

Investment Funds Multiplier

Approved Shares

Effective From 27/03/2024



| Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|------|--|------------------------|---------------------------|---------------------|
| AFI | Australian Foundation Investment Company Limited | 75% | 75% | 100% |
| ANZ | ANZ Group Holdings Limited | 0% | 75% | 20% |
| ARG | Argo Investments Limited | 75% | 75% | 100% |
| BEN | Bendigo and Adelaide Bank Limited | 0% | 75% | 20% |
| BHP | BHP Group Limited | 0% | 75% | 20% |
| BXB | Brambles Limited | 0% | 75% | 20% |
| CBA | Commonwealth Bank of Australia | 0% | 75% | 20% |
| CSL | CSL Limited | 0% | 75% | 20% |
| DJW | Djerriwarrh Investments Limited | 0% | 75% | 30% |
| IAG | Insurance Australia Group Limited | 0% | 75% | 20% |
| MQG | Macquarie Group Limited | 0% | 75% | 20% |
| NAB | National Australia Bank Limited | 0% | 75% | 20% |
| PIA | Pengana International Equities Limited | 0% | 75% | 20% |
| QBE | QBE Insurance Group Limited | 0% | 75% | 20% |
| RIO | Rio Tinto Limited | 0% | 75% | 20% |
| SCG | Scentre Group | 0% | 75% | 20% |
| SUN | Suncorp Group Limited | 0% | 75% | 20% |
| TCL | Transurban Group | 0% | 75% | 20% |
| TLS | Telstra Group Limited | 0% | 75% | 20% |
| WBC | Westpac Banking Corporation | 0% | 75% | 20% |
| WDS | Woodside Energy Group Ltd | 0% | 75% | 20% |
| WES | Wesfarmers Limited | 0% | 75% | 20% |
| WOW | Woolworths Group Limited | 0% | 75% | 20% |

Please contact your Relationship Manager or the Customer Service Team on 1300 307 807 (+61 2 8282 8282) 8.30am – 5.30pm AEST/AEDT for further details.

Defined terms in the Leveraged Equities Terms and Conditions have the same meaning in this document.

Concentration Limits apply to receive the diversified Lending Ratio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Cash and cash like investments are excluded from the calculations.

Wraps/MasterTrusts/Platforms – if there is no Lending Ratio on this list, refer to the Lending Ratio for each individual investment as per the current list of Acceptable Investments.

Lending Ratio - The percentage applied from time to time by the Lender to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero. For the full definition, refer to Section 9 of the Leveraged Equities Terms and Conditions. You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lenders risk and do not represent, and should not be interpreted as, investment recommendations or advice.

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Investment Funds Multiplier

Cash Management Trusts / Investments

Effective From 27/03/2024



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|----------------------------------|-------------------|------------------------|---------------------------|---------------------|
| | Adelaide Bank CMA | 75% | 75% | 100% |
| | HUB 24 Cash | 75% | 75% | 100% |
| | Macquarie CMA | 75% | 75% | 100% |
| AMP Capital Investors Ltd | | | | |
| CASH | AMP FLI - Cash | 75% | 75% | 100% |
| Navigators Australia Ltd | | | | |
| | Cash Account | 75% | 75% | 100% |

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Investment Funds Multiplier

Exchange Traded Products

Effective From 27/03/2024



| Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|------|--|------------------------|---------------------------|---------------------|
| A200 | Betashares Australia 200 ETF | 0% | 75% | 50% |
| AAA | Betashares Australian High Interest Cash ETF | 75% | 75% | 100% |
| BGBL | BetaShares Global Shares ETF | 0% | 75% | 30% |
| DACE | Dimensional Australian Core Equity (Managed Fund) | 75% | 75% | 100% |
| DFGH | Dimensional Global Core Eq Aud Hgd (Managed Fund) | 75% | 75% | 100% |
| ESGI | VanEck MSCI International Sustainable Equity ETF | 0% | 75% | 30% |
| ETHI | Betashares Global Sustainability Leaders ETF | 0% | 75% | 30% |
| FAIR | Betashares Australian Sustainability Leaders ETF | 0% | 75% | 30% |
| GOAT | VanEck Morningstar International Wide Moat ETF | 0% | 75% | 30% |
| GOLD | Global X Physical GOLD | 0% | 75% | 30% |
| HBRD | BetaShares Active Australian Hybrids Fund (Managed Fund) | 0% | 75% | 20% |
| HGBL | BetaShares Global Shares ETF - Currency Hedged | 0% | 75% | 30% |
| HJPN | BetaShares Japan ETF- Currency Hedged | 0% | 75% | 20% |
| HVST | BetaShares Australian Dividend Harvester Fund (Managed Fund) | 0% | 75% | 20% |
| HYGG | Hyperion Gbl Growth Companies Fund (Managed Fund) | 0% | 75% | 30% |
| IAA | iShares Asia 50 ETF | 75% | 75% | 100% |
| IAF | iShares Core Composite Bond ETF | 75% | 75% | 100% |
| IEU | iShares Europe ETF | 75% | 75% | 100% |
| IGB | iShares Treasury ETF | 75% | 75% | 100% |
| IHD | iShares S&P/ASX Div Opportunities Esg Screened ETF | 75% | 75% | 100% |
| IHOO | iShares Global 100 Aud Hedged ETF | 75% | 75% | 100% |
| IHVV | iShares S&P 500 Aud Hedged ETF | 75% | 75% | 100% |
| IJH | iShares S&P Mid-Cap ETF | 75% | 75% | 100% |
| IJP | iShares MSCI Japan ETF | 75% | 75% | 100% |
| IKO | iShares MSCI South Korea ETF | 0% | 75% | 30% |
| ILB | iShares Government Inflation ETF | 75% | 75% | 100% |
| ILC | iShares S&P/ASX 20 ETF | 75% | 75% | 100% |
| IOO | iShares Global 100 ETF | 75% | 75% | 100% |
| IOZ | iShares Core S&P/ASX 200 ETF | 75% | 75% | 100% |
| ISEC | iShares Enhanced Cash ETF | 0% | 75% | 30% |
| IVE | iShares MSCI EAFE ETF | 75% | 75% | 100% |

| Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|------|--|------------------------|---------------------------|---------------------|
| IVV | iShares S&P 500 ETF | 75% | 75% | 100% |
| IWLD | iShares Core MSCI World Ex Australia Esg ETF | 0% | 75% | 30% |
| IXJ | iShares Global Healthcare ETF | 0% | 75% | 30% |
| IZZ | iShares China Large-Cap ETF | 75% | 75% | 100% |
| MGF | Magellan Global Fund. | 0% | 75% | 50% |
| MHHT | Magellan High Conviction Trust (Managed Fund) | 0% | 75% | 30% |
| MOAT | VanEck Morningstar Wide MOAT ETF | 0% | 75% | 30% |
| MVA | VanEck Australian Property ETF | 0% | 75% | 30% |
| MVR | VanEck Australian Resources ETF | 0% | 75% | 30% |
| MVW | VanEck Australian Equal Weight ETF | 0% | 75% | 30% |
| OZF | SPDR S&P/ASX 200 Financials Ex A-REIT Fund | 0% | 75% | 20% |
| QHAL | VanEck MSCI International Quality (Hedged) ETF | 0% | 75% | 30% |
| QLTY | BetaShares Global Quality Leaders ETF | 0% | 75% | 30% |
| QPON | BetaShares Australian Bank Senior Floating Rate Bond ETF | 0% | 75% | 30% |
| QUAL | VanEck MSCI International Quality ETF | 0% | 75% | 30% |
| RDV | Russell Investments High Dividend Aus. Shares ETF | 75% | 75% | 100% |
| SFY | SPDR S&P/ASX 50 Fund | 0% | 75% | 20% |
| SLF | SPDR S&P/ASX 200 Listed Property Fund | 0% | 75% | 20% |
| STW | SPDR S&P/ASX 200 Fund | 0% | 75% | 20% |
| SYI | SPDR MSCI Aus. Select High Dividend Yield Fund | 0% | 75% | 20% |
| VAE | Vanguard Ftse Asia Ex Japan Shares Index ETF | 0% | 75% | 30% |
| VAF | Vanguard Australian Fixed Interest Index ETF | 75% | 75% | 100% |
| VAP | Vanguard Australian Property Securities Index ETF | 0% | 75% | 30% |
| VAS | Vanguard Australian Shares Index ETF | 75% | 75% | 100% |
| VBND | Vanguard Global Aggregate Bond Index (Hedged) ETF | 0% | 75% | 30% |
| VDBA | Vanguard Diversified Balanced Index ETF | 75% | 75% | 100% |
| VDCO | Vanguard Diversified Conservative Index ETF | 75% | 75% | 100% |
| VDGR | Vanguard Diversified Growth Index ETF | 75% | 75% | 100% |
| VDHG | Vanguard Diversified High Growth Index ETF | 0% | 75% | 30% |
| VEU | Vanguard All-World Ex-US Shares Index ETF | 0% | 75% | 30% |

Page 3

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Concentration Limits apply to receive the diversified Lending Ratio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Cash and cash like investments are excluded from the calculations.

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|------|---|------------------------|---------------------------|---------------------|
| VGAD | Vanguard MSCI Indx International Shre (Hedged) ETF | 0% | 75% | 30% |
| VGS | Vanguard MSCI Index International Shares ETF | 0% | 75% | 30% |
| VHY | Vanguard Australian Shares High Yield ETF | 75% | 75% | 100% |
| VIF | Vanguard Intl. Fixed Interest Indx (Hedged) ETF | 75% | 75% | 100% |
| VTX | Vanguard Us Total Market Shares Index ETF | 0% | 75% | 30% |
| WDIV | SPDR S&P Global Dividend Fund | 0% | 75% | 20% |
| WDMF | iShares Edge MSCI World Multifactor ETF | 0% | 75% | 30% |
| WVOL | iShares Edge MSCI World Minimum Volatility ETF | 0% | 75% | 30% |
| WVOZ | SPDR S&P World Ex Australia Fund | 0% | 75% | 20% |
| YMAX | BetaShares Aus Top20 Equity Yield Max Fund (M Fund) | 0% | 75% | 20% |

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Investment Funds Multiplier

Managed Funds

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| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|--|------------------------|---------------------------|---------------------|
| Aberdeen Standard Investments Australia Ltd | | | | |
| CRS0003AU | SGH Ex-20 Australian Equities Fund (Class A) | 0% | 75% | 30% |
| CRS0005AU | abrdn Sustainable International Equities Fund | 75% | 75% | 100% |
| CSA0131AU | SGH Australian Small Companies Fund | 75% | 75% | 100% |
| EQI0015AU | abrdn International Equity Fund | 0% | 75% | 30% |
| Allan Gray Australia Pty Ltd | | | | |
| ETL0060AU | Allan Gray Australia Equity Fund - Class A | 0% | 75% | 30% |
| AllianceBernstein Investment Management Australia Ltd | | | | |
| ACM0005AU | AB Concentrated Australian Equities Fund | 0% | 75% | 30% |
| ACM0006AU | AB Managed Volatility Equities Fund - MVE Class | 0% | 75% | 50% |
| ACM0009AU | AB Global Equities Fund | 0% | 75% | 50% |
| Alphinity Investment Management Pty Ltd | | | | |
| HOW0019AU | Alphinity Australian Equity Fund | 0% | 75% | 50% |
| HOW0026AU | Alphinity Concentrated Australian Share Fund | 75% | 75% | 100% |
| HOW0121AU | Alphinity Sustainable Share Fund | 0% | 75% | 50% |
| PAM0001AU | Alphinity Australian Share Fund | 0% | 75% | 50% |
| AMP Capital Investors Ltd | | | | |
| AMP0015AU | AMP FLI - Future Directions Australian Share Fund (Original) | 75% | 75% | 100% |
| AMP0017AU | AMP FLI - Future Directions International Share Original | 0% | 75% | 30% |
| AMP0255AU | Macquarie Australian Real Estate Fund - Class A Units | 0% | 75% | 30% |
| AMP0681AU | Specialist Australian Share Fund | 75% | 75% | 100% |
| AMP0824AU | Specialist International Share Fund - Class A Units | 0% | 75% | 30% |
| AMP0825AU | Specialist International (Hedged) Share Fund - Class A Units | 0% | 75% | 30% |
| AMP0854AU | AMP FLI - Specialist Australian Shares | 75% | 75% | 100% |
| AMP0855AU | AMP FLI - Specialist International Share | 0% | 75% | 30% |
| AMP0974AU | Macquarie Global Listed Real Estate Fund - Class A Units | 75% | 75% | 100% |
| AMP1179AU | Dexus Core Infrastructure Fund - Class A Units | 0% | 75% | 30% |
| NML0018AU | Macquarie Cash Fund - Class M Units | 75% | 75% | 100% |
| NML0348AU | AMP Capital Wholesale Global Equity - Value Fund | 75% | 75% | 100% |

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|--|--|------------------------|---------------------------|---------------------|
| Antares Capital Partners Ltd | | | | |
| PPL0002AU | Antares Dividend Builder | 75% | 75% | 100% |
| PPL0106AU | Antares High Growth Shares Fund | 75% | 75% | 100% |
| PPL0115AU | Antares Elite Opportunities Fund | 75% | 75% | 100% |
| Antipodes Partners Ltd | | | | |
| IOF0045AU | Antipodes Global Fund - (Class P) | 0% | 75% | 30% |
| Ausbil Investment Management Ltd | | | | |
| AAP0001AU | Candriam Sustainable Global Equity Fund | 75% | 75% | 100% |
| AAP0103AU | AUSBIL Australian Active Equity Portfolio | 75% | 75% | 100% |
| AAP0104AU | AUSBIL Australian Emerging Leaders Fund | 75% | 75% | 100% |
| AAP3656AU | Ausbil Active Dividend Income Fund - Wholesale Class | 0% | 75% | 50% |
| Australian Ethical Investment Ltd | | | | |
| AUG0001AU | Australian Ethical Balanced Fund | 75% | 75% | 100% |
| AUG0002AU | Australian Ethical Australian Shares Fund | 0% | 75% | 30% |
| Australian Unity Funds Management Ltd | | | | |
| AUS0030AU | Platypus Australian Equities Trust - Wholesale | 75% | 75% | 100% |
| Bennelong Funds Management Ltd | | | | |
| BFL0001AU | Bennelong Australian Equities Fund | 0% | 75% | 30% |
| BFL0002AU | Bennelong Concentrated Australian Equities Fund | 0% | 75% | 30% |
| BFL0004AU | Bennelong ex-20 Australian Equities Fund | 75% | 75% | 100% |
| Bentham Asset Management Pty Ltd | | | | |
| CSA0038AU | Bentham Global Income Fund | 0% | 75% | 30% |
| BlackRock Investment Management (Australia) Ltd | | | | |
| BAR0813AU | BlackRock Diversified ESG Growth Fund | 75% | 75% | 100% |
| BAR0814AU | BlackRock Advantage Australian Equity Fund | 75% | 75% | 100% |
| BAR0817AU | BlackRock Advantage International Equity Fund | 75% | 75% | 100% |
| BGL0008AU | iShares Global Bond Index Fund | 75% | 75% | 100% |
| BGL0034AU | iShares Australian Equity Index Fund | 75% | 75% | 100% |
| BGL0044AU | iShares Hedged International Equity Index Fund | 75% | 75% | 100% |
| BGL0105AU | iShares Australian Bond Index Fund | 75% | 75% | 100% |

Page 5

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|--|--|------------------------|---------------------------|---------------------|
| BlackRock Investment Management (Australia) Ltd | | | | |
| BGL0106AU | iShares International Equity Index Fund | 0% | 75% | 30% |
| BGL0108AU | iShares Australian Listed Property Index Fund | 75% | 75% | 100% |
| BGL0109AU | BlackRock Advantage Hedged International Equity Fund | 75% | 75% | 100% |
| MAL0018AU | BlackRock Global Allocation (Aust) (Class D Units) | 75% | 75% | 100% |
| PWA0013AU | BlackRock Balanced Fund | 75% | 75% | 100% |
| PWA0014AU | BlackRock Australian Share Fund | 75% | 75% | 100% |
| PWA0015AU | BlackRock Australian Share Fund Plus | 75% | 75% | 100% |
| PWA0822AU | BlackRock Tactical Growth Fund | 75% | 75% | 100% |

BT Funds Management Ltd

| | | | | |
|-----------|---|-----|-----|------|
| BTA0012AU | BT Classic Investment Funds - BT Split Growth Fund | 75% | 75% | 100% |
| BTA0021AU | BT Investment Funds - BT Australian Share Fund (Retail) | 75% | 75% | 100% |
| BTA0023AU | BT Investment Funds - BT American Share Fund | 0% | 75% | 30% |
| BTA0024AU | BT Investment Funds - BT International Fund (Retail) | 75% | 75% | 100% |
| BTA0043AU | BT Classic Investment Funds - BT Balanced Returns Fund | 75% | 75% | 100% |
| BTA0044AU | BT Investment Funds - BT Future Goals Fund (Retail) | 75% | 75% | 100% |
| BTA0051AU | BT Investment Funds - BT Property Securities Fund (Retail) | 75% | 75% | 100% |
| RFA0011AU | BT Classic Investment Funds - BT Core Australian Share Fund | 75% | 75% | 100% |
| RFA0012AU | BT Investment Funds - BT Smaller Companies Fund (Retail) | 0% | 75% | 30% |
| RFA0013AU | BT Classic Investment Funds - BT Natural Resources Fund | 75% | 75% | 100% |

Capital Group Investment Management Ltd

| | | | | |
|-----------|---|----|-----|-----|
| CIM0006AU | Capital Group New Perspective Fund (AU) | 0% | 75% | 30% |
|-----------|---|----|-----|-----|

ClearBridge Investments Ltd

| | | | | |
|-----------|---|----|-----|-----|
| TGP0008AU | ClearBridge RARE Infrastructure Value Fund - Hedged | 0% | 75% | 30% |
| TGP0034AU | ClearBridge RARE Infrastructure Value Fund - Unhedged | 0% | 75% | 30% |

Colonial First State Investments Ltd

| | | | | |
|-----------|--|-----|-----|------|
| CFM0404AU | CFS FirstChoice W'sale - T. Rowe Price Australian Equity | 75% | 75% | 100% |
|-----------|--|-----|-----|------|

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|---|------------------------|---------------------------|---------------------|
| Colonial First State Investments Ltd | | | | |
| CMI0111AU | First Sentier Australian Small Companies | 0% | 75% | 30% |
| FSF0002AU | First Sentier Australian Share Fund | 75% | 75% | 100% |
| FSF0003AU | First Sentier Imputation Fund | 75% | 75% | 100% |
| FSF0004AU | First Sentier Property Securities Fund | 75% | 75% | 100% |
| FSF0006AU | Colonial First State MIF - Balanced Fund | 75% | 75% | 100% |
| FSF0007AU | Colonial First State MIF - Future Leaders Fund | 0% | 75% | 30% |
| FSF0008AU | First Sentier Diversified Fund | 75% | 75% | 100% |
| FSF0012AU | Colonial First State MIF - Property Securities Fund | 75% | 75% | 100% |
| FSF0013AU | Colonial First State MIF - Imputation Fund | 75% | 75% | 100% |
| FSF0014AU | Colonial First State MIF - Australian Share Fund | 75% | 75% | 100% |
| FSF0016AU | First Sentier Concentrated Australian Share | 75% | 75% | 100% |
| FSF0022AU | Colonial First State MIF - Diversified Fund | 75% | 75% | 100% |
| FSF0033AU | First Sentier Conservative Fund | 75% | 75% | 100% |
| FSF0038AU | CFS FirstChoice W'sale - Janus Henderson Global Natural Resources | 0% | 75% | 30% |
| FSF0040AU | First Sentier Balanced Fund | 75% | 75% | 100% |
| FSF0041AU | Colonial First State MIF - Janus Henderson Global Natural Resources | 0% | 75% | 30% |
| FSF0047AU | Stewart Investors Worldwide Leaders Sustainability Fund | 75% | 75% | 100% |
| FSF0048AU | Colonial First State MIF - Stewart Investors Worldwide Leaders Sustainability | 0% | 75% | 30% |
| FSF0075AU | First Sentier Strategic Cash Fund | 75% | 75% | 100% |
| FSF0077AU | Colonial First State MIF - High Growth Fund | 75% | 75% | 100% |
| FSF0079AU | CFS FirstChoice W'sale - Lazard Select Australian Equity | 75% | 75% | 100% |
| FSF0085AU | CFS FirstChoice Investments - Ironbark Royal London Concentrated Global Share | 0% | 75% | 30% |
| FSF0092AU | CFS FirstChoice Investments - Investors Mutual Australian Share | 75% | 75% | 100% |
| FSF0094AU | CFS FirstChoice Investments - AB Managed Volatility Australian Share | 75% | 75% | 100% |
| FSF0095AU | CFS FirstChoice Investments - Perennial Value Australian Share | 75% | 75% | 100% |

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Managed Funds

Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| Colonial First State Investments Ltd | | | | |
| FSF0202AU | Colonial First State MIF - Imputation Fund (NEF) | 75% | 75% | 100% |
| FSF0219AU | CFS FirstChoice Investments - CFS Fixed Interest | 75% | 75% | 100% |
| FSF0220AU | CFS FirstChoice Investments - FirstChoice Australian Share | 75% | 75% | 100% |
| FSF0221AU | CFS FirstChoice Investments - CFS Global Share | 0% | 75% | 30% |
| FSF0222AU | CFS FirstChoice Investments - CFS Property Securities | 0% | 75% | 30% |
| FSF0223AU | CFS FirstChoice Investments - CFS Conservative | 75% | 75% | 100% |
| FSF0225AU | CFS FirstChoice Investments - CFS Growth | 75% | 75% | 100% |
| FSF0226AU | CFS FirstChoice Investments - CFS High Growth | 75% | 75% | 100% |
| FSF0228AU | CFS FirstChoice Investments - First Sentier Strategic Cash | 75% | 75% | 100% |
| FSF0229AU | CFS FirstChoice Investments - First Sentier Diversified Fixed Interest | 75% | 75% | 100% |
| FSF0232AU | CFS FirstChoice Investments - First Sentier Imputation | 75% | 75% | 100% |
| FSF0233AU | CFS FirstChoice Investments - CFS Index Australian Share | 75% | 75% | 100% |
| FSF0235AU | CFS FirstChoice Investments - Perpetual Industrial Share Option | 75% | 75% | 100% |
| FSF0237AU | CFS FirstChoice Investments - Ausbil Australian Active Equity | 75% | 75% | 100% |
| FSF0238AU | CFS FirstChoice Investments - T. Rowe Price Australian Equity | 75% | 75% | 100% |
| FSF0239AU | CFS FirstChoice Investments - Airlie Australian Share | 75% | 75% | 100% |
| FSF0240AU | CFS FirstChoice Investments - Schroders Australian Equity Option | 75% | 75% | 100% |
| FSF0241AU | CFS FirstChoice Investments - Pandal Australian Share Fund | 75% | 75% | 100% |
| FSF0243AU | CFS FirstChoice Investments - CFS Index Global Share | 0% | 75% | 30% |
| FSF0244AU | CFS FirstChoice Investments - Janus Henderson Global Natural Resources | 75% | 75% | 100% |
| FSF0247AU | CFS FirstChoice Investments - MFS Global Equity | 0% | 75% | 30% |
| FSF0248AU | CFS FirstChoice Investments - T. Rowe Price Global Equity | 0% | 75% | 30% |
| FSF0250AU | CFS FirstChoice Investments - Pandal Property Investment Fund | 0% | 75% | 30% |
| FSF0251AU | CFS FirstChoice Investments - First Sentier Property Securities Option | 0% | 75% | 30% |

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| Colonial First State Investments Ltd | | | | |
| FSF0259AU | CFS FirstChoice Investments - Perpetual Balanced Growth Option | 75% | 75% | 100% |
| FSF0408AU | CFS FirstChoice Investments - DNR Capital Australian Equity Income | 75% | 75% | 100% |
| FSF0409AU | CFS FirstChoice Investments - Platinum International | 75% | 75% | 100% |
| FSF0418AU | CFS FirstChoice Investments - Lazard Select Australian Equity | 75% | 75% | 100% |
| FSF0454AU | CFS FirstChoice W'sale - First Sentier Global Property Securities | 75% | 75% | 100% |
| FSF0458AU | CFS FirstChoice W'sale - Perpetual Industrial Share | 75% | 75% | 100% |
| FSF0461AU | CFS FirstChoice W'sale - Airlie Australian Share | 75% | 75% | 100% |
| FSF0462AU | CFS FirstChoice W'sale - Schroder Australian Equity | 75% | 75% | 100% |
| FSF0463AU | CFS FirstChoice W'sale - Pandal Australian Share | 75% | 75% | 100% |
| FSF0465AU | CFS FirstChoice W'sale - Investors Mutual Australian Share | 75% | 75% | 100% |
| FSF0466AU | CFS FirstChoice W'sale - Solaris Core Australian Equity | 75% | 75% | 100% |
| FSF0467AU | CFS FirstChoice W'sale - Perennial Value Australian Share | 75% | 75% | 100% |
| FSF0478AU | CFS FirstChoice W'sale - PIMCO Australian Bond | 75% | 75% | 100% |
| FSF0480AU | CFS FirstChoice W'sale - MFS Global Equity | 0% | 75% | 30% |
| FSF0484AU | CFS FirstChoice W'sale - CFS Global Small Companies | 0% | 75% | 30% |
| FSF0485AU | CFS FirstChoice W'sale - CFS Australian Share | 75% | 75% | 100% |
| FSF0498AU | First Sentier High Growth Fund | 75% | 75% | 100% |
| FSF0501AU | CFS FirstChoice W'sale - CFS Property Securities | 0% | 75% | 30% |
| FSF0502AU | CFS FirstChoice W'sale - CFS Australian Small Companies | 0% | 75% | 30% |
| FSF0503AU | CFS FirstChoice W'sale - Pandal Property Investment | 0% | 75% | 30% |
| FSF0505AU | CFS FirstChoice W'sale - Platinum International | 75% | 75% | 100% |
| FSF0506AU | CFS FirstChoice W'sale - Schroder Absolute Return Income | 75% | 75% | 100% |
| FSF0652AU | CFS FirstChoice W'sale - CFS Index Australian Share | 75% | 75% | 100% |
| FSF0653AU | CFS FirstChoice W'sale - CFS Index Australian Bond | 75% | 75% | 100% |
| FSF0654AU | CFS FirstChoice W'sale - CFS Index Global Share | 0% | 75% | 30% |

Page 7

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Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| Colonial First State Investments Ltd | | | | |
| FSF0655AU | CFS FirstChoice W'sale - CFS Index Property Securities | 0% | 75% | 30% |
| FSF0662AU | CFS FirstChoice Investments - CFS Index Property Securities | 0% | 75% | 30% |
| FSF0666AU | CFS FirstChoice Investments - First Sentier Global Property Securities | 0% | 75% | 30% |
| FSF0707AU | CFS FirstChoice W'sale - CFS Index Global Share - Hedged | 75% | 75% | 100% |
| FSF0709AU | CFS FirstChoice W'sale - Merlon Australian Share Income | 0% | 75% | 50% |
| FSF0710AU | CFS FirstChoice W'sale - Acadian Sustainable Global Equity Fund | 0% | 75% | 30% |
| FSF0721AU | CFS FirstChoice Investments - Pental Monthly Income Plus Fund | 75% | 75% | 100% |
| FSF0787AU | CFS FirstChoice W'sale - Acadian Australian Equity | 75% | 75% | 100% |
| FSF0790AU | CFS FirstChoice W'sale - Fidelity Australian Equities | 75% | 75% | 100% |
| FSF0808AU | CFS FirstChoice Investments - Fidelity Australian Equities | 75% | 75% | 100% |
| FSF0908AU | CFS FirstChoice W'sale - Generation Global Share | 0% | 75% | 30% |
| FSF0974AU | Realindex Global Share Value - Class A | 75% | 75% | 100% |
| FSF1016AU | CFS FirstChoice W'sale - Realindex Australian Small Companies Value | 75% | 75% | 100% |
| FSF1017AU | CFS FirstChoice W'sale - Realindex Global Share Value | 75% | 75% | 100% |
| FSF1198AU | CFS FirstChoice W'sale - Magellan Global Share | 0% | 75% | 30% |
| FSF1201AU | CFS FirstChoice W'sale - Baillie Gifford Long Term Global Growth | 0% | 75% | 30% |
| FSF1202AU | CFS FirstChoice W'sale - Macquarie Global Listed Real Estate | 75% | 75% | 100% |
| FSF1204AU | CFS FirstChoice Investments - Magellan Global Share | 0% | 75% | 30% |
| FSF1243AU | CFS FirstChoice W'sale - Perpetual Australian Share | 75% | 75% | 100% |
| FSF1405AU | CFS FirstChoice W'sale - PIMCO Global Bond Fund | 75% | 75% | 100% |
| FSF1697AU | CFS FirstChoice W'sale - Bennelong ex-20 Australian Equities | 75% | 75% | 100% |
| FSF5774AU | Baillie Gifford Long Term Global Growth Class A | 75% | 75% | 100% |
| FSF6554AU | CFS FirstChoice W'sale - CFS Index Global Bond | 0% | 75% | 30% |
| FSF9393AU | CFS FirstChoice W'sale - Pental Global Emerging Market Opportunities | 0% | 75% | 30% |

| APIR Code | Security Name | | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|---|------------------------|---------------------------|---------------------|
| Colonial First State Investments Ltd | | | | | |
| Copia Investment Partners | | | | | |
| OPS0001AU | OC Dynamic Equity Fund | | 0% | 75% | 30% |
| Dexus Asset Management Limited | | | | | |
| APN0001AU | Dexus Property for Income Fund | Y | 0% | 75% | 30% |
| DFA Australia Ltd | | | | | |
| DFA0002AU | Dimensional Two-Year Sustainability Fixed Interest Trust AUD Class | | 75% | 75% | 100% |
| DFA0003AU | Dimensional Australian Core Equity Trust | | 75% | 75% | 100% |
| DFA0004AU | Dimensional Global Core Equity Trust - Unhedged Class Units | | 75% | 75% | 100% |
| DFA0005AU | Dimensional Global Real Estate Trust - Unhedged Class Units | | 0% | 75% | 30% |
| DFA0009AU | Dimensional Global Core Equity Trust - AUD Hedged Class Units | | 75% | 75% | 100% |
| DFA0029AU | Dimensional World Allocation 70/30 Trust | | 75% | 75% | 100% |
| DFA0035AU | Dimensional World Equity Trust | | 0% | 75% | 50% |
| DFA0041AU | Dimensional Global Sustainability Trust Unhedged Class | | 0% | 75% | 50% |
| DFA0100AU | Dimensional Short Term Fixed Interest | | 75% | 75% | 100% |
| DFA0101AU | Dimensional Australian Value Trust | | 75% | 75% | 100% |
| DFA0102AU | Dimensional Global Value Trust | | 75% | 75% | 100% |
| DFA0103AU | Dimensional Australian Large Company Trust | | 75% | 75% | 100% |
| DFA0104AU | Dimensional Australian Small Company Trust | | 0% | 75% | 30% |
| DFA0105AU | Dimensional Global Large Company Trust | | 75% | 75% | 100% |
| DFA0108AU | Dimensional Five-Year Diversified Fixed Interest Trust - AUD Class Units | | 75% | 75% | 100% |
| DNR Capital Pty Ltd | | | | | |
| PIM0028AU | DNR Capital Australian Equities High Conviction Fund | | 0% | 75% | 50% |
| Equity Trustees Ltd | | | | | |
| ETL0041AU | MFS Fully Hedged Global Equity Trust | | 0% | 75% | 50% |
| Fidante Partners Ltd | | | | | |
| WAR0002AU | Merlon Australian Equity Income Fund (Closed) | | 0% | 75% | 50% |
| FIL Investment Management (Australia) Ltd | | | | | |

Page 8

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Managed Funds

Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| FIL Investment Management (Australia) Ltd | | | | |
| FID0007AU | Fidelity Global Equities Fund | 75% | 75% | 100% |
| FID0008AU | Fidelity Australian Equities Fund | 75% | 75% | 100% |
| FID0010AU | Fidelity Asia Fund | 0% | 75% | 30% |
| FID0021AU | Fidelity Australian Opportunities Fund | 75% | 75% | 100% |
| First Sentier Investors | | | | |
| FSF1675AU | Stewart Investors Worldwide Sustainability Fund | 0% | 75% | 30% |
| Franklin Templeton Investments Australia Ltd | | | | |
| FRT0009AU | Franklin Global Growth Fund - Class A | 0% | 75% | 30% |
| FRT0010AU | Franklin Global Growth Fund - Class M | 0% | 75% | 50% |
| SSB0026AU | Martin Currie Real Income Fund Class A Units | 75% | 75% | 100% |
| SSB0122AU | Western Asset Australian Bond (A Class) | 0% | 75% | 30% |
| Greencape Capital Pty Ltd | | | | |
| HOW0034AU | Greencape Broadcap Fund | 75% | 75% | 100% |
| HOW0035AU | Greencape High Conviction Fund | 75% | 75% | 100% |
| GSFM Responsible Entity Services Ltd | | | | |
| GSF0001AU | Epoch Global Equity Shareholder Yield (Hedged) Fund | 0% | 75% | 30% |
| GSF0002AU | Epoch Global Equity Shareholder Yield (Unhedged) Fund | 0% | 75% | 30% |
| Hyperion Asset Management Ltd | | | | |
| BNT0003AU | Hyperion Australian Growth Companies Fund | 0% | 75% | 30% |
| BNT0101AU | Hyperion Small Growth Companies Fund | 0% | 75% | 30% |
| WHT8435AU | Hyperion Global Growth Companies Fund (Managed Fund) | 0% | 75% | 30% |
| Insync Funds Management Pty Ltd | | | | |
| SLT0041AU | Insync Global Capital Aware Fund | 0% | 75% | 30% |
| Invesco Australia Ltd | | | | |
| CNA0811AU | INVECO - Wholesale Australian Share Fund | 0% | 75% | 50% |
| CNA0812AU | INVECO - Wholesale Australian Smaller Companies Fund - Class A | 0% | 75% | 30% |
| GTU0102AU | INVECO - Wholesale Global Opportunities Fund - Unhedged | 0% | 75% | 30% |
| Investors Mutual Ltd | | | | |

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| Investors Mutual Ltd | | | | |
| IML0002AU | Investors Mutual Australian Share Fund | 0% | 75% | 30% |
| IML0003AU | Investors Mutual Future Leaders Fund | 0% | 75% | 30% |
| IML0004AU | Investors Mutual All Industrials Share Fund | 0% | 75% | 30% |
| IML0005AU | Investors Mutual Equity Income Fund | 75% | 75% | 100% |
| IML0010AU | Investors Mutual Concentrated Australian Share Fund | 0% | 75% | 30% |
| IOOF Investment Services Ltd | | | | |
| IOF0092AU | MLC MultiActive Australian Shares | 75% | 75% | 100% |
| IOF0093AU | MLC MultiActive Balanced | 75% | 75% | 100% |
| IOF0098AU | MLC MultiActive Global Shares | 0% | 75% | 30% |
| IPAC Asset Management Ltd | | | | |
| IPA0051AU | IPAC Pathways Australian Shares Fund | 75% | 75% | 100% |
| IPA0069AU | North Multi-manager Active Growth Trust | 75% | 75% | 100% |
| IPA0182AU | MyNorth Index Balanced | 75% | 75% | 100% |
| IPA0183AU | MyNorth Index Growth | 75% | 75% | 100% |
| IPA0184AU | MyNorth Index High Growth | 75% | 75% | 100% |
| NMM0110AU | Summit Select Diversified Active High Growth | 75% | 75% | 100% |
| NMM0113AU | North Index Balanced | 75% | 75% | 100% |
| NMM0114AU | North Index Growth | 75% | 75% | 100% |
| NMM0115AU | North Index High Growth | 75% | 75% | 100% |
| Janus Henderson Investors (Australia) Funds Management Ltd | | | | |
| ETL0331AU | Janus Henderson Global Natural Resources Fund | 0% | 75% | 30% |
| IOF0046AU | Janus Henderson Australian Fixed Interest Fund | 75% | 75% | 100% |
| IOF0113AU | Janus Henderson Australian Fixed Interest Fund - Institutional | 0% | 75% | 30% |
| IOF0145AU | Janus Henderson Tactical Income Fund | 75% | 75% | 100% |
| Lazard Asset Management Pacific Co. | | | | |
| LAZ0006AU | Lazard Australian Equity Fund | 75% | 75% | 100% |
| LAZ0014AU | Lazard Global Listed Infrastructure Fund | 0% | 75% | 30% |
| Macquarie Investment Management Ltd | | | | |
| MAQ0063AU | Macquarie Master Property Securities Fund | 75% | 75% | 100% |
| MAQ0079AU | Arrowstreet Global Equity Fund (Hedged) | 75% | 75% | 100% |
| MAQ0211AU | Macquarie True Index Australian Fixed Interest Fund | 0% | 75% | 30% |

Page 9

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Investment Funds Multiplier

Managed Funds

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|--|--|------------------------|---------------------------|---------------------|
| Macquarie Investment Management Ltd | | | | |
| MAQ0274AU | Macquarie Dynamic Bond Fund | 75% | 75% | 100% |
| MAQ0288AU | Macquarie True Index Australian Shares Fund | 75% | 75% | 100% |
| MAQ0404AU | IFP Global Franchise Fund | 0% | 75% | 30% |
| MAQ0410AU | Walter Scott Global Equity Fund | 75% | 75% | 100% |
| MAQ0432AU | Macquarie International Infrastructure Securities Fund (H) | 75% | 75% | 100% |
| MAQ0464AU | Arrowstreet Global Equity Fund | 75% | 75% | 100% |
| MAQ0557AU | Walter Scott Global Equity Fund (Hedged) | 75% | 75% | 100% |
| MAQ0631AU | IFP Global Franchise Fund (Hedged) | 0% | 75% | 30% |

Magellan Asset Management Ltd

| | | | | |
|-----------|-------------------------------|----|-----|-----|
| MGE0001AU | Magellan Global Fund | 0% | 75% | 50% |
| MGE0002AU | Magellan Infrastructure Fund | 0% | 75% | 30% |
| MGE0005AU | Magellan High Conviction Fund | 0% | 75% | 30% |
| MGE0007AU | Magellan Global Fund (Hedged) | 0% | 75% | 30% |

Maple-Brown Abbott Ltd

| | | | | |
|-----------|--|-----|-----|------|
| ADV0013AU | Maple-Brown Abbott Australian Share Fund - Retail | 75% | 75% | 100% |
| ADV0046AU | Maple-Brown Abbott Australian Share Fund - Wholesale Units | 75% | 75% | 100% |

Merlon Capital Partners Pty Ltd

| | | | | |
|-----------|-------------------------------------|----|-----|-----|
| HBC0011AU | Merlon Australian Share Income Fund | 0% | 75% | 50% |
|-----------|-------------------------------------|----|-----|-----|

MFS International Australia Pty Ltd

| | | | | |
|-----------|-------------------------|----|-----|-----|
| MIA0001AU | MFS Global Equity Trust | 0% | 75% | 50% |
|-----------|-------------------------|----|-----|-----|

MLC Investments Ltd

| | | | | |
|-----------|--|-----|-----|------|
| MLC0011AU | MLC MasterKey Investment Service/Unit Trust - MLC Cash Fund | 75% | 75% | 100% |
| MLC0014AU | MLC MasterKey Investment Service/Unit Trust - MLC Australian Share Index Fund | 75% | 75% | 100% |
| MLC0015AU | MLC MasterKey Investment Service/Unit Trust - MLC Australian Share Fund | 75% | 75% | 100% |
| MLC0017AU | MLC MasterKey Investment Service/Unit Trust - MLC Global Share Fund | 0% | 75% | 30% |
| MLC0023AU | MLC MasterKey Investment Service/Unit Trust - MLC Horizon 4 Balanced Portfolio | 75% | 75% | 100% |
| MLC0024AU | MLC MasterKey Investment Service/Unit Trust - MLC Horizon 5 Growth Portfolio | 75% | 75% | 100% |

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|----------------------------|---|------------------------|---------------------------|---------------------|
| MLC Investments Ltd | | | | |
| MLC0097AU | MLC MasterKey Investment Service/Unit Trust - MLC IncomeBuilder | 75% | 75% | 100% |
| MLC0260AU | MLC Wholesale Horizon 4 Balanced Portfolio | 75% | 75% | 100% |
| MLC0263AU | MLC Wholesale Property Securities Fund | 75% | 75% | 100% |
| MLC0264AU | MLC Wholesale IncomeBuilderTM | 75% | 75% | 100% |
| MLC0265AU | MLC Wholesale Horizon 5 Growth Portfolio | 75% | 75% | 100% |
| MLC0394AU | MLC MasterKey Investment Service/Unit Trust - MLC Horizon 6 Share Portfolio | 75% | 75% | 100% |
| MLC0397AU | MLC MultiActive High Growth | 75% | 75% | 100% |
| MLC0893AU | MLC Wholesale Australian Share Index Fund | 75% | 75% | 100% |
| MLC0920AU | MLC Real Return Moderate | 0% | 75% | 30% |

Montgomery Investment Management Pty Ltd

| | | | | |
|-----------|---------------------|----|-----|-----|
| FHT0030AU | The Montgomery Fund | 0% | 75% | 30% |
|-----------|---------------------|----|-----|-----|

Morningstar Investment Management Australia Ltd.

| | | | | |
|-----------|---|-----|-----|------|
| INT0022AU | Morningstar Australian Shares Fund | 75% | 75% | 100% |
| INT0028AU | Morningstar Balanced Real Return Fund | 75% | 75% | 100% |
| INT0038AU | Morningstar Growth Real Return Fund - Class A | 75% | 75% | 100% |

National Mutual Funds Management Ltd

| | | | | |
|-----------|---------------------------|-----|-----|------|
| NML0590AU | Generations - High Growth | 75% | 75% | 100% |
|-----------|---------------------------|-----|-----|------|

Netwealth

| | | | | |
|-----------|---------|-----|-----|------|
| NET0034AU | Netcash | 75% | 75% | 100% |
|-----------|---------|-----|-----|------|

OnePath Funds Management Ltd

| | | | | |
|-----------|---|-----|-----|------|
| AJF0003AU | OnePath OA IP - OnePath Multi Asset Income Trust EN | 75% | 75% | 100% |
| AJF0804AU | OnePath Wholesale Australian Share Trust | 0% | 75% | 30% |
| MMF0012AU | OnePath OA IP - OnePath Blue Chip Imputation Trust EF/Sel | 75% | 75% | 100% |
| MMF0014AU | OnePath OA IP - OnePath Active Growth Trust EF/Sel | 75% | 75% | 100% |
| MMF0073AU | OnePath OA IP - OnePath Blue Chip Imputation Trust NEF | 75% | 75% | 100% |
| MMF0076AU | OnePath OA IP - OnePath Active Growth Trust NEF | 75% | 75% | 100% |
| MMF1517AU | OneAnswer Frontier IP - Fidelity Australian Equities | 75% | 75% | 100% |
| MMF1535AU | OneAnswer Frontier IP - MFS Global Equity | 75% | 75% | 100% |

Page 10

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Investment Funds Multiplier

Managed Funds

Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|-------------------------------------|--|------------------------|---------------------------|---------------------|
| OnePath Funds Management Ltd | | | | |
| MMF1566AU | OneAnswer Frontier IP - OnePath Australian Shares Index | 75% | 75% | 100% |
| MMF1570AU | OneAnswer Frontier IP - OnePath High Growth Index | 0% | 75% | 30% |
| MMF1574AU | OneAnswer Frontier IP - OnePath Australian Property Securities Index | 0% | 75% | 30% |

Pendal Fund Services Ltd

| | | | | |
|-----------|---|-----|-----|------|
| BTA0055AU | Pendal Australian Equity Fund | 75% | 75% | 100% |
| BTA0056AU | Barrow Hanley Concentrated Global Share Fund No.3 | 0% | 75% | 30% |
| BTA0061AU | Pendal Property Securities Fund | 75% | 75% | 100% |
| PDL4472AU | Pendal Global Select Fund - Class W | 0% | 75% | 50% |
| RFA0025AU | Pendal Horizon Sustainable Australian Share Fund | 75% | 75% | 100% |
| RFA0059AU | Pendal Focus Australian Share Fund | 75% | 75% | 100% |
| RFA0103AU | Pendal Imputation Fund | 75% | 75% | 100% |
| RFA0815AU | Pendal Active Balanced Fund | 75% | 75% | 100% |
| RFA0817AU | Pendal Property Investment Fund | 75% | 75% | 100% |
| RFA0818AU | Pendal Australian Share Fund | 75% | 75% | 100% |
| RFA0819AU | Pendal Smaller Companies Fund | 75% | 75% | 100% |
| RFA0821AU | Barrow Hanley Concentrated Global Share Fund No.2 | 75% | 75% | 100% |

Pengana Capital Ltd

| | | | | |
|-----------|--|-----|-----|------|
| HOW0002AU | Pengana Axiom International Ethical Fund | 75% | 75% | 100% |
| PCL0005AU | Pengana Australian Equities Fund | 75% | 75% | 100% |

Perennial Investment Partners Ltd

| | | | | |
|-----------|--|-----|-----|------|
| IOF0206AU | Perennial Value Shares Wholesale Trust | 75% | 75% | 100% |
|-----------|--|-----|-----|------|

Perpetual Investment Management Ltd

| | | | | |
|-----------|---|-----|-----|------|
| PER0011AU | Perpetual WealthFocus Investments - Perpetual Industrial Share | 75% | 75% | 100% |
| PER0028AU | Perpetual WealthFocus Investment Advantage - Perpetual Industrial Share | 75% | 75% | 100% |
| PER0029AU | Perpetual WealthFocus Investment Advantage - Perpetual Australian Share | 75% | 75% | 100% |
| PER0031AU | Perpetual WealthFocus Investments - Barrow Hanley Global Share Fund | 0% | 75% | 30% |

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|--|------------------------|---------------------------|---------------------|
| Perpetual Investment Management Ltd | | | | |
| PER0036AU | Perpetual WealthFocus Investment Advantage - Perpetual Balanced Growth | 75% | 75% | 100% |
| PER0038AU | Perpetual WealthFocus Investment Advantage - Barrow Hanley Global Share | 0% | 75% | 30% |
| PER0039AU | Perpetual WealthFocus Investment Advantage - Perpetual Smaller Companies | 0% | 75% | 30% |
| PER0040AU | Perpetual WealthFocus Investment Advantage - Perpetual Cash | 75% | 75% | 100% |
| PER0046AU | Perpetual Industrial Share Fund | 75% | 75% | 100% |
| PER0049AU | Perpetual Australian Share Fund | 75% | 75% | 100% |
| PER0050AU | Perpetual Wholesale International Share Fund | 75% | 75% | 100% |
| PER0063AU | Perpetual Balanced Growth Fund | 75% | 75% | 100% |
| PER0072AU | Perpetual SHARE-PLUS Long-Short Fund | 0% | 75% | 30% |
| PER0102AU | Perpetual Concentrated Equity Fund | 75% | 75% | 100% |
| PER0114AU | Perpetual Diversified Growth Fund | 75% | 75% | 100% |
| PER0116AU | Perpetual ESG Australian Share Fund | 75% | 75% | 100% |
| PER0450AU | Perpetual WealthFocus Investment Advantage - Ausbil Australian Active Equity | 75% | 75% | 100% |
| PER0455AU | Perpetual WealthFocus Investment Advantage - BlackRock S'fic Div ESG Growth | 75% | 75% | 100% |
| PER0459AU | Perpetual WealthFocus Investment Advantage - BlackRock Tactical Growth | 75% | 75% | 100% |
| PER0463AU | Perpetual WealthFocus Investment Advantage - Pendal Property Securities | 0% | 75% | 30% |
| PER0470AU | Perpetual WealthFocus Investment Advantage - Fidelity Australian Equities | 75% | 75% | 100% |
| PER0472AU | Perpetual WealthFocus Investment Advantage - Magellan Global | 0% | 75% | 30% |
| PER0480AU | Perpetual WealthFocus Investment Advantage - Morningstar Growth Real Return Fund | 75% | 75% | 100% |
| PER0482AU | Perpetual WealthFocus Investment Advantage - Investors Mutual Australian Share | 75% | 75% | 100% |

Page 11

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Managed Funds

Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|---|------------------------|---------------------------|---------------------|
| Perpetual Investment Management Ltd | | | | |
| PER0491AU | Perpetual WealthFocus Investment Advantage - Perpetual ESG Australian Share | 75% | 75% | 100% |
| PER0496AU | Perpetual WealthFocus Investment Advantage - Perpetual Global Allocation Alpha | 75% | 75% | 100% |
| PER0498AU | Perpetual WealthFocus Investment Advantage - Platinum International | 75% | 75% | 100% |
| PER0501AU | Perpetual WealthFocus Investment Advantage - Schroder Australian Equity | 75% | 75% | 100% |
| PER0509AU | Perpetual WealthFocus Investment Advantage - Vanguard Aust Prop Securities Indx | 0% | 75% | 30% |
| PER0543AU | Perpetual WealthFocus Investment Advantage - MFS Global Equity | 0% | 75% | 30% |

PIMCO Australia Pty Ltd

| | | | | |
|-----------|---|----|-----|-----|
| ETL0015AU | PIMCO Australian Bond Fund - Wholesale Class | 0% | 75% | 30% |
| ETL0016AU | PIMCO Diversified Fixed Interest Fund - Wholesale Class | 0% | 75% | 30% |
| ETL0018AU | PIMCO Global Bond Fund - Wholesale Class | 0% | 75% | 30% |

Platinum Investment Management Ltd

| | | | | |
|-----------|---|-----|-----|------|
| PLA0001AU | Platinum European Fund | 0% | 75% | 30% |
| PLA0002AU | Platinum International Fund | 75% | 75% | 100% |
| PLA0003AU | Platinum Japan Fund | 0% | 75% | 30% |
| PLA0005AU | Platinum International Health Sciences Fund | 0% | 75% | 30% |
| PLA0100AU | Platinum International Brands Fund | 0% | 75% | 30% |

Plato Investment Management

| | | | | |
|-----------|---|----|-----|-----|
| WHT0039AU | Plato Australian Shares Income Fund - Class A | 0% | 75% | 50% |
|-----------|---|----|-----|-----|

PM Capital Ltd

| | | | | |
|-----------|---|----|-----|-----|
| PMC0103AU | P.M. Capital Enhanced Yield Fund (Performance Fee Option) | 0% | 75% | 30% |
|-----------|---|----|-----|-----|

Premium China Funds Management Pty Ltd

| | | | | |
|-----------|--------------------|----|-----|-----|
| MAQ0441AU | Premium China Fund | 0% | 75% | 30% |
|-----------|--------------------|----|-----|-----|

Resolution Capital Ltd

| | | | | |
|-----------|--|----|-----|-----|
| IOF0081AU | Resolution Capital Global Property Securities Fund - Series II | 0% | 75% | 30% |
|-----------|--|----|-----|-----|

Russell Investment Management Ltd

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|--|------------------------|---------------------------|---------------------|
| Russell Investment Management Ltd | | | | |
| RIM0004AU | Russell Investments Growth Fund Class A | 75% | 75% | 100% |
| RIM0014AU | Russell Investments Growth Fund Class C | 75% | 75% | 100% |
| RIM0020AU | Russell Investments Ventura Growth 70 Fund Wholesale Class | 0% | 75% | 50% |
| RIM0030AU | Russell Investments High Growth Fund Class C | 75% | 75% | 100% |
| RIM0034AU | Russell Investments High Growth Fund Class A | 75% | 75% | 100% |
| VEN0027AU | Russell Investments Ventura Growth 70 Fund Class A | 0% | 75% | 50% |

Sandhurst Trustees Ltd

| | | | | |
|-----------|-------------------------------------|-----|-----|------|
| STL0100AU | Sandhurst Industrial Share Fund | 75% | 75% | 100% |
| STL0101AU | Sandhurst IML Industrial Share Fund | 75% | 75% | 100% |

Schroder Investment Management Australia Ltd

| | | | | |
|-----------|---|-----|-----|------|
| SCH0002AU | Schroder Australian Equity Fund - Professional Class | 75% | 75% | 100% |
| SCH0003AU | Schroder Sustainable Global Core Fund Wholesale Class | 75% | 75% | 100% |
| SCH0028AU | Schroder Fixed Income Fund - Wholesale Class | 75% | 75% | 100% |
| SCH0034AU | Schroder Global Emerging Markets Fund - Wholesale Class | 0% | 75% | 30% |
| SCH0047AU | Schroder Real Return Fund - Wholesale Class | 0% | 75% | 30% |
| SCH0101AU | Schroder Wholesale Australian Equity Fund - Wholesale Class | 75% | 75% | 100% |
| SCH0103AU | Schroder Absolute Return Income Fund - Wholesale Class | 0% | 75% | 30% |

SG Hiscock & Company Ltd

| | | | | |
|-----------|--|----|-----|-----|
| ETL0062AU | ICE Fund | 0% | 75% | 30% |
| HBC0008AU | SG Hiscock Property Opportunities Fund | 0% | 75% | 30% |

State Street Global Adviser Australia Services Ltd

| | | | | |
|-----------|---|----|-----|-----|
| SST0013AU | State Street International Equities Index Trust | 0% | 75% | 30% |
| SST0048AU | State Street Australian Equity Fund | 0% | 75% | 30% |

T. Rowe Price International Ltd

| | | | | |
|-----------|---|----|-----|-----|
| ETL0071AU | T. Rowe Price Global Equity Fund | 0% | 75% | 30% |
| ETL0312AU | T. Rowe Price Global Equity (Hedged) Fund - I Class | 0% | 75% | 50% |
| ETL7238AU | T. Rowe Price Global Equity Fund - S Class | 0% | 75% | 30% |

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Investment Funds Multiplier

Managed Funds

Effective From 27/03/2024



| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|--|------------------------|---------------------------|---------------------|
| UBS Global Asset Management (Australia) Ltd | | | | |
| HML0016AU | UBS CBRE Global Property Securities Fund | 75% | 75% | 100% |
| SBC0811AU | UBS Cash Fund | 75% | 75% | 100% |
| SBC0813AU | UBS Australian Bond Fund | 75% | 75% | 100% |
| SBC0816AU | UBS CBRE Property Securities Fund | 75% | 75% | 100% |
| SBC0817AU | UBS Australian Share Fund | 75% | 75% | 100% |
| SBC0822AU | UBS International Share Fund | 75% | 75% | 100% |
| UBS0004AU | UBS Australian Small Companies Fund | 0% | 75% | 30% |

Vanguard Investments Australia Ltd

| | | | | |
|-----------|--|-----|-----|------|
| VAN0002AU | Vanguard Australian Shares Index Fund | 75% | 75% | 100% |
| VAN0003AU | Vanguard W'sale International Shares Index Fund | 75% | 75% | 100% |
| VAN0004AU | Vanguard Australian Property Securities Index Fund | 75% | 75% | 100% |
| VAN0018AU | Vanguard International Property Securities Index Fund | 75% | 75% | 100% |
| VAN0019AU | Vanguard International Property Securities Index Fund (Hedged) | 75% | 75% | 100% |
| VAN0104AU | Vanguard Australian Shares High Yield Fund | 75% | 75% | 100% |
| VAN0105AU | Vanguard International Shares Index Fund (Hedged) | 75% | 75% | 100% |
| VAN0111AU | Vanguard High Growth Index Fund | 0% | 75% | 30% |

WaveStone Capital Pty Ltd

| | | | | |
|-----------|---------------------------------|----|-----|-----|
| HOW0020AU | WaveStone Australian Share Fund | 0% | 75% | 50% |
|-----------|---------------------------------|----|-----|-----|

Westpac Financial Services Ltd

| | | | | |
|-----------|--|-----|-----|------|
| WFS0021AU | BT Investor Choice Funds - Australian Share Fund | 75% | 75% | 100% |
| WFS0034AU | BT Investor Choice Funds - Dynamic Growth Fund | 75% | 75% | 100% |
| WFS0103AU | BT Investor Choice Funds - All Australian Share Fund | 75% | 75% | 100% |

Yarra Capital Management

| | | | | |
|-----------|---|-----|-----|------|
| JBW0009AU | Yarra Australian Equities Fund | 0% | 75% | 50% |
| JBW0010AU | Yarra Emerging Leaders Fund | 0% | 75% | 50% |
| JBW0011AU | Yarra Leaders Fund | 0% | 75% | 50% |
| JBW0018AU | Yarra Enhanced Income Fund | 0% | 75% | 50% |
| JBW0103AU | Yarra Global Small Companies Fund | 0% | 75% | 30% |
| TYN0028AU | Tyndall Australian Share Wholesale Fund | 0% | 75% | 50% |
| TYN0038AU | Tyndall Australian Share Income Fund | 75% | 75% | 100% |

| APIR Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|--|------------------------|---------------------------|---------------------|
| Yarra Capital Management | | | | |
| TYN0104AU | Yarra Australian Bond Fund | 75% | 75% | 100% |
| Zurich Investment Management Ltd | | | | |
| ZUR0061AU | Zurich Investments - Global Thematic Share Fund | 75% | 75% | 100% |
| ZUR0064AU | Zurich Investments - Australian Property Securities Fund | 0% | 75% | 30% |
| ZUR0517AU | Zurich Investments - Hedged Global Thematic Share Fund | 75% | 75% | 100% |

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Investment Funds Multiplier

Separately Managed Accounts

Effective From 27/03/2024



| Code | Security Name | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|---|------------------------|---------------------------|---------------------|
| Macquarie Private Portfolio Man. | | | | |
| SMABET03S | BetaShares Dynamic High Growth ETF SMA | 0% | 75% | 30% |
| Navigator Australia Ltd | | | | |
| NUN0051AU | Blue Chip Top 20 Model Portfolio (No Pricing) | 0% | 75% | 50% |

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Investment Funds Multiplier

Wraps/Master Trusts/Platforms

Effective From 27/03/2024



| Provider | Platform | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|---|---|------------------------|---------------------------|---------------------|
| AMP Capital Investors Ltd | | | | |
| | Generations Investment Portfolio | | | |
| | iAccess | | | |
| | North | | | |
| | Summit Money Master | | | |
| | Summit Money Master Portfolio Service for Invests | | | |
| Asgard | | | | |
| | Asgard Elements | | | |
| | Mercer Portfolio Service | | | |
| | PortfolioCare Elements | | | |
| | PortfolioCare Master Fund | | | |
| Beacon | | | | |
| | Beacon Managed Funds & Share Service | | | |
| | Beacon Managed Profiles & SMA - Funds | | | |
| Colonial First State Investments Ltd | | | | |
| | Colonial First State FirstChoice | | | |
| | Colonial First State FirstWrap (Avanteos) | | | |
| Equity Trustees Ltd | | | | |
| | Freedom of Choice Portfolio Service | | | |
| HUB24 Services Pty Ltd | | | | |
| | Privilege Investment Solution IDPS | | | |
| IOOF Investment Services Ltd | | | | |
| | Expand Essential Investment | | | |
| | Expand Extra Investment | | | |
| | Rythm Investment IDPS | | | |
| | Shadforth Portfolio Service Investment | | | |
| JBWere Ltd | | | | |
| | JBWere Multi-Asset | | | |
| Macquarie Investment Management Ltd | | | | |
| | Macquarie Private Portfolio Management (MPPM) | | | |
| | Macquarie Vision | | | |
| | Macquarie Wrap - Macquarie Invest Accumulator (MIA) | | | |
| | Macquarie Wrap - Macquarie Invests Manager (MIM) | | | |
| | Managed Portfolio Service (MPS) | | | |

| Provider | Platform | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--------------------------------|--|------------------------|---------------------------|---------------------|
| MLC Investments Ltd | | | | |
| | MLC MK Inv Service | | | |
| | MLC MK Inv Service Fundamentals | | | |
| MyNorth | | | | |
| \$NTCHA | MyNorth Cash Account | 75% | 75% | 100% |
| Navigator Australia Ltd | | | | |
| | Access Invest | | | |
| | DPM Invest Service | | | |
| | FC One Invest Builder | | | |
| | My Blueprint Invest Plan | | | |
| | Navigator Personal Invest Plan | | | |
| | Navigator PremiumChoice Invest Service | | | |
| | Portfoliofocus - Premium Invest Service | | | |
| | St Andrews Invest Plan | | | |
| Netwealth | | | | |
| | Netwealth Wrap Service | | | |
| North (AMP) | | | | |
| | MyNorth Investment IDPS | | | |
| Oasis | | | | |
| | Aspire Invest Service | | | |
| | Avenue Portfolio Services | | | |
| | Compass Invest Service | | | |
| | Dominion Portfolio Services | | | |
| | FSP Prestige Plus | | | |
| | Imagine Wealth Invest Services | | | |
| | Make a Choice Invest Services | | | |
| | Matrix Portfolio Services | | | |
| | Mentor Portfolio Services | | | |
| | Portfolio Focus Invest Services | | | |
| | QWealth Invest Services | | | |
| | Strategy Portfolio Services | | | |
| | Voyage Invest Service | | | |
| | Wealthtrac Portfolio Services | | | |
| OneVue | | | | |
| | Accountable | | | |
| | ALTUS Exchange | | | |
| | Brightday | | | |
| | OneVue | | | |
| | OneVue Private (previous Direct Portfolio) | | | |

Please contact your Relationship Manager or the Customer Service Team on 1300 307 807 (+61 2 8282 8282) 8.30am – 5.30pm AEST/AEDT for further details.

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Concentration Limits apply to receive the diversified Lending Ratio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Cash and cash like investments are excluded from the calculations.

Wraps/MasterTrusts/Platforms – if there is no Lending Ratio on this list, refer to the Lending Ratio for each individual investment as per the current list of Acceptable Investments.

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Investment Funds Multiplier

Wraps/Master Trusts/Platforms

Effective From 27/03/2024



| Provider | Platform | Standard Lending Ratio | Diversified Lending Ratio | Concentration Limit |
|--|---|------------------------|---------------------------|---------------------|
| OneVue | | | | |
| | PUMA | | | |
| | Super Prophets | | | |
| | UMA Select | | | |
| | Wealth Pathway | | | |
| | Wealth Portal | | | |
| Ord Minnett Man. Ltd | | | | |
| | Ord Prime Portfolio | | | |
| Perpetual Investment Management Ltd | | | | |
| | Perpetual Wealth Focus | | | |
| Powerwrap | | | | |
| | Powerwrap | | | |
| The Investment Collective | | | | |
| | The Investment Collective Portfolio Administration Services | | | |
| Xplore Managed Account | | | | |
| | BDO Private Wealth Service | | | |

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