

Margin Loan

Borrower Application Form Dated 9 November 2023

Issued by Leveraged Equities Limited
as Lender ABN 26 051 629 282 AFSL 360118.

How to start

Important Notice

The Ord Minnett Margin Loan (the **Margin Loan**) is provided by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) (referred to as Leveraged Equities, LE, us, we, our or the Lender). You can contact the Lender on 1300 307 807 between 8:30am and 5:30pm (Sydney time) Monday to Friday. Leveraged Equities is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178, AFSL 237879).

A Product Disclosure Statement and its Incorporated Statements (collectively referred to as the **PDS**) and a Product Guide have been prepared by the Lender and are dated 9 November 2023 or later. The terms and conditions that apply to your Margin Loan are contained in the Ord Minnett Facility Terms and Conditions (the **Facility Terms and Conditions**) dated 9 November 2023 or later, available on our website at www.leveraged.com.au/Ords. Before applying for a Margin Loan you must receive and read the relevant PDS, the Facility Terms and Conditions and the relevant Product Guide.

Certain capitalised terms in this Application Form have the meaning given in Section 9 (Definitions and Interpretation) of the Facility Terms and Conditions. "You" and "your" means the Borrower or the Guarantor as the case may be, unless otherwise indicated. A reference to a "section" in this document is a reference to a section in the Application Form unless stated otherwise.

General Instructions

- DO use a BLACK pen and print within the fields in CAPITAL LETTERS.
- DO NOT use correction fluid. If you make an error, cross it out and have all parties initial the change.
- DO read the checklist provided on page 1.
- DO start in section 1. You may find it easier to proceed through each section even though sections 2, 4, 8 and 9 are optional (i.e. you only fill in the section or part of the section if you require the relevant service or feature). Read the instructions at the top of each section for directions. If there is insufficient space in any of the required fields then please attach and sign documents that provide the required information.
- Your name must exactly match the registered name for any investments you will lodge under the Margin Loan.

How we enter into the agreement with you

When you complete and sign an application form for a Margin Loan, you make an offer to us to enter into the agreement relating to the Margin Loan (including the offer to grant us the Security Interest over the Secured Portfolio). We will contact the Borrower, the Guarantor or any nominated adviser or other person (as appropriate) if we need more information in order to process the application. If we approve the application, we will notify the Borrower and the Guarantor (this may be a telephone call) of our acceptance, and the agreement comes into effect at that time.

Fee Schedule

A Fee Schedule is set out in section 4 of the Product Guide or can be obtained by visiting www.leveraged.com.au/ords/fees or by contacting the Customer Service Team.

Information about some important terms in the agreement

The agreement contains some provisions that the Borrower and Guarantor need to be aware of. These include:

- when the Borrower may have to pay an amount to us, sell some of the Secured Portfolio or take other action on short notice in response to a Margin Call, Market Disruption or because the Loan Balance exceeds the Credit Limit - see clauses 5, 7 and 15 of the Facility Terms and Conditions;
- when we can sell some of the Secured Portfolio or take other action on short notice if the Margin Loan is in Gearing Adjustment - see clause 8 of the Facility Terms and Conditions;
- when our liability may be limited or excluded - see clause 63 of the Facility Terms and Conditions;
- when we can provide your information to a third party (eg a Nominee or Sponsor - see clause 69.7 of the Facility Terms and Conditions and the Privacy Disclosure and Consent in Part C of the Ord Minnett Terms and Conditions (**Privacy Disclosure and Consent**));
- amounts you may have to pay if a break event occurs - see clause 20 of the Facility Terms and Conditions.

The Borrower and Guarantor should carefully read the Facility Terms and Conditions as they contain important information about the Margin Loan.

Identification and Supporting Documentation

You may be asked to provide certified copies of various documents. A list of qualified certifiers can be found at www.leveraged.com.au/siteassets/support/guides/certification.pdf. Please note:

- The person certifying must include their full name, signature and qualification which makes them eligible to certify a copy.
- Another party to the facility can't certify the documents.
- Your Nominated Financial Adviser may be able to certify a copy if they have two or more years continuous service with one or more Australian Financial Services Licence holder.
- You must provide the copy with the original signature of the person certifying that the document is a true copy.
- Photocopy the relevant identification or supporting document first. Ask the certifier to sign the photocopy and then send that photocopy to the Lender. Do not provide a photocopy of the certifier's signature.
- Call the Customer Service Team for information about people who can certify copies of documents and what documents are acceptable as identification.

Collection of Tax File Numbers

Collection of tax file numbers (TFNs) is authorised, and its use and disclosure are strictly regulated, by Australian tax laws and Privacy Act. Quotation of your TFN is not compulsory and is not an offence if you choose not to, however tax may be taken out from certain payments made to you at the highest marginal rate of taxation plus Medicare levy if you do not quote your TFN or claim an exemption. For more information about the use of TFNs you can contact the Australian Taxation Office. If you elect to quote your TFN, you authorise the Lender, the Nominee and the Sponsor as your agents on your behalf to quote your TFN in respect of all transactions under the Facility Terms and Conditions (including in respect of the Linked Investment Account and any other potential income earning matter) and in respect of the Secured Portfolio. Nothing in this request obliges the Lender, the Nominee or the Sponsor to quote your TFN.

Contact Leveraged

Post GPO Box 5388
Sydney NSW 2001

Call 1300 138 028

Email customerservice@leveraged.com.au

Checklist (read)

Individual / Joint Borrower

- Provide your details in section 1.
- Attach the supporting documentation set out in Section 1. (This can be the Accountant's Declaration, where applicable).
- If you authorise the Lender to credit and/or debit the Nominated Account or to arrange for this, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4.3 if you are to Nominate a Broker or Financial Adviser.
- Read the Consents and Acknowledgements in section 5.1 and Offer of Mortgage in section 6.
- Sign section 7.1 as a Borrower, and 7.2 if there are two Borrowers.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Attach a legible copy of your driver's licence or passport (Refer to Identification Requirements set out on page 2).

Company Borrowers

- Provide details of the company Borrower in section 1 (An establishment fee applies, refer to Additional Requirements on page 2.)
- Each Director must attach the supporting documentation set out in Section 1. (This can be the Accountant's Declaration, where applicable).
- Provide details of at least two directors in section 1 (or the sole director). The directors will grant a Guarantee and will be Authorised Persons. (If a company Borrower has more than two directors, additional directors will be required to sign a separate form as Guarantors, and will also be Authorised Persons of the Borrower.)
- Provide details of the company in section 1.4
- If the company authorises the Lender to credit and/or debit a Nominated Account or to arrange for this, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4.3 if you are to Nominate a Broker or Financial Adviser.
- Read the Consents and Acknowledgements in section 5.1 and Offer of Mortgage in section 6.
- The Application Form must be executed by the company in accordance with its constitution. If there is more than 1 director, then either 2 directors or 1 director and the company secretary must sign section 7.3. If the company has a sole director (who is also the company secretary), then that director must sign section 7.3 and indicate that they are a sole director.
- Company directors in section 1 must read the Consents and Acknowledgements in section 5.2 and Offer of Mortgage in section 6.
- Company directors in section 1 to sign section 7.4 and 7.5 as a Guarantor.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Company directors to attach a legible copy of their driver's licence or passport (Refer to Identification Requirements set out on page 2).

Trust Borrower (individual or joint trustee)

- The trustee(s) completes section 1. (An establishment or vetting fee may apply, refer to Additional Requirements on page 2.)
- Provide details of the trust in section 1.5.
- Each Individual or Joint Trustee must attach the supporting documentation set out in Section 1. (This can be the Accountant's Declaration, where applicable).
- If the trustee authorises the Lender to credit and/or debit a Nominated Account or to arrange for this, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4.3 if you are to Nominate a Broker or Financial Adviser.
- Read the Consents and Acknowledgements in section 5.1 and Offer of Mortgage in section 6.
- Sign section 7.1 and 7.2 as a Borrower.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Trustee/s to attach a legible copy of their driver's licence or passport and trust deed (Refer to Identification Requirements set out on page 2).

Checklist continues on page 2

Trust Borrower (company trustee)

- Provide details of the company trustee and its Directors in section 1 and 1.4. (An establishment and vetting fee may apply, refer to Additional Requirements on page 2).
- Provide details of at least two directors (or the sole director) of the company trustee in section 1 and 1.4. The directors will grant a Guarantee and will be Authorised Persons. (If a company trustee Borrower has more than two directors, additional directors will be required to sign a separate form as Guarantors, and will also be Authorised Persons of the Borrower.)
- Provide details of the trust in section 1.5.
- Each Director must attach the supporting documentation set out in Section 1. (This can be the Accountant's Declaration, where applicable).
- If the trustee authorises the Lender to credit and/or debit a Nominated Account or to arrange for this, then complete section 2 and attach the supporting documentation.
- Complete section 3.
- Complete section 4.3 if you are to Nominate a Broker or Financial Adviser.
- Read the Consents and Acknowledgements in section 5.1 and Offer of Mortgage in section 6.
- The Application Form must be executed by the company in accordance with its constitution. If there is more than 1 director, then either 2 directors or 1 director and the company secretary must sign section 7.3. If the company has a sole director (who is also the company secretary), then that director must sign section 7.3 and indicate that they are a sole director.
- Company directors in section 1 must read the Consents and Acknowledgements in section 5.2 and Offer of Mortgage in section 6.
- Company directors in section 1 must sign section 7.4 and 7.5 as a Guarantor.
- Have a person, other than a Borrower or Guarantor, witness your signature.
- Directors of the company trustee to attach a legible copy of their driver's licence or passport and trust deed (Refer to Identification/ Additional Requirements set out on page 2).

Identification Requirements

Individual and Joint Borrowers (including trustees)

Attach a legible copy of your **driver's licence** or **passport**. And, tick one (1) box:

- Existing verified Facility with the Lender (Only facilities that have met the Lender's identification processes.)

Company directors

Facility Name and Number

Authorised Person (except your Nominated Financial Adviser)

- Identification by an eligible Nominated Financial Adviser (Check with your financial adviser before ticking this box.)

Beneficial Owners (Company and Trust Borrowers)

- Certified copies of acceptable identification documents (Attach the copy with the original signature of the certifying person.)

Providing certified copies. Refer to the How to Start section located on the inside front cover.

Additional Requirements

Company Borrower

A fee for company applicants applies and is set out in the Fee Schedule.

The Borrower may not be able to operate the Margin Loan until the fee is paid. This fee is not refundable.

Payment Options

- The Lender is authorised to debit the Nominated Account in section 2

Trust Borrower

Attach one (1) of the following:

- Certified copy of the trust deed in full including any deeds of variation; and certificate in the required form from the trustee's solicitor; or
- Certified copy of the trust deed in full including any deeds of variation (A Fee will apply for this option, refer to the Fee Schedule. Payment options are provided above).

Borrower Application Form

Complete this form using **BLACK INK** and print well within the fields in **CAPITAL LETTERS**.
Mark answer boxes with a cross (X).

1 Borrower details (mandatory)

1.1 Individual Borrower 1 / Director 1 / Trustee 1

Select one of the three options only:

- Individual or Joint
- Company (All directors will be Guarantors as well as account signatories and Authorised Persons for the Borrower. Provide in Section 1 details of at least two directors or one director if sole trader, and Company details in Section 1.4. If there are more than two directors, additional directors will be required to sign a separate form.)
- Trust (Provide in Section 1 details of trustee(s), Company details if Corporate Trustee in Section 1.4 and Trust details in Section 1.5)

Title

Mr Mrs Ms Miss Dr Other

Given name Middle name

Last name

Occupation Date of birth / /

If you are not an Australian citizen, provide evidence of your residency status.

Current Residential Address (This cannot be a PO Box.)

Address

Suburb State Postcode

Mailing Address (Only required if it is different to your residential address.)

Address

Suburb State Postcode

Contact Details (At least one (1) phone number and email address must be provided.)

Home Telephone () Work Telephone ()

Mobile Number

Email address

Tax File Number (TFN) or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.

If you are a Board Member or Key Management Personnel of any Company with securities listed on a Stock Exchange, please provide details of the Company Name and Listing Code

Statement Of Position (mandatory)

Wholesale Customer/s

Where you and any applicant in Section 1.2 are classified as a wholesale client and a valid Accountant's Declaration is provided (where the Loan Account is in joint names or a company we will need a separate certificate for each person/director), do not complete this section and proceed to Section 1.3. The Accountant's Declaration will comprise your supporting documentation.

Individual Borrower 1 / Director 1 / Trustee 1's Dependants

Indicate the dependants of the Borrower(s). This includes any children or adults who depend on the Borrower's income.

Ages of each Adult dependant

Ages of each Child dependant

Individual Borrower 1 / Director 1 / Trustee 1'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		Annual Commitments	
Salary Individual Guarantor 1 / Director 1 / Trustee 1	\$	Residential Rent or Mortgage	\$
Rental Income	\$	Residential Expenses (for example rates, strata, utilities, maintenance costs)	\$
Investment Income	\$	Investment Property Mortgage	\$
Interest Income		Investment Property Expenses (for example rates, strata, utilities, maintenance costs)	
Business Profits	\$	Other Loan payments/payment plans (for example personal loans, credit cards, buy now pay later plans)	\$
Other Income	\$	Lease payments	\$
		Investment Loan	\$
		Household Living Expenses*	\$
Total	\$	Total	\$

* All applicants are required to state their personal annual household expenses that are anticipated to continue after this Application is approved. Household Living Expenses does not include information that has been provided above. Examples of household expenses include but are not limited to; vehicle registration, fuel, public transport, groceries, clothing, internet and digital subscriptions, education, childcare fees, insurance (home, contents, vehicle, health etc), medical/health, entertainment and holidays.

Shared Household Income / Expenses

Do you share income and expenses with any other person?

Individual Borrower 1 / Director 1 / Trustee 1's Balance Sheet

List the assets and liabilities of the Borrower(s) including any joint assets or liabilities.

ASSETS	Individual Borrower 1 / Director 1 / Trustee 1
Cash and cash-like investments	\$
Residential Property (provide details below) Address:	
Investment Property (provide details below) Address:	
Shares/Managed Funds	\$
Other Tangible Assets Provide Details:	
Superannuation	\$
LIABILITIES	Individual Borrower 1 / Director 1 / Trustee 1
Residential Property Mortgage	\$
Investment Property Mortgage	\$
Motor Vehicle Lease/Loan	\$
Investment Loans	\$
Other Loans	\$
Credit/Store Card Limits	\$
Other Liabilities	\$

Supporting Documentation

The following lists the minimum supporting documentation required.

Income

Borrower Type	Requirements (copies only, certification is not required)
Salaried	Two most recent pay slips, OR most recent PAYG payment summary, OR most recent tax return including notice of assessment.
Self employed	Two most recent tax returns including notice of assessment, AND copy of signed business accounts showing last 2 years.

Assets

Borrower Type	Requirements (copies only, certification is not required)
All	<ul style="list-style-type: none">• 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.• If you own residential (owner occupied or investment) property, then the most recent rates notice.• Lease statements for any others leases (e.g. automotive)• Loan statements for any other loans (e.g. automotive, personal)• Latest credit card statements for all credit cards• HELP statements (if applicable)• Latest statement for buy-now-pay-later arrangements (e.g Afterpay)• If lodging existing securities i.e. Portfolio statements or issuer sponsored statements

Once the application is assessed, Borrowers may be required to provide information beyond what is specified below. The Lender will contact you in this instance.

1.2 Individual Borrower 2 / Director 2 / Trustee 2

Select one of the three options only:

- Individual or Joint
- Company (All directors will be Guarantors as well as account signatories and Authorised Persons for the Borrower. Provide in Section 1 details of at least two directors or one director if sole trader, and Company details in Section 1.4. If there are more than two directors, additional directors will be required to sign a separate form.)
- Trust (Provide in Section 1 details of trustee(s), Company details if Corporate Trustee in Section 1.4 and Trust details in Section 1.5)

Title

Mr Mrs Ms Miss Dr Other

Given name Middle name

Last name

Occupation Date of birth / /

If you are not an Australian citizen, provide evidence of your residency status.

Current Residential Address (This cannot be a PO Box.)

Address

Suburb State Postcode

Mailing Address (Only required if it is different to your residential address.)

Address

Suburb State Postcode

Contact Details (At least one (1) phone number and email address must be provided.)

Home Telephone () Work Telephone ()

Mobile Number

Email address

Tax File Number (TFN) or TFN Exemption Details

If you are not an Australian resident for tax purposes, please specify your country of tax residence.

If you are a Board Member of Key Management Personnel of any Company with securities listed on a Stock Exchange, please provide details of the Company Name and Listing Code.

Statement Of Position (mandatory)

Wholesale Customer/s

Where you and the applicant in Section 1.1 are classified as a wholesale client and a valid Accountant's Declaration is provided (where the Loan Account is in joint names or a company we will need a separate certificate for each person/director), do not complete this section and proceed to Section 1.3. The Accountant's Declaration will comprise your supporting documentation.

Individual Borrower 2 / Director 2 / Trustee 2's Dependants

Indicate the dependants of the Borrower(s). This includes any children or adults who depend on the Borrower's income.

Ages of each Adult dependant

Ages of each Child dependant

Individual Borrower 2 / Director 2 / Trustee 2'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		Annual Commitments	
Salary Individual Guarantor 2 / Director 2 / Trustee 2	\$	Residential Rent or Mortgage	\$
Rental Income	\$	Residential Expenses (for example rates, strata, utilities, maintenance costs)	\$
Investment Income	\$	Investment Property Mortgage	\$
Interest Income		Investment Property Expenses (for example rates, strata, utilities, maintenance costs)	
Business Profits	\$	Other Loan payments/payment plans (for example personal loans, credit cards, buy now pay later plans)	\$
Other Income	\$	Lease payments	\$
		Investment Loan	\$
		Household Living Expenses*	\$
Total	\$	Total	\$

* All applicants are required to state their personal annual household expenses that are anticipated to continue after this Application is approved. Household Living Expenses does not include information that has been provided above. Examples of household expenses include but are not limited to; vehicle registration, fuel, public transport, groceries, clothing, internet and digital subscriptions, education, childcare fees, insurance (home, contents, vehicle, health etc), medical/health, entertainment and holidays.

Shared Household Income / Expenses

Do you share income and expenses with any other person?

Individual Borrower 2 / Director 2 / Trustee 2's Balance Sheet

List the assets and liabilities of the Borrower(s) including any joint assets or liabilities.

ASSETS	Individual Borrower 2 / Director 2 / Trustee 2
Cash and cash-like investments	\$
Residential Property (provide details below) Address:	
Investment Property (provide details below) Address:	
Shares/Managed Funds	\$
Other Tangible Assets Provide Details:	
Superannuation	\$

LIABILITIES	Individual Borrower 2 / Director 2 / Trustee 2
Residential Property Mortgage	\$
Investment Property Mortgage	\$
Motor Vehicle Lease/Loan	\$
Investment Loans	\$
Other Loans	\$
Credit/Store Card Limits	\$
Other Liabilities	\$

Supporting Documentation

The following lists the minimum supporting documentation required.

Income

Borrower Type	Requirements (copies only, certification is not required)
Salaried	Two most recent pay slips, OR most recent PAYG payment summary, OR most recent tax return including notice of assessment.
Self employed	Two most recent tax returns including notice of assessment, AND copy of signed business accounts showing last 2 years.

Assets

Borrower Type	Requirements (copies only, certification is not required)
All	<ul style="list-style-type: none"> 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. If you own residential (owner occupied or investment) property, then the most recent rates notice. Lease statements for any others leases (e.g. automotive) Loan statements for any other loans (e.g. automotive, personal) Latest credit card statements for all credit cards HELP statements (if applicable) Latest statement for buy-now-pay-later arrangements (e.g Afterpay) If lodging existing securities i.e. Portfolio statements or issuer sponsored statements

1.3 Contribution from All Individual Borrower(s) / Director(s) / Trustee(s) (mandatory)

A	Refinance another margin loan (Individual or Joint Application Only)	Either complete a Refinance Authority in section 9.1 or if it is an existing Facility with the Lender provide the facility number. <input type="text"/>	
B	Cash Contribution	\$	
C	Debit Nominated Account	\$	The Lender is authorised to debit the Nominated Account in section 2 for this amount.
D	Market Value of Securities	\$	Complete section 9.2 and 9.3 for ASX listed Securities or Managed Funds.

Mortgage Contribution

Are you using a mortgage over your primary residential property to fund any of the contributions? Yes No

1.4 Company Borrower

Company Name ACN

Mailing Address

Address

Suburb State Postcode

Contact Details (At least one (1) phone number and email address must be provided.)

Business Telephone ()

Mobile Number

Email address

Tax File Number (TFN) or TFN Exemption Details

Industry Type (i.e. primary business activity)

1.5 Trust Borrower

If this section is left blank you represent and warrant that, irrespective of any other information provided in the Application Form, you are not a trustee in relation to the Margin Loan in your capacity as a Borrower or a Guarantor.

Trust Name

Tax File Number (TFN)

2 Nominated Account (optional)

If the instruction below is "Direct Debit", this form is a Direct Debit Request.

2.1 Bank Account Details

Name of Bank or Financial Institution	<input type="text"/>		
Account Name	<input type="text"/>		
BSB	<input type="text"/>	Account Number	<input type="text"/>

2.2 Instructions

Authorisation for the Nominated Account:

- Direct Credit The Lender is authorised to credit the Nominated Account with any amounts paid under the Facility Terms and Conditions.
- Direct Debit **See "Direct Debit Payment Authority" below.** If direct debit is chosen, ensure you provide evidence confirming BSB, Account Number and Account Name from the financial institution (i.e. statement or screenshot).

2.3 Direct Debit Payment Authority

You authorise the Lender to direct debit your Nominated Account for all due but unpaid fees, costs and charges payable from time to time under the Loan Account. You also authorise the Lender to direct debit the Nominated Account for the relevant option(s) below:

- Interest payments.
- Initial and/or Monthly contributions for Instalment Plus (if applicable).
- Periodic payments in accordance with the schedule below.

Amount \$	<input type="text"/>		
Frequency	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Start Date	<input type="text"/>		

Direct Debit Request and Direct Debit Service Agreement

You must read the Direct Debit Service Agreement (refer to Part B of the Leveraged Equities Terms and Conditions available at www.leveraged.com.au/siteassets/documents/productdocs/leveraged-equities-terms-and-conditions.pdf).

Acknowledgements

By completing this Direct Debit Request and signing this application form, you:

- acknowledge that you have read and understood the Direct Debit Service Agreement and the direct debit arrangement is governed by the terms of the Direct Debit Service Agreement,
- authorise and request Leveraged Equities Limited (APCA User ID No 032807 or User ID No 153465) to debit the Nominated Account with any amounts which the Lender may debit or charge through the Bulk Electronic Clearing System for the Margin Loan, and
- acknowledge that if the Nominated Account is held in joint names, instructions to cancel the Direct Debit Request will be accepted from each account holder individually, but all other instructions (including to materially amend the Direct Debit Request) will generally need to come from all account holders jointly, despite any instructions to the contrary that you may have provided to the financial institution at which the account is held.

Supporting Documentation

Where the Nominated Account is in the name of a company, please provide the company ACN below:

ACN	<input type="text"/>
-----	----------------------

A Nominated Account must be in the same name as the Margin Loan in this Application Form, or a Borrower/Guarantor must be a bank account holder.

Please provide certified identification for any person who is a bank account holder of the Nominated Account and who is not a Borrower or Guarantor to the Margin Loan.

Bank Account Holder's Signature (if not the borrower or guarantor)

Signature of Bank Account Holder

Print full name

Date

 / /

Address

Email

Phone

Signature of Bank Account Holder

Print full name

Date

 / /

Address

Email

Phone

3 Margin Loan Facility details (mandatory)

3.1 Credit Limit

Minimum Credit Limit is \$20,000. Round to the nearest \$1,000.

Credit limit \$

3.2 Margin Call Contact Details for Margin Call, Credit Limit exceeded, Market Disruption and other important notices

As a Borrower, you must provide at least one (1) preferred point of contact for Margin Call, Credit Limit exceeded, Market Disruption and other important notices (each an 'Important Notice') that you personally monitor.

You can nominate an email address or a mobile phone number for a short text message (sms) alert, up to a maximum of three (3).

The Lender will attempt to send all Important Notices to all the preferred points of contact you nominate below.

An Important Notice will contain personal information such as the facility name and other identifying details and the shortfall amount or amount owing.

	Preferred point of contact (email address or mobile phone number for sms)	Name of the Borrower (who will usually monitor this preferred point of contact)
1		
2		
3		

3.3 Expected Investment Parameters

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

The type of Acceptable Investment in the Secured Portfolio will consist of:

Only ASX listed; or Managed Funds representing % of the Secured Portfolio

The largest single Acceptable Investment of the Secured Portfolio will be:

Less than 20%; or Between 20% and no more than 40%; or

More than 40% but less than 70%; or Greater than 70%

The majority of Acceptable Investments in the Secured Portfolio will be invested:

Within the ASX Top 50; or The ASX Top 200; or

Outside of the ASX Top 200

The amount you intend to borrow expressed as a percentage of the Market Value of the Secured Portfolio will be at a Gearing Ratio of:

Less than 30%; or Between 30% and no more than 50%; or

More than 50% but less than 70%; or Greater than 70%

3.4 Alerts

% Preferred Target Gearing Ratio

The Lender may be able to give additional alerts that can help you manage your Margin Loan.

These include alerts before your Margin Loan is subject to a Margin Call and if the Gearing Ratio exceeds your preferred target you specify in this section.

It is important to understand that these alerts are an additional service provided to you or your Nominated Financial Advisor and not Notices the Lender may be required to give to you. The Lender provides these additional alerts on a best efforts basis and you should always monitor your Margin Loan.

3.5 Statements Frequency

Mark one option only with a cross (X). If no option is selected, frequency will default to Monthly and statements made available via the Online Service.

Monthly Quarterly Half Yearly Yearly

4 Authority and access (optional)

4.1 Marketing

From time to time, members of the Bendigo and Adelaide Bank Group other than Leveraged Equities would like to contact you about special offers for products and services. This may happen via mail, email, telephone or other method. You may give a Notice to the Lender that the Loan Account is not to be included in any contact lists other than with the Lender in relation to offers and promotions.

- Tick this box if you DO NOT wish the Loan Account to be included in any list used for the purpose of being contacted by any member of the Bendigo and Adelaide Bank Group other than Leveraged Equities in relation to offers unrelated to the products and services you have with the Lender.

4.2 Authorised Person

You can specify a person (for example your Nominated Financial Adviser) to be an Authorised Person. Please ensure the Authorised Person provides certified identification.

Title

Mr Mrs Ms Miss Dr Other

Given name

Last name

Date of Birth (An Authorised Person must be at least 18 years old) / /

Occupation

Relationship to the Borrower

Current Residential Address (This cannot be a PO Box.)

Address

Suburb State Postcode

Contact Details

Phone contacts () ()

Email address

Online Service

- The Lender is authorised to link the Margin Loan to this Facility Access Code (FAC).

Existing FAC

- The Lender is authorised to issue a Facility Access Code (FAC) to the person in this section.

Authorised Person

Signature

Print full name

Date

 / /

4.3 Nominated Broker / Financial Adviser

Dealer Group / Broker Firm name	<input type="text"/>
Company Name (if applicable)	<input type="text"/>
Trading Account Number	<input type="text"/>

If you are receiving advice regarding your Margin Loan, provide details of your Financial Adviser below.

Financial Adviser Name	<input type="text"/>
Phone Contact	<input type="text" value="()"/>
Email address	<input type="text"/>

Authority

Unless you elect otherwise, the Lender:

- **WILL** share personal information and credit-related personal information with the Nominated Broker and/or Nominated Financial Adviser and the AFSL holder (including their employees and representatives) in this section.
 - **WILL NOT** accept instructions from the Nominated Broker and/or Nominated Financial Adviser in regard to your Margin Loan.
- Tick this box if you DO NOT want the Lender to share personal information about your Margin Loan with the Nominated Broker and/or Nominated Financial Adviser or the AFSL holder.

4.4 Dividends & Distributions

Payment Instructions (select 1 only)

- Credit Loan Account; or
- Credit the Nominated Account specified in section 2.1 of this Application Form.

Investments (select 1 only)

- Apply to existing (holding balance greater than zero) and any new CHESSE eligible investments held as part of the Sponsored Portfolio; or
- Only apply to new CHESSE eligible investments held as part of the Sponsored Portfolio.

Important Notice. By completing Section 4.4 of the Application Form, all Security Owners confirm this will override previous instructions on record with the relevant Share Registry and will remain in place until such time new instructions are provided.

4.5 Sweep Account Request

Mark one Sweep option that best meets your Target Facility Balance. (**Note:** Only complete this section if you wish to select a Target Facility Balance.)

- Target Facility Balance of \$0:** any credit balance in your Loan Account will be swept to the Linked Investment Account and any available balance in the Linked Investment Account will be swept to the Loan Account to reduce the Loan Balance to \$0 (or as close to \$0 as achievable). (This option is not available if you have a fixed rate loan.)
- Target Facility Balance equal to fixed rate loan:** any undrawn portion of your fixed rate loan will be swept to the Linked Investment Account and any available balance in the Linked Investment Account will be swept to the Loan Account to reduce the Loan Balance to an amount equal to the fixed rate loan (or as close to that amount as achievable).
- Target Facility Balance above \$0:** any credit balance in your Loan Account will be swept to the Linked Investment Account and any available balance in the Linked Investment Account will be swept to the Loan Account to reduce the Loan Balance to the amount specified here \$_____ (or as close to it as achievable). (If you have a fixed rate loan, the amount you specify must be above the principal value of the fixed rate loan.)

By completing section 4.5 and signing this Application Form, each Borrower:

- Authorises the Nominee, and/or the Lender to instruct the Nominee, to open and operate an Ord Minnett Cash Management Trust or any other Cash Management Account approved by the Lender (which may be opened in the name of the Nominee) for the purpose of managing the Target Facility Balance as specified in this Application Form and from time to time.
- Acknowledges that this Sweep Account Request is an instruction for purposes of clause 66 (Power of Attorney) of the Facility Terms and Conditions, any direct debit request, an 'Application Form' and a 'transaction document' for purposes of the Facility Terms and Conditions, and confirms and ratifies the opening and operation of the Adelaide Cash Management Account or any other Cash Management Account approved by the Lender on the terms of this Sweep Account Request.
- Acknowledges that the Ord Minnett Cash Management Trust or any other Cash Management Account approved by the Lender so established will be a Linked Investment Account and will be part of the Secured Portfolio.
- Understands that any interest earned on any balance in the Linked Investment Account will be reinvested; and that transacting by the Lender or the Nominee in the Linked Investment Account is permitted to manage the Target Facility Balance notified to the Lender in this form or from time to time by contacting the Lender.
- Authorises and requests Leveraged Equities Limited (APCA User ID 032 807 or User ID 153 465 as applicable) and its successors it assigns to debit the Linked Investment Account with any amounts the Lender may debit in accordance with the Facility Terms and Conditions through the bulk electronic clearing system.

5 Consents and Acknowledgements (read)

5.1 Borrower(s)

By signing this Application Form each Borrower:

- represents and warrants that all information in this Application Form is correct and not misleading in any way;
- acknowledges that they have read and understood the Ord Minnett Margin Loan PDS (including the risks), the Ord Minnett Margin Loan Product Guide, the parts of the Ord Minnett Terms and Conditions that are applicable to the Borrower (including the Facility Terms and Conditions, the Direct Debit Service Agreement and the Privacy Disclosure and Consent);
- acknowledges that they have not relied on any taxation, legal or financial advice from the Lender and have sought independent taxation, legal and financial advice on the suitability of the product for their circumstances;
- gives the representations and warranties in Clause 9 of the Facility Terms and Conditions;
- gives the acknowledgements and consents in, and agrees to, the Privacy Disclosure and Consent in Part C of the Ord Minnett Terms and Conditions;
- acknowledges the power of attorney in Clause 66 of the Facility Terms and Conditions and executes the power of attorney as a deed;
- if they have completed section 2, they enter into the Direct Debit Service Agreement and execute the Direct Debit Request;
- if they are a Security Owner identified in any of section 9 below (or similar form) then they acknowledge that the investments identified in those sections will become part of the Secured Portfolio if the Lender accepts their Offer of Mortgage in section 6 of the Application Form;
- enters into Sponsorship Agreements separately and together with each and all other Borrowers and Guarantors named in this Application Form;
- makes the Offer of Mortgage in section 6 of this Application Form;
- agrees to be bound by the Facility Terms and Conditions;
- acknowledges that the agreement can be amended by the Lender without the Borrower or Guarantor's consent in accordance with clause 68 of the Facility Terms and Conditions; and
- agrees to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded. PPSA means the Personal Property Securities Act 2009 (Cth) and the regulations made pursuant to it.

5.2 Guarantor(s)

By signing this Application Form each Guarantor:

- represents and warrants that all information in this Application Form is correct and not misleading in any way;
- represents and warrants that they obtain a benefit from becoming a Guarantor;
- acknowledges that they have read and understood the Ord Minnett Margin Loan PDS (including the risks), the Ord Minnett Margin Loan Product Guide, the parts of the Ord Minnett Terms and Conditions that are applicable to the Guarantor (including the Facility Terms and Conditions incorporating the guarantee terms and conditions in clauses 52 to 59 inclusive, the Direct Debit Service Agreement and the Privacy Disclosure and Consent);
- acknowledges that they have not relied on any taxation, legal or financial advice from the Lender and have sought independent taxation, legal and financial advice on the suitability of providing the guarantee;
- gives the representations and warranties in Clause 9 of the Facility Terms and Conditions;
- gives the acknowledgements and consents in, and agrees to, the Privacy Disclosure and Consent in Part C of the Ord Minnett Terms and Conditions;
- acknowledges the power of attorney in Clause 66 of the Facility Terms and Conditions and executes the power of attorney as a deed;
- if they are the Security Owner identified in any of section 9 below (or similar form) then they acknowledge that the investments identified in those sections will become part of the Secured Portfolio if the Lender accepts their Offer of Mortgage in section 6 of the Application Form;
- grants the guarantee and indemnity under Section 7 of the Facility Terms and Conditions (**Guarantee**) and agrees to be bound by the Guarantee;
- enters into Sponsorship Agreements separately and together with each and all other Guarantors and Borrowers named in this Application Form;
- makes the Offer of Mortgage in section 6 of this Application Form;
- agrees to be bound by the Facility Terms and Conditions;
- acknowledges that the agreement can be amended by the Lender without the Borrower or Guarantor's consent in accordance with clause 68 of the Facility Terms and Conditions; and
- agrees to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded. PPSA means the Personal Property Securities Act 2009 (Cth) and the regulations made pursuant to it.

6 Offer of mortgage (read)

Each Borrower and each Guarantor offers to grant to the Lender a separate mortgage over the Secured Portfolio on the terms of the Facility Terms and Conditions. The Lender can accept this Offer of Mortgage by:

1. notifying the Borrower or the Guarantor that we have approved this application;
2. opening a Loan Account in the Borrower's name and noting the Guarantor in the records of the Lender as Guarantor on the Borrower's Margin Loan; or
3. in the case of a Guarantor being added subsequent to such opening, on noting the Guarantor in the records of the Lender as Guarantor on the Borrower's Margin Loan; and such acceptance, without further action by the Lender, creates a binding mortgage on the terms of the Facility Terms and Conditions.

7 Execution (mandatory)

Important notice to all Borrowers

By signing the Application Form, you declare that, in addition to the consents and acknowledgements in section 5.1:

- You will use the credit provided through the Margin Loan (whether for refinancing another loan or not) wholly or partly to acquire one or more financial products or a beneficial interest in one or more financial products; and
- The Secured Portfolio will consist, wholly or partly of one or more marketable Security or a beneficial interest in one or more marketable Security.

By making this declaration you agree that the Ord Minnett Margin Loan is at all times a standard margin lending facility for the purposes of the Corporations Act.

7.1 Individual Borrower 1

The agreement is executed and delivered as a deed.
The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 / /

Witness

By signing below, the witness confirms that they observed the Borrower sign this form in person.

Signature

Print full name

Residential Address

Date

 / /

7.2 Individual Borrower 2

The agreement is executed and delivered as a deed.
The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 / /

Witness

By signing below, the witness confirms that they observed the Borrower sign this form in person.

Signature

Print full name

Residential Address

Date

 / /

7.3 Company Borrower

The agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

Sole Director/ Director 1/Secretary
Signature

Print full name

Office Held (e.g. Director/Secretary)

Date

 / /

Company seal (if required under company constitution)

Director 2/Secretary
Signature

Print full name

Office Held (e.g. Director/Secretary)

Date

 / /

Important notice to all Guarantors

It is important to understand that by signing this Application Form, you become personally responsible instead of, or as well as, the Borrower to pay amounts which the Borrower owes and the reasonable expenses of the Lender in enforcing the Guarantee.

- You may not be able to limit your liability and the amount owing can be increased by the Borrower without your knowledge or consent.
- You may not receive notices from the Lender when actions affecting your part of the Secured Portfolio are taken. The Secured Portfolio, including your part, may be sold without notice being given to you.
- You may not be able to withdraw from the Guarantee until the Total Amount Owing is repaid in full.
- By signing this Application Form you warrant that you obtain a benefit from becoming a Guarantor.

7.4 Director Guarantor 1

The agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 / /

Witness

By signing below, the witness confirms that they observed the Guarantor sign this form in person.

Signature

Print full name

Residential Address

Date

 / /

7.5 Director Guarantor 2

The agreement is executed and delivered as a deed. The power of attorney is executed and delivered as a deed.

Signature

Print full name

Date

 / /

Witness

By signing below, the witness confirms that they observed the Guarantor sign this form in person.

Signature

Print full name

Residential Address

Date

 / /

7.6 Sponsor (office use only)

Consents and Acknowledgements

By signing this Application Form, the Sponsor enters into the Sponsorship Agreement with the Participant Sponsored Holders identified by the HINs attached (being a Borrower, Guarantor and/or any combination of Borrowers and/or Guarantors). By signing below, the Sponsor enters into a separate Sponsorship Agreement in respect of each of the HINs attached.

Sponsor

Pirie Street Custodian (ABN 64 004 742 581)

Signature

Date

 / /

8 Additional features (optional)

8.1 Instalment Plus

Initial Investment

(a) Your Initial Contribution	\$	minimum total investment is \$1,000
(b) Your Initial Loan	\$	
Total Initial investment	\$	= (a+b). Minimum is \$3,000.

Payment of Initial Contribution (tick one (1) box only):

- The Lender is authorised to debit the Nominated Account identified in section 2
- Loan drawdown against the Secured Portfolio

Initial Investment and Regular Monthly Investment

Monthly Contribution Start Date

Detail how the initial investment and monthly investment is to be allocated between each of your chosen investments. Each monthly investment must meet the minimum investment requirement for the investment. The Lender is authorised to debit the Nominated Account in section 2 for the monthly contribution.

Fund Name	APIR Code	Initial Investment (min. \$3,000)	(c) Monthly Contribution (min. \$250)	(d) Loan Drawdown (min. \$250)	(c)+(d) Monthly Investment
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
Total			\$	\$	\$

Borrower 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Director 2

Signature

Print full name

Date

 / /

8.2 Rewards Plus

By providing your Qantas Frequent Flyer details below, you agree that the Lender is authorised to apply a different variable rate to the Margin Loan.

Qantas Frequent Flyer Number

Qantas Frequent Flyer member Name

Borrower 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Director 2

Signature

Print full name

Date

 / /

9 Refinance and Lodge Investments (optional)

9.1 Refinance Authority

Current Margin Loan

Account Name	<input type="text"/>
Account Number	<input type="text"/>
Margin Lender	<input type="text"/>

If the Lender accepts the Security Owner's Offer of Mortgage in section 6 above, (tick one (1) box):

- Full Refinance**
- (a) the Sponsor is authorised to transfer any HIN attached to the above Margin Loan to the Sponsor and the Security Owner lodges all the securities in that HIN as part of the Secured Portfolio; and
 - (b) the Lender is authorised to register a Security Interest over all managed funds associated with the Margin Loan identified above or to transfer the investments to the Nominee if the issuer can't satisfactorily register the Lender's Security Interest.
- Partial Refinance**
- (a) the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the holdings identified below as part of the Secured Portfolio; and
 - (b) the Lender is authorised to register its Security Interest over any managed funds identified below or to transfer the investments to the Nominee if the issuer can't satisfactorily register the Lender's Security Interest.

Security Owner Name

Borrower Guarantor

Security Code / APIR	Security Name	Units

Security Owner Name

Borrower Guarantor

Security Code / APIR	Security Name	Units

Borrower 1/Security Owner 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Security Owner 2/Director 2

Signature

Print full name

Date

 / /

9.2 Lodge ASX Listed Securities

Security Owner Name

CHESSE Sponsored Securities

Broker Company Name

Broker Account Number/WRAP account

HIN and Registration Details

If the Lender accepts the Offer of Mortgage in section 6 above, (tick one (1) box):

- Lodge All** the Sponsor is authorised to transfer the HIN identified above to the Sponsor and the Security Owner lodges all the securities in that HIN as part of the Secured Portfolio
- Lodge Part** the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the securities identified below as part of the Secured Portfolio.

Security Code	Security Name	Units

Issuer Sponsored Securities

If the Lender accepts the Offer of Mortgage in section 6 above, the Sponsor is authorised to establish a HIN in the name of the Security Owner and the Security Owner lodges the securities identified below as part of the Secured Portfolio.

Security Code	Security Name	SRN	Units

Supporting Documentation

Provide a copy of the latest holding statement which shows the number of units held for each investment identified in section 9.2.

Borrower 1/Security Owner 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Security Owner 2/Director 2

Signature

Print full name

Date

 / /

9.3 Lodge Managed Funds

Existing Managed Funds

Security Owner Name

If the Lender accepts the Offer of Mortgage in section 6 above, the Lender is authorised to register its Security Interest over the investments identified below or to transfer the investments to the Nominee if the issuer can't register the Lender's Security Interest.

Fund Name / Asset	Security Owner	Investor Number	Units

Applying for Managed Funds

Fund Name and APIR Code	Security Owner	Initial Contribution	Initial Loan	Total Initial Application

Payment of Initial Contribution (mark one (1) option only):

- The Lender is authorised to debit the Nominated Account in Section 2
- Loan drawdown against the secured portfolio

Supporting Documentation

Provide a copy of the latest holding statement which shows the number of units held for each investment identified in section 9.3.

Borrower 1/Security Owner 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Security Owner 2/Director 2

Signature

Print full name

Date

 / /

9.4 Nominate a Platform

Complete this section to link your Loan Account to a Platform, Master Trust, IDPS, Investment Administration Service, Separately Managed Account or other similar service. You should check the Acceptable Investments list to ensure the Lender will accept these as a Nominated Platform.

If the Lender accepts the Offer of Mortgage, the Lender is authorised to register its Security Interest over the Nominated Platform identified below or to transfer the investments to the Nominee if the provider can't register the Lender's Security Interest.

A fee may be payable to register the Lender's Security Interest on the Personal Property Security Register (PPSR). Refer to the Fee Schedule for the amount payable.

Platform provider	<input type="text"/>
Investor Number	<input type="text"/>
Security Owner Name	<input type="text"/>
Platform provider	<input type="text"/>
Investor Number	<input type="text"/>
Security Owner Name	<input type="text"/>

Supporting Documentation

Provide a copy of the latest holding statement which lists all investments and the name of all registered owners noted in section 9.4.

Borrower 1/Security Owner 1/Director 1/Sole Director

Signature

Print full name

Date

 / /

Borrower 2/Security Owner 2/Director 2

Signature

Print full name

Date

 / /

ORD MINNETT

PRIVATE WEALTH

For more information about your Ord Minnett Margin Loan:

Call **1300 138 028**

Visit **leveraged.com.au/ords**

Post to **GPO Box 5388, Sydney NSW 2001**

Sydney

Grosvenor Place
Level 18
225 George Street
Sydney NSW 2000
Tel: (02) 8216 6300

Adelaide

Level 5
100 Pirie Street
Adelaide SA 5000
Tel: (08) 8203 2500

Brisbane

Riparian Plaza
Level 34
71 Eagle Street
Brisbane QLD 4000
Tel: (07) 3214 5555

Sunshine Coast (Buderim)

99 Burnett Street
Buderim QLD 4556
Tel: (07) 5430 4444

Canberra

Ambit House
101 Northbourne Avenue
Canberra ACT 2600
Tel: (02) 6206 1700

Geelong

Office 3, Suite 4
200 Malop Street
Geelong VIC 3220
Tel: (03) 4210 0200

Gold Coast

Level 7, 50 Appel Street Surfers
Paradise QLD 4217
Tel: (07) 5557 3333

Hobart

Ground Floor
85 Macquarie Street
Hobart TAS 7000
Tel: (03) 6161 9300

Mackay

45 Gordon Street
Mackay QLD 4740
Tel: (07) 4969 4888

Melbourne

Level 22, 35 Collins Street
Melbourne VIC 3000
Tel: (03) 9608 4111

Mildura

128 Lime Avenue
Mildura VIC 3500
Tel: (03) 9608 4111

Newcastle

426 King Street
Newcastle NSW 2300
Tel: (02) 4910 2400

Perth

Level 27
108 St Georges Terrace
Perth WA 6000
Tel: 1800 517 411

Hong Kong

1801 Ruttonjee House 11 Duddell
Street Central, Hong Kong
Tel: 852 2912 8980

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