Value and Portfolio Loan Balance.

You can download the following reports:

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

You can generate and download a report on your Facility.

View more information by clicking on the Facility number hyperlink including:

- Loan Summary
- Loan Transactions
- Investments
- Facility Details
- Personal Details

## ! Tips for using the Home Page:

- > From this page you can view the following details of your Facility:
  - Total Market Value
  - Credit Limit
  - Lending Value
  - Total Amount Owning
  - Available Funds
  - Investment Capacity
  - Gearing Ratio
  - Maximum Lending Ratio
  - Status of the Facility
- > The 'Status' column is active and will change according to the status of the Facility. It can display as either:
  - In Order
  - Buffer
  - In Review
  - Margin Call
  - Investment Loan Default
  - Market Disruption
  - Principal Repayment Plan
  - Gearing Adjustment
  - Credit Limit Exceeded

# 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 of the selected facility.

The screenshot displays the 'Loan Summary' page for a facility with a Total Market Value of \$30,630.65. Key sections include:

- Facility Summary:** Total Market Value (\$30,630.65), Lending Value (\$22,687.80), Credit Limit (\$250,000.00).
- Loan Position:** Variable Rate Loan (\$17,939.31), Amount Borrowed (\$17,939.31), Facility Balance (\$18,018.70), Total Amount Owning (\$18,018.70), Available Funds (\$4,669.10), Net Equity (\$12,611.95), Buffer (\$2,163.19), Facility Status (In Order).
- Lending Ratio:** A table showing ratios from 75% to 0% and corresponding investment capacities.
- Investment Capacity:** A table showing investment capacity based on different lending ratios.
- Margin Call Manager:** Indicates the facility is 'In Order'.
- Investment Summary:** A table listing property codes, descriptions, units held, market prices, market values, lending ratios, and lending values.

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

You can view the status of your Facility. 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 in 'Margin Call'.

You can view your loan details broken down into:

- Amount Borrowed
- Facility Balance
- Total Amount Owning
- Net Equity

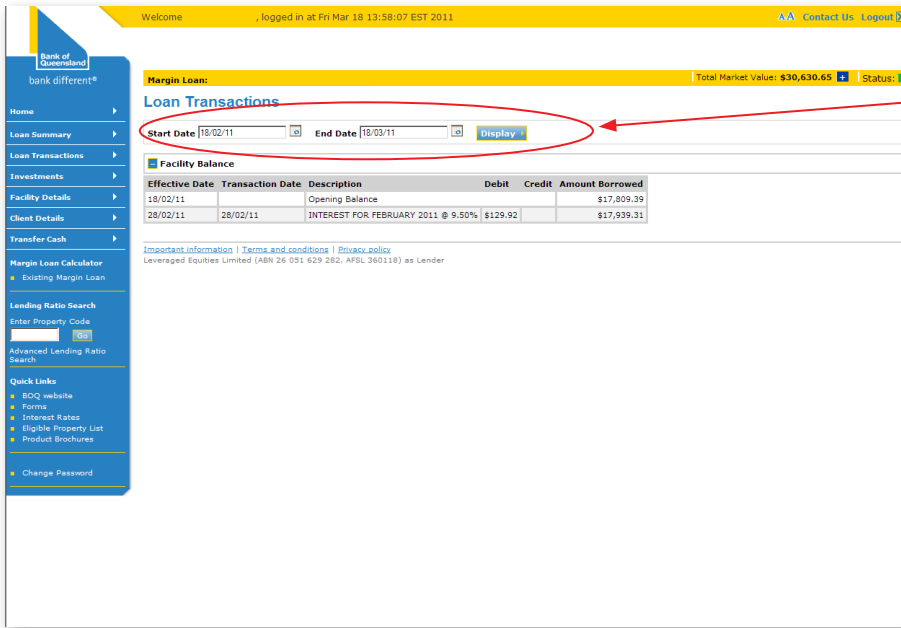
The Investment Summary displays an aggregated view of all securities held under your Facility.

## ! 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

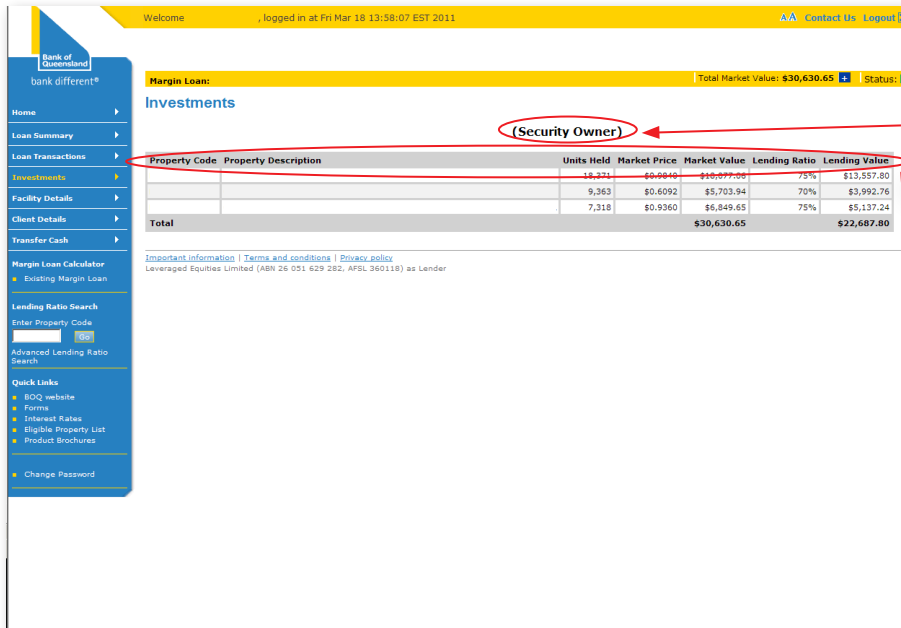
This page allows you to view transactions relating to a specific account.



You can view historical transactions on your 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 you can buy or sell the investment.

# Facility Details Page

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

**Facility Information**

Facility Number	
Facility Start Date	20/08/07
Account BSB	
Account Number	

**Loan Details**

Loan Number	Amount Borrowed	Interest Rate p.a.	Start Date	End Date	Next Interest Due Date*	Interest Payment Method
Variable Loan	\$17,939.31	9.30%	20/08/07		End of Month	Direct Debit

\* Where interest is to be collected from the Nominated Account by direct debit, the debit will be processed on the next business day in the event the last day is a weekend or public holiday.

**Instalment Plus**

Property Code	Property Name	Monthly Contribution	Next Contribution Date	Loan Drawdown	Total Investment	Start Date	End Date	Status
		\$57.69	12/11/10	\$92.31	\$150.00	25/10/07		Active
		\$57.69	12/11/10	\$92.31	\$150.00	25/10/07		Active
		\$134.62	12/11/10	\$215.38	\$350.00	25/10/07		Active
<b>Total</b>		<b>\$250.00</b>		<b>\$400.00</b>	<b>\$650.00</b>			

**Nominated Accounts**

Provide for client nominated account details

**Nominated Account Details**

Account Name	
BSB	
Account Number	
Financial Institution	
Account Use	Direct Credit, Direct Debit

View the interest rate, the next interest payment due date and how you have nominated to pay your interest.

You can view a breakdown of Fixed and Variable loan details here.

View details of any instalment gearing on a facility.

You can view your nominated bank account details here.

## ! Tips for using the Facility Details Page:

- > To update your nominated bank account, print the form that is linked to the 'Provide (or change) Nominated Account Details' hyperlink, then submit the completed form to the Lender.

# Client Details Page

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

**Client Details**

Update Borrower details

**Borrower Details**

Name	
Correspondence Address	
Work Telephone No	
Home Telephone No	
Fax No	
Mobile No	
Email	

Update Security Owner details

**Security Owner Details**

Name	
Correspondence Address	
Work Telephone No	
Home Telephone No	
Fax No	
Mobile No	
Email	

Update Adviser details

**Adviser Details**

Adviser	
Dealer Group	Bank of Queensland Limited
Telephone No	
Telephone No 2	
Mobile No	
Fax No	
Email	

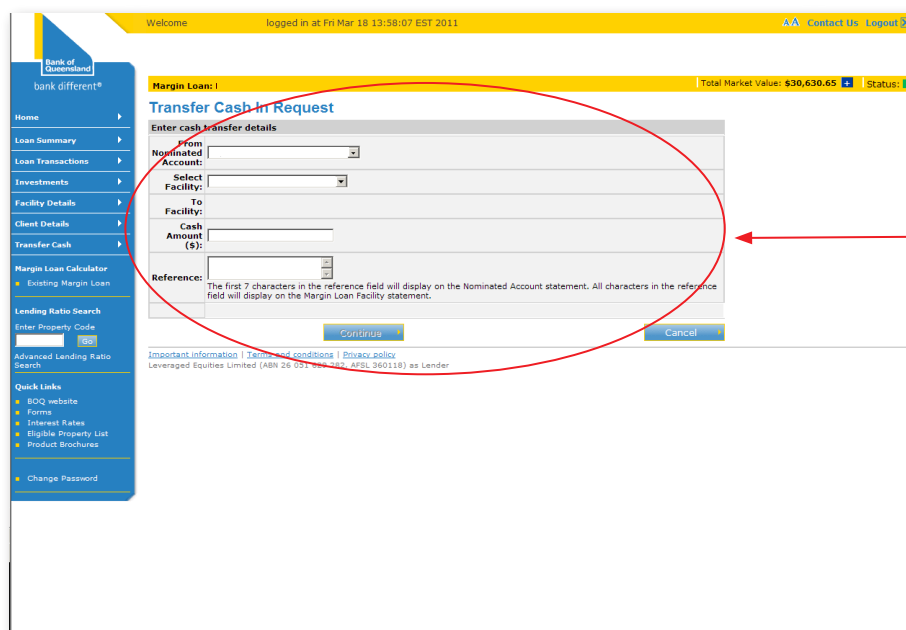
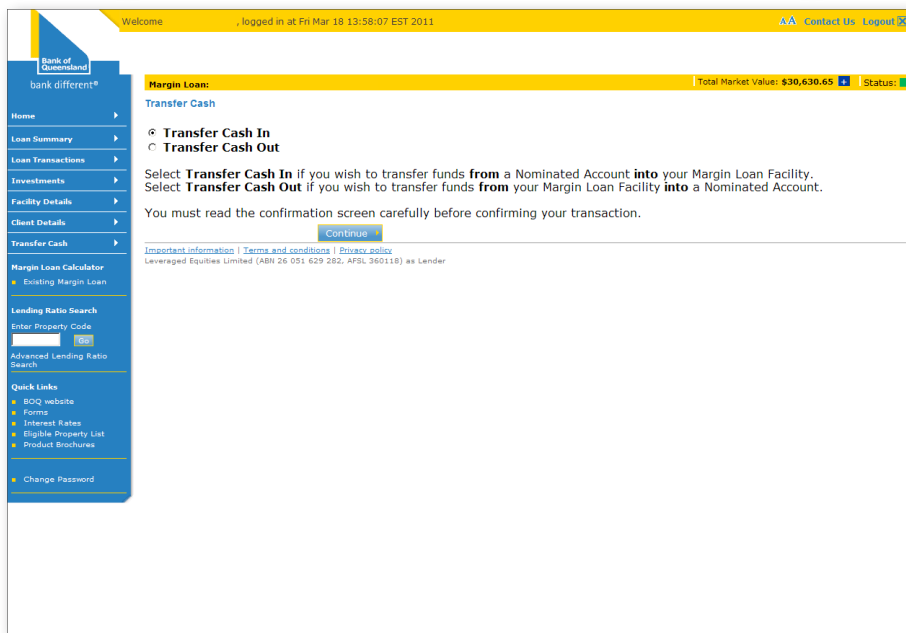
View your personal contact details.

## ! Tips for using the Client Details Page:

- > You can update your personal contact details by printing the form that is linked to the 'Update Borrower Details' or 'Update Security Owner details' hyperlink and submit the completed form to the Lender.

# Transfer Cash In Page

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



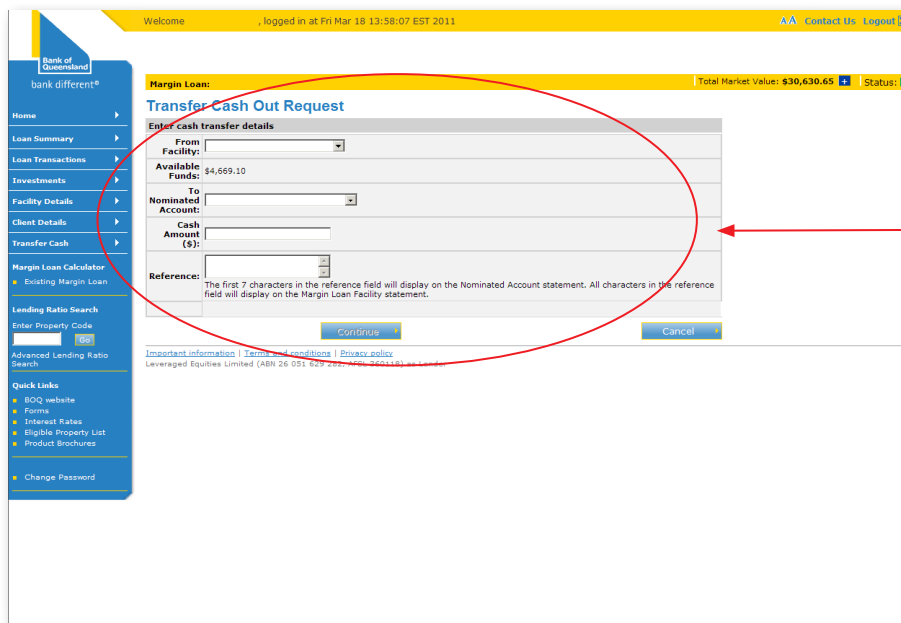
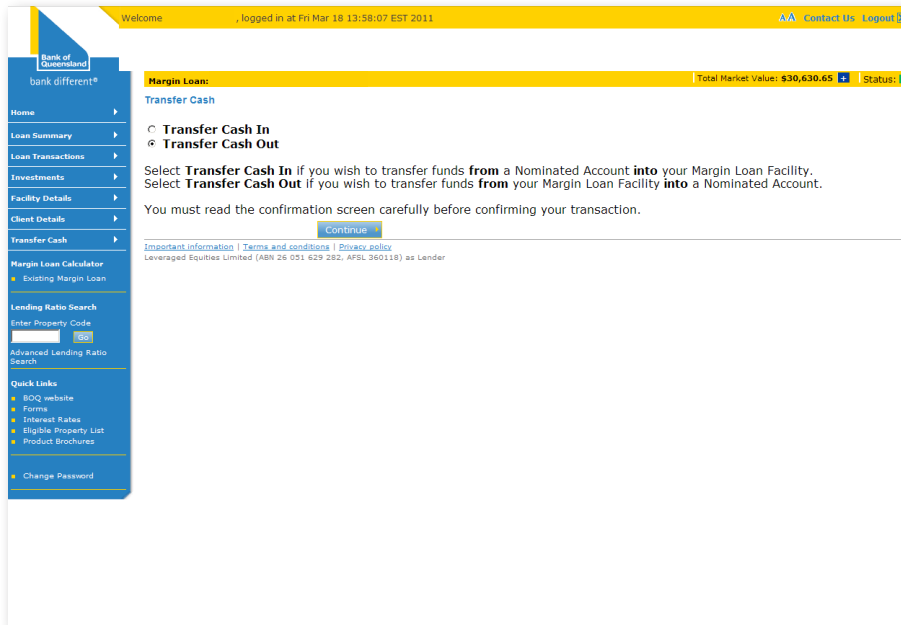
Select the Facility you would like to transfer the funds into and the amount you would like to transfer. You can also include a reference in the details.

## ! Tips for using the Transfer Cash In Page:

- > You 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 your Loan Account into a nominated bank account.



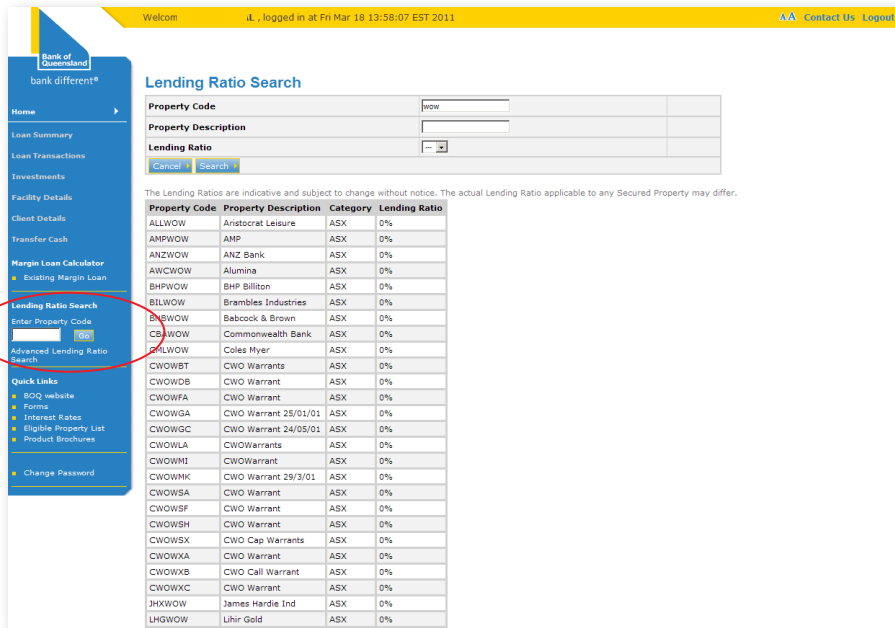
Select the Facility you would like to transfer the funds out of and the amount you would like to transfer. You can also include a reference in the details.

## ! Tips for using the Transfer Cash Out Page:

- > You 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.

# Lending Ratio Search Page

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

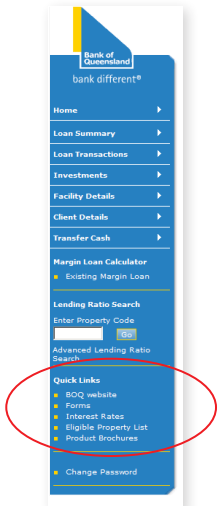


## ! Tips for using the Lending Ratio Search Page:

- > You can search by 'Property Code' or 'Property Description'.
- > Only one Property Code can be searched at any one time.

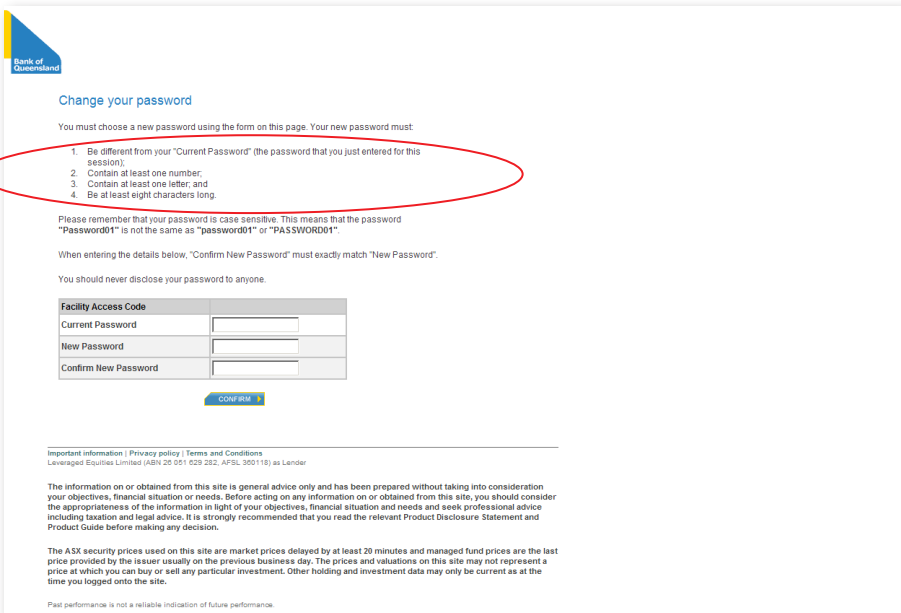
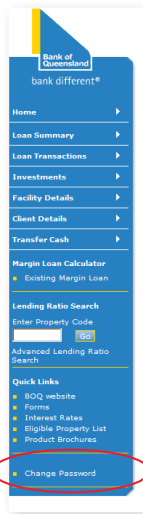
## Quick Links Menu

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.



This information is correct as at February 2011. Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) (referred to in this Guide as Leveraged Equities or the Lender) is the Lender for the BOQ Margin Loan. Leveraged Equities is the author of this User Guide. This Guide is for general information purposes only, and is intended for AFS Licence Holders or authorised representatives of AFS Licence Holders only. It is not to be distributed or provided to any other person. This Guide is not intended as financial or professional advice.

Full terms and conditions for using Online Gearing are available online at [www.boq.onlinegearing.com.au/static\\_content/templates/tandcs/boq/termsAndConditions.html](http://www.boq.onlinegearing.com.au/static_content/templates/tandcs/boq/termsAndConditions.html) Fees, charges and government taxes may be payable.

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