



# Increase Margin Loan Facility Credit Limit

### Instructions:

- All Borrowers must complete and sign this Request for a Credit Limit Increase.
- Any Guarantors associated with the Margin Loan Facility must also sign this Request for a Credit Limit Increase.

Please use black ink and BLOCK letters.

Facility Name

Facility Number

Current Approved Credit Limit \$

New Credit Limit Requested \$

### Contribution from Borrower

<b>A</b>	Refinance another margin loan		Either complete a Refinance Authority 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 for this amount.
<b>D</b>	Market Value of Securities	\$ <input type="text"/>	If you have existing listed securities or managed funds that you are providing as part of the Secured Portfolio for the Margin Loan Facility.

### Please mark [x] in one (1) box only

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

### Contribution from Guarantor

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

#### Director 1

<b>A</b>	Cash Contribution	\$ <input type="text"/>	
<b>B</b>	Market Value of Securities	\$ <input type="text"/>	Complete if you have existing listed securities or managed funds that you are providing as part of the Secured Portfolio for the Margin Loan Facility.

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 2

<b>A</b>	Cash Contribution	\$ <input type="text"/> , <input type="text"/> , <input type="text"/>	
<b>B</b>	Market Value of Securities	\$ <input type="text"/> , <input type="text"/> , <input type="text"/>	Complete if you have existing listed securities or managed funds that you are providing as part of the Secured Portfolio for the Margin Loan Facility.

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

## Expected Investment Parameters

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

**Portfolio Diversification** (Mark [x] in one (1) box only)

No single investment will be more than 20% of portfolio.

No single investment will be more than 40% of portfolio.

No single investment will be more than 70% of portfolio.

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** (Mark [x] in one (1) box only)

The average Lending Ratio of the investments that will be part of the Secured Portfolio will be more than 70%.

The average Lending Ratio of the investments that will be part of the Secured Portfolio will be between 50% and 70%.

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.

**Gearing Ratio** (Mark [x] in one (1) box only)

The Gearing Ratio for the facility will be less than 30%.

The Gearing Ratio for the facility will be between 30% and 50%.

The Gearing Ratio for the facility will be between 50% and 70%.

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.

## Borrower Finances

### Instruction

Depending on the **Credit Limit** requested and the expected investment parameters, Borrowers may be required to provide information beyond what is specified in this section. The Lender will contact you if further information is required.

Mark [x] in one (1) box	Type of applicant	Action
<input type="checkbox"/>	A <b>company</b> Borrower.	No further information is required.
<input type="checkbox"/>	A trustee on behalf of the <b>trust</b> .	No further information is required.
<input type="checkbox"/>	An individual Borrower or joint Borrower AND both are <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 this form then no further information is required.
<input type="checkbox"/>	All other Borrowers who do not meet any of the categories above.	Complete all information in this section. Copies of the supporting documentation must be included with this 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.

## Borrower's Employment Details

### Borrower Individual 1

Provide details of your current employer.

Employer Name

Position/Function

### Borrower Individual 2

Provide details of your current employer.

Employer Name

Position/Function

## 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**

 ,  ,  ,  ,  ,  ,  ,  ,  , 

## 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

\$  ,  ,

Salary Individual 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.

## Borrower's Balance Sheet

List any assets and liabilities of the Borrower(s) or jointly owned by both Borrowers or jointly owned by another person.

### Assets

	Market Value	Owner (Mark [x] in more than 1 box if jointly owned)		
<b>Cash &amp; cash-like investments</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>			
<b>Residential Property</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address	<input type="text"/> <input type="text"/>	Individual 1	Individual 2	Other
<b>Investment Property</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address	<input type="text"/> <input type="text"/>	Individual 1	Individual 2	Other
<b>Shares/Managed Funds</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details	<input type="text"/>	Individual 1	Individual 2	Other
Yield	<input type="text"/> % pa			
<b>Other Tangible Assets</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details	<input type="text"/> <input type="text"/>	Individual 1	Individual 2	Other
<b>Superannuation</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>			

### Liabilities

	Loan Amount	Borrower (Mark [x] in more than 1 box if jointly borrowed)		
<b>Residential Property Mortgage</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Investment Property Mortgage</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Motor Vehicle lease/loan</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Investment Loans</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Other Loans</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Credit/Store Card Limits</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other
<b>Other Liabilities</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Individual 1	Individual 2	Other

## Acknowledgements

I/we agree and acknowledge that:

- I/we have read and understood the credit assessment policy as outlined in this form and declare that any financial information provided is true and correct;
- If I/we do not provide assessment details, the Lender cannot and will not assess my/our ability to meet my/our commitments under the Loan and Security Agreement;
- If I/we do provide assessment details, a failure to maintain the account within the additional approval conditions or correct a failure in a timely manner, will result in a reduction of the lending ratio applicable to the portfolio and may result in a Margin Call being made;
- Where a Guarantor(s) is/are noted on the Margin Loan Facility, they agree to this Credit Limit Increase Request.

### Borrower 1/Director 1/Sole Director

Print full name

  

Signature

Date  /  /

### Borrower 2/Director 2/Secretary

Print full name

  

Signature

Date  /  /

### All Guarantors noted on this Margin Loan Facility must sign below.

#### Guarantor 1/Director 1/Sole Director

Print full name

  

Signature

Date  /  /

#### Guarantor 2/Director 2/Secretary

Print full name

  

Signature

Date  /  /

### Please complete and return to:

Leveraged Equities  
GPO Box 5388, SYDNEY NSW 2001

Fax: 02 8282 8383

If you require any assistance, please contact our Client Service Team on 1300 307 807 or email [info@leveraged.com.au](mailto:info@leveraged.com.au)