

Adviser Online Application Reference Guide

leveraged.com.au



Overview

This reference guide is to help licensed advisers with the online application process for their clients.

The Leveraged online application form takes between 10-15 minutes to complete and includes the following features:

- The ability to save partially completed applications.
- The ability to retrieve previously saved application (enabled by Application ID).
- A prefill form option enabling advisers to start the application process and then hand over to clients to complete.
- The ability to upload supporting documentation prior to the application being submitted.
- Inbuilt field validation to minimise errors and resubmission.
- Point to point communication via email with advisers and their clients throughout the process.
- Execution documents are issued to both advisers and their clients upon submission of the application.

Products

The Leveraged online application form dual functionality for advisers and their clients can be used for the following products:

- Margin Loan (ML).
- Investment Funds Multiplier (IFM).

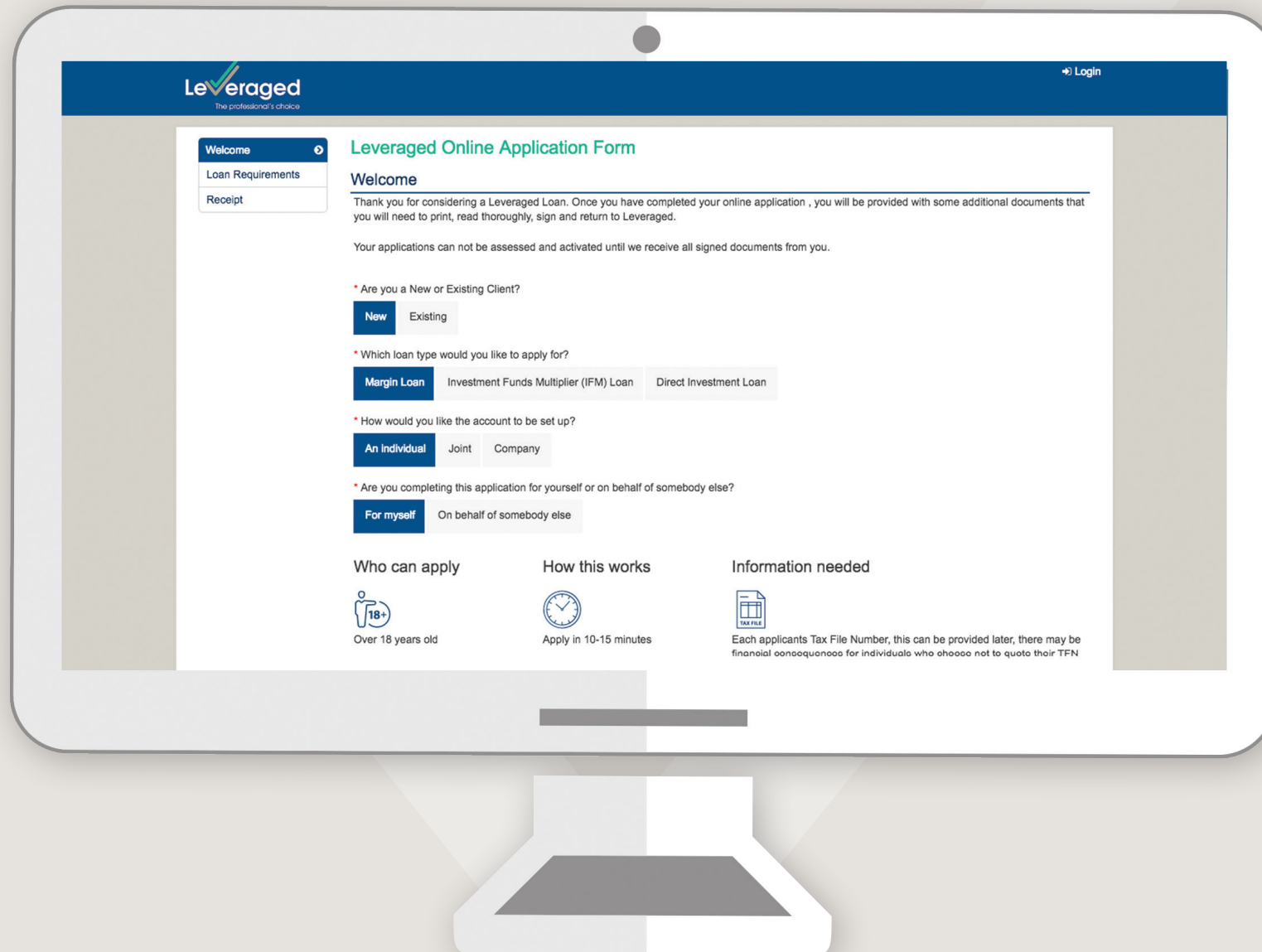
Who can apply?

- Individuals.
- Joint borrowers.
- Companies/Trusts.
- Existing customers applying for Exchange Options Plus (EOP) and Short Plus (SP).

Adviser to client hand over

- Advisers have the option of completing the whole application on behalf of their client or partially completing the form and then handing over for the client to complete.
- There are two places the hand over can occur; after the Borrower Details section and after the Investment Details section.
- When completing email addresses, please ensure adviser and client emails are not the same.
- All documentation requiring client signature/s will be emailed to both the client and adviser.

Online application start



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Login

Welcome

Loan Requirements

Receipt

Leveraged Online Application Form

Welcome

Thank you for considering a Leveraged Loan. Once you have completed your online application, you will be provided with some additional documents that you will need to print, read thoroughly, sign and return to Leveraged.

Your applications can not be assessed and activated until we receive all signed documents from you.

* Are you a New or Existing Client?

☒ New ☐ Existing

* Which loan type would you like to apply for?

☒ Margin Loan ☐ Investment Funds Multiplier (IFM) Loan ☐ Direct Investment Loan


* How would you like the account to be set up?

☒ An individual ☐ Joint ☐ Company


* Are you completing this application for yourself or on behalf of somebody else?

☒ For myself ☐ On behalf of somebody else


Who can apply

 Over 18 years old

How this works

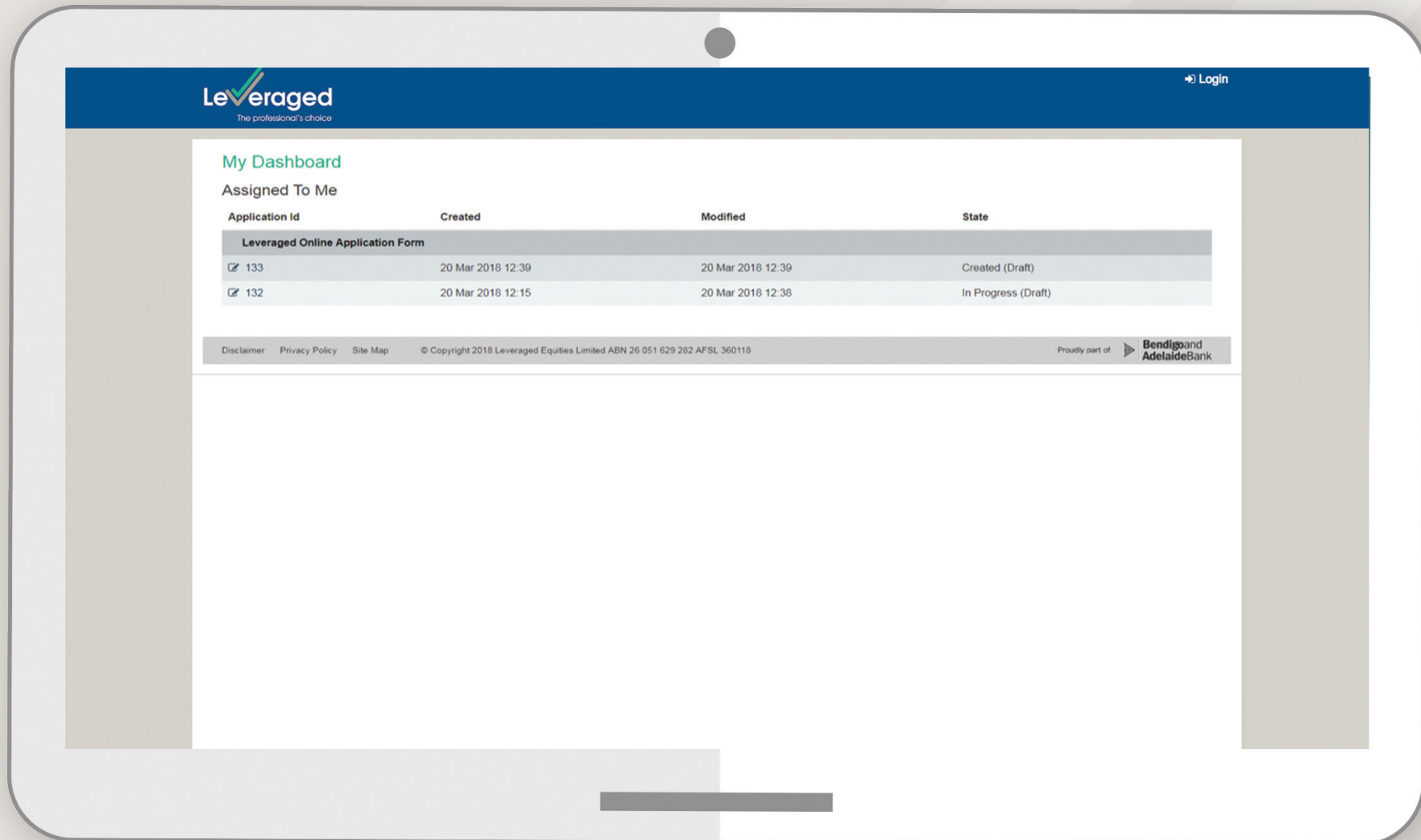
 Apply in 10-15 minutes

Information needed

 Each applicants Tax File Number, this can be provided later, there may be financial consequences for individuals who choose not to quote their TFN

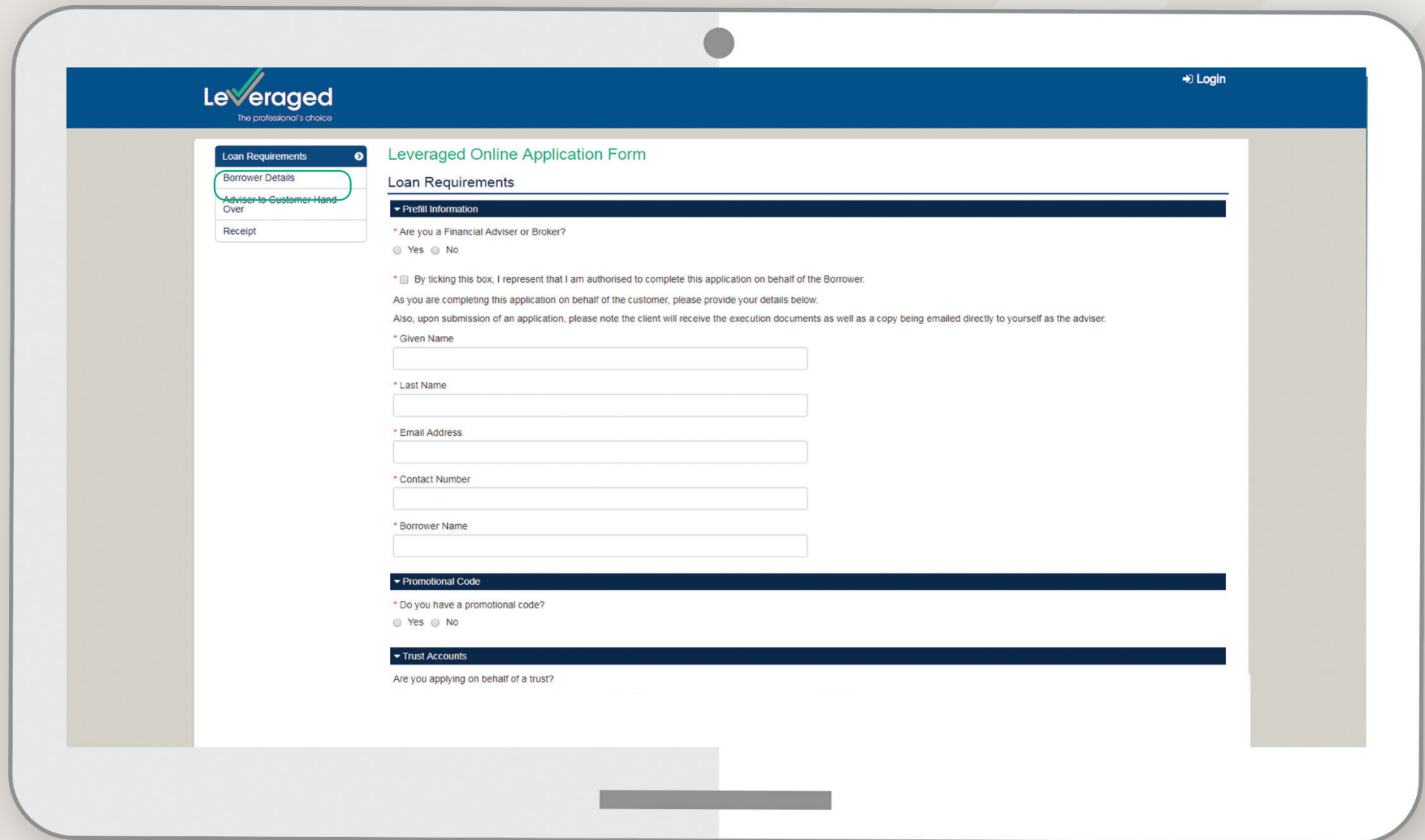
Partially completed applications

Applications will be issued with an Application ID number upon commencement. This number will be displayed on the top right hand corner of the form and is needed when locating a partially completed application from the dashboard.



Loan requirements adviser prefill information

In this section advisers can commence to prefill the application on behalf of their clients.



The screenshot displays the 'Leveraged Online Application Form' interface. The top navigation bar is dark blue with the 'Leveraged' logo (a green checkmark) and the tagline 'The professional's choice' on the left, and a 'Login' link on the right. A left-hand sidebar contains a menu with 'Loan Requirements' (highlighted), 'Borrower Details', 'Adviser to Customer Hand Over', and 'Receipt'. The main content area is titled 'Leveraged Online Application Form' and 'Loan Requirements'. It features three expandable sections: 'Prefill Information', 'Promotional Code', and 'Trust Accounts'. The 'Prefill Information' section contains a question 'Are you a Financial Adviser or Broker?' with radio buttons for 'Yes' and 'No'. Below this is a checkbox for authorizing completion on behalf of the borrower, followed by instructions and a note about document delivery. Then, there are input fields for 'Given Name', 'Last Name', 'Email Address', 'Contact Number', and 'Borrower Name'. The 'Promotional Code' section has a question 'Do you have a promotional code?' with 'Yes' and 'No' radio buttons. The 'Trust Accounts' section starts with the question 'Are you applying on behalf of a trust?'. At the bottom of the form, there are links for 'Go Back' and 'Next Step'.

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Loan Requirements

- Borrower Details
- Adviser to Customer Hand Over
- Receipt

Leveraged Online Application Form

Loan Requirements

▼ Prefill Information

* Are you a Financial Adviser or Broker?

☐ Yes ☐ No

* ☐ By ticking this box, I represent that I am authorised to complete this application on behalf of the Borrower.

As you are completing this application on behalf of the customer, please provide your details below.

Also, upon submission of an application, please note the client will receive the execution documents as well as a copy being emailed directly to yourself as the adviser.

* Given Name

* Last Name

* Email Address

* Contact Number

* Borrower Name

▼ Promotional Code

* Do you have a promotional code?

☐ Yes ☐ No

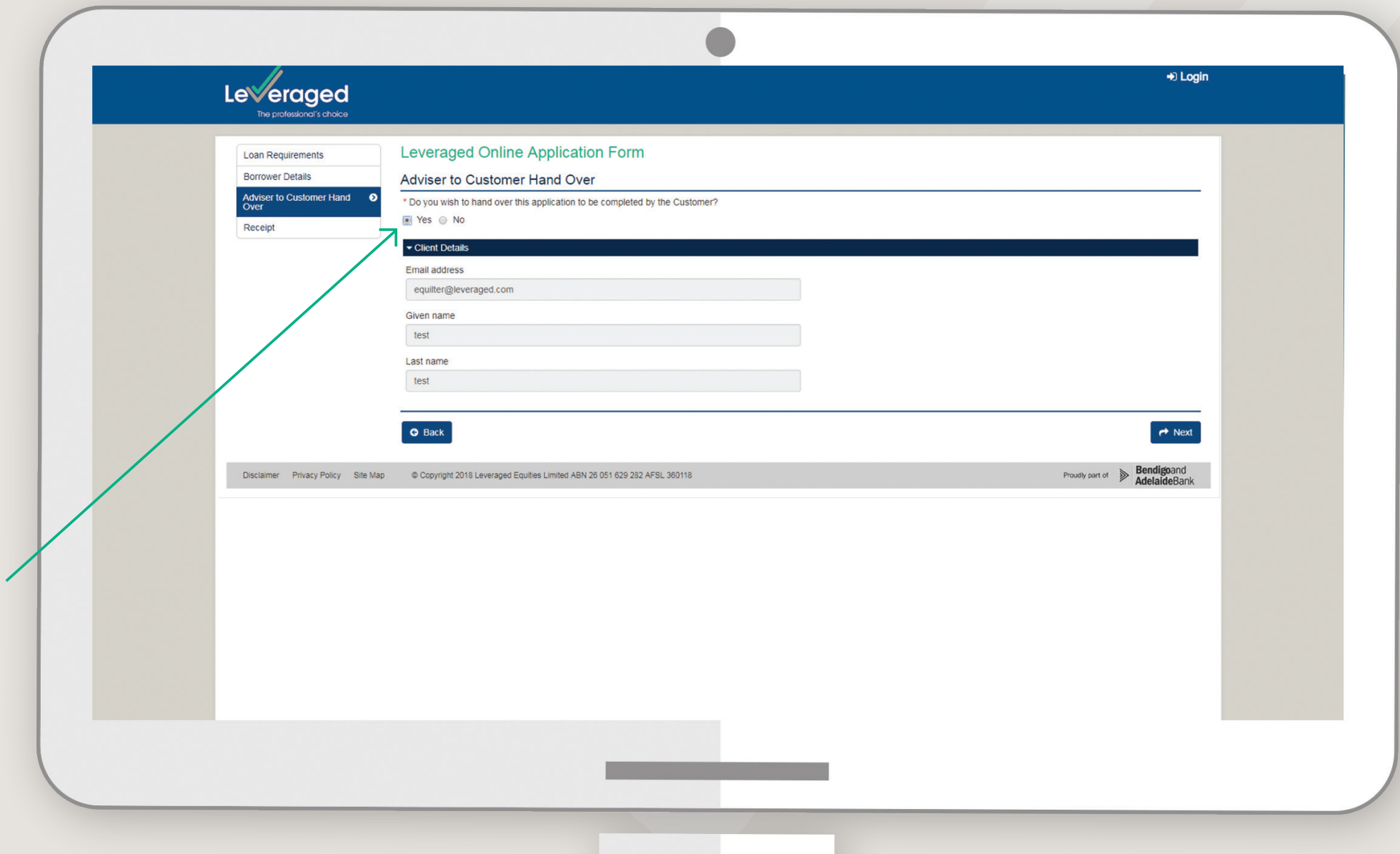
▼ Trust Accounts

Are you applying on behalf of a trust?

[Go Back](#) [Next Step](#)

Online application adviser to client hand over

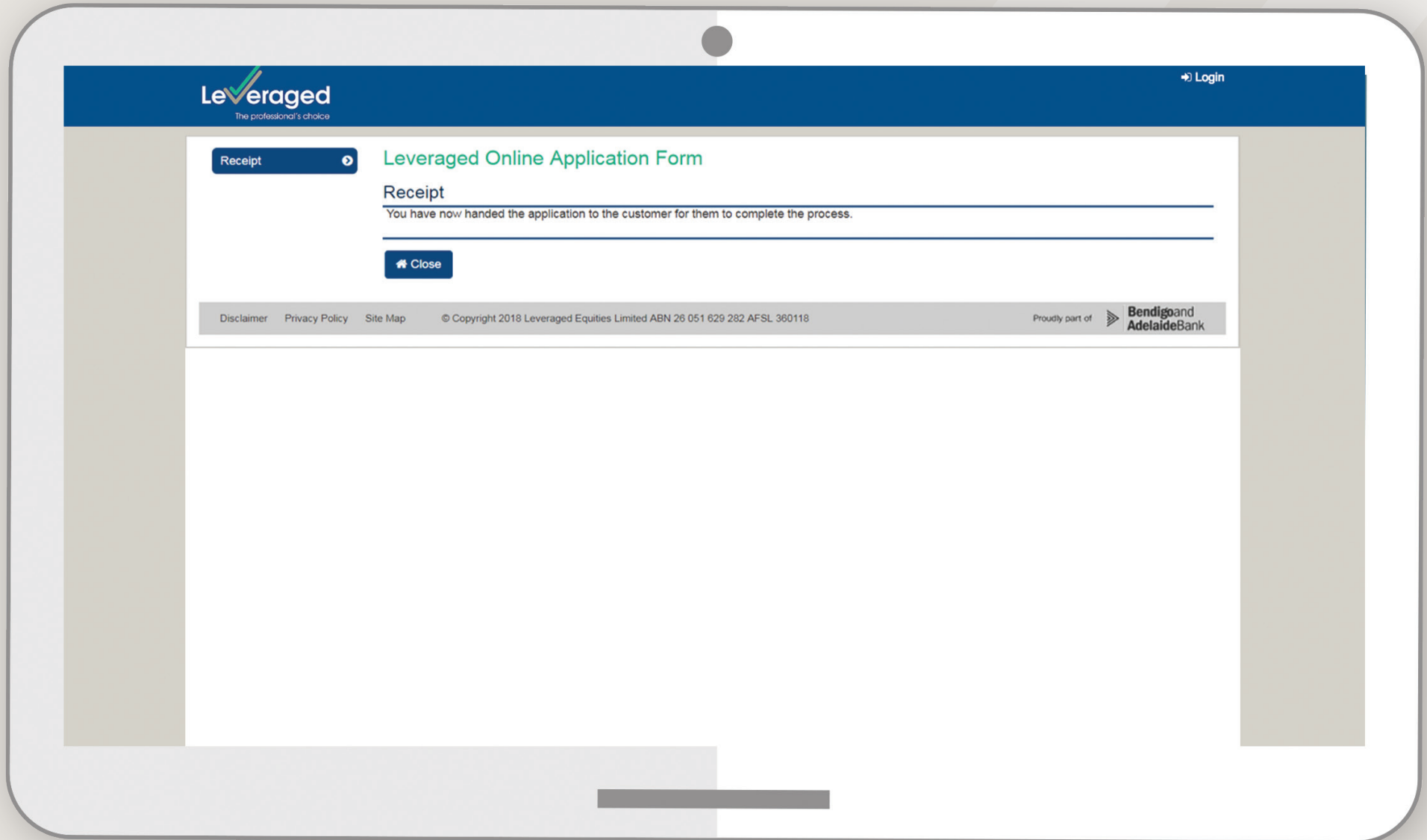
In this section you will have the opportunity to continue with the application, or hand it over to your client.



The screenshot displays the 'Leveraged Online Application Form' interface. The top navigation bar is dark blue with the 'Leveraged' logo and tagline 'The professional's choice' on the left, and a 'Login' link on the right. A left sidebar contains a menu with 'Loan Requirements', 'Borrower Details', 'Adviser to Customer Hand Over' (highlighted with a blue bar and a right-pointing arrow), and 'Receipt'. The main content area is titled 'Leveraged Online Application Form' and 'Adviser to Customer Hand Over'. It contains a question: '* Do you wish to hand over this application to be completed by the Customer?' with radio button options for 'Yes' (selected) and 'No'. Below this is a section titled 'Client Details' with input fields for 'Email address' (containing 'equiliter@leveraged.com'), 'Given name' (containing 'test'), and 'Last name' (containing 'test'). At the bottom of the form are 'Back' and 'Next' buttons. The footer includes links for 'Disclaimer', 'Privacy Policy', and 'Site Map', followed by copyright information: '© Copyright 2018 Leveraged Equities Limited ABN 26 051 629 282 AFSL 360118'. On the right side of the footer, it states 'Proudly part of' followed by the 'Bendigo and Adelaide Bank' logo.

Receipt of hand over

If you have chosen to hand over the application to your client, you will receive confirmation of this action in the form of a receipt message.



Identity verification

If you have selected to continue to complete the application form on behalf of your client, you will be required to provide certified copies of your client's identification.

The screenshot displays the 'Leveraged Online Application Form' on a desktop monitor. The page has a blue header with the 'Leveraged' logo and a 'Login' link. A left-hand navigation menu lists various sections: Borrower Details, Identity Verification (highlighted with a right-pointing arrow), Facility Details, Investment Details, Financial Details, Supporting Documentation, Confirmation, and Receipt. The main content area is titled 'Leveraged Online Application Form' and 'Identity Verification'. It contains a notice stating that electronic verification is not possible and that certified copies of identification must be provided. It also includes instructions on how to submit these documents, a physical address for Leveraged, and a note that the information will be repeated in the Confirmation page. At the bottom of the main content area are 'Back', 'Save', and 'Next' buttons. The footer contains a disclaimer, privacy policy, site map, copyright information for 2018, and a logo for Bendigo and Adelaide Bank.

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Borrower Details
Identity Verification
Facility Details
Investment Details
Financial Details
Supporting Documentation
Confirmation
Receipt

Leveraged Online Application Form

Identity Verification

As this application is being completed on behalf of the customer, we are unable to electronically verify their identification. Please continue with the application and provide certified copies of the customer's identification.

Each identification document must be certified by an acceptable certifier. Leveraged will not accept photocopies or electronic transmissions of a certification. Please contact us if the documentation will not be certified in Australia. For assistance on providing certified documents please read our Identification Documentation and Certification Guide.

Please send your certified ID documents, quoting your Application ID, to the address below.

Leveraged
GPO Box 5388
Sydney NSW 2001

This information will be provided again at the end in the Confirmation page.

Back Save Next

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Facility details

In this section you are asked to provide details and instructions relating to:

- Margin calls
- Account access and authority
- Accounts
- Communications

The screenshot shows the 'Leveraged Online Application Form' with the 'Facility Details' section selected in the left-hand menu. The main content area is titled 'Facility Details' and contains a sub-section 'Margin Call Contact Details'. Below this, there is a text block explaining that as a Borrower, the user must provide at least one preferred point of contact for a Margin Call that they personally monitor. It states that the user can nominate an email address or a mobile phone number for a short text message (sms) alert, up to a maximum of three (3). It also notes that the Lender will attempt to send a Margin Call to all the preferred points of contact, but may use other methods, and that a Margin Call will contain personal information such as the facility number and the shortfall amount.

	* 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	0411605715	Dianne

Below the table is a '+ Add New' button. At the bottom of the form are 'Back', 'Save', and 'Next' buttons. The footer contains a disclaimer, privacy policy, site map, copyright information for Leveraged Equities Limited, and a logo for Bendigo and Adelaide Bank.

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Leveraged Online Application Form

Facility Details

Margin Call Contact Details

As a Borrower, you must provide **at least one (1) preferred point of contact** for a Margin Call 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 a Margin Call to all the preferred points of contact, but may use other methods.
A Margin Call will contain **personal information** such as the facility number and the shortfall amount.

	* 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	0411605715	Dianne

+ Add New

Back Save Next

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Investment Details Page

In this section you are asked to provide details and instructions relating to:

- Investment strategy
- Margin loan investment parameters
- Dividends and distributions

The screenshot displays the 'Leveraged Online Application Form' on a tablet. The interface features a blue header with the 'Leveraged' logo and a 'Login' link. A left-hand navigation menu lists various sections: Borrower Details, Identity Verification, Facility Details, Investment Details (highlighted), Margin Loan Expected Investment Parameters, Dividends and Distributions, Closing, Financial Details, Supporting Documentation, Confirmation, and Receipt. The main content area is titled 'Leveraged Online Application Form' and contains three expandable sections: 'Investment Strategy', 'Will you be lodging existing assets?', and 'Feature Products'. The 'Investment Strategy' section is currently expanded, showing three checkboxes: 'I want to refinance an existing loan (including stock transfer) from another provider', 'I will lodge some or all of my ASX listed securities with this margin loan', and 'I will lodge some or all of my managed funds with this margin loan'. The 'Feature Products' section is also expanded, listing four options: 'Instalment Plus', 'Rewards Plus', 'Short Plus', and 'Exchange Options Plus', each accompanied by a green question mark icon. At the bottom of the form, there are 'Back', 'Save', and 'Next' buttons. The footer includes a disclaimer, privacy policy, site map, copyright information for 2018, and a logo for Bendigo and Adelaide Bank.

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Leveraged Online Application Form

Investment Strategy

☐ I want to refinance an existing loan (including stock transfer) from another provider

Will you be lodging existing assets?

☐ I will lodge some or all of my ASX listed securities with this margin loan

☐ I will lodge some or all of my managed funds with this margin loan

Feature Products

☐ Instalment Plus ?

☐ Rewards Plus ?

☐ Short Plus ?

☐ Exchange Options Plus ?

Back Save Next

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Financial details

In this section you are asked to provide details and instructions relating to:

- Taxation
- Credit limit
- Contribution
- Statement of Position
- Income and Commitments = Net Income Statement
- Asset and Liabilities = Balance Sheet
- Dependents

The screenshot displays the 'Leveraged Online Application Form' interface. On the left is a sidebar menu with the following items: Borrower Details, Identity Verification, Facility Details, Investment Details, Financial Details (highlighted), > Taxation Information, > Credit Limit, > Contribution, > Statement of Position, > Closing, Supporting Documentation, Confirmation, and Receipt. The main content area is titled 'Leveraged Online Application Form' and features a 'Taxation Information' section. This section includes a disclosure: 'Collection of tax file numbers (TFNs) is authorised, and its use and disclosure are strictly regulated by the tax laws and Privacy Act. Quotation is not compulsory but tax may be taken out of 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.' Below this is a question: '* Would you like to provide your TFN or Exemption details?' with radio button options for 'Yes' and 'No'. At the bottom of the form are 'Back', 'Save', and 'Next' buttons. The footer contains links for Disclaimer, Privacy Policy, and Site Map, along with copyright information for Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) and a logo for Bendigo and Adelaide Bank.

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→ Login

Leveraged Online Application Form

▼ Taxation Information

Taxation Information

Collection of tax file numbers (TFNs) is authorised, and its use and disclosure are strictly regulated by the tax laws and Privacy Act. Quotation is not compulsory but tax may be taken out of 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.

* Would you like to provide your TFN or Exemption details?

☐ Yes ☐ No

⬅ Back Save ➡ Next

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Supporting documentation

In this section you are reminded of the supporting documentation required for assessment of the application.

The screenshot displays the 'Leveraged Online Application Form' with a focus on the 'Supporting Documentation' section. The interface includes a top navigation bar with the 'Leveraged' logo and a 'Login' link. A left-hand sidebar contains a menu with options: Borrower Details, Identity Verification, Facility Details, Investment Details, Financial Details, Supporting Documentation (highlighted), > Supporting Documentation, Confirmation, and Receipt. The main content area is titled 'Leveraged Online Application Form' and 'Supporting Documentation'. It features a dark blue header with a dropdown menu set to 'Supporting Documentation'. Below this, a paragraph states: 'Based on the information you have entered, you will need to provide the following supporting documentation. Should you not upload the supporting documents here, you will need to post them to us. Certified copy of identification will also need to be posted to us.' The section is divided into two parts: 'Individual Borrower 1' and 'Borrower finances'. 'Individual Borrower 1' requires a certified copy of the driver's licence or passport. 'Borrower finances' requires: 1) For salaried borrowers, two most recent payslips OR most recent PAYG payment summary or tax assessment notice, AND a copy of signed business accounts showing last 2 years; 2) Most recent statement for all cash and cash like investments, showing the name of the financial institution, account holder name, and current balance; 3) For each ASX listed security, a copy of the most recent holding statement showing the number of units held. A '+ Add files...' button is present, with a note that the maximum allowed size per file is 2.0 GB. At the bottom of the main content area, there are 'Back', 'Save', and 'Next' buttons. The footer contains links for Disclaimer, Privacy Policy, and Site Map, along with copyright information for Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) and the Bendigo and Adelaide Bank logo.

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Leveraged Online Application Form

Supporting Documentation

▼ Supporting Documentation

Supporting Documentation

Based on the information you have entered, you will need to provide the following supporting documentation. Should you not upload the supporting documents here, you will need to post them to us. Certified copy of identification will also need to be posted to us.

Individual Borrower 1

- A certified copy of Individual Borrower 1's driver's licence or passport.

Borrower finances

- For salaried Borrowers, the two most recent payslips OR most recent PAYG payment summary or tax assessment notice. For self employed Borrower's, the two most recent tax assessment notices, AND a copy of signed business accounts showing last 2 years.
- 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 current balance. If you own residential (owner occupied or investment) property, then the most recent rates notice.
- For each ASX listed security to be lodged, a copy of the most recent holding statement which shows the number of units held.

+ Add files...


Maximum allowed size per file is 2.0 GB.

Back Save Next

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Confirmation

This section provides a summary of the information entered for final review. If all details are correct the application can be submitted. Alternatively you can amend details using the side navigation.

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Login

Borrower Details

Identity Verification

Facility Details

Investment Details

Financial Details

Supporting Documentation

Confirmation

Receipt

Leveraged Online Application Form

Confirmation

Application ID 132

Below is a summary of the details you have provided in this application. Please check the accuracy of the information.

If you need to update anything, please use the menu to the left to navigate to the section requiring updating.

Once the application is submitted, you will not be able to make any amendments to the application. A copy of the below information will be provided to you via email upon submission, however we will store this information on your file, and a copy can be requested at a later date should it be required.

By applying online, I agree to be given the PDS, Product Guide and other documents which govern margin loans provided by Leveraged Equities Limited electronically via the links provided above and also with respect to any ongoing disclosure such as periodic statements. If I am applying on behalf of others, I represent that I am authorised to choose this delivery method on their behalf.

X

Are you completing this application for yourself or on behalf of somebody else?

On behalf of somebody else

Are you a Financial Adviser or Broker?

Yes

Name of Borrower

Dianne Bell

By ticking this box, I represent that I am authorised to complete this application on behalf of the Borrower.

checked

Do you have a promotional code?

No

Given Name

Pamela

Last Name

Doerf

Phone Number

0406414534

Email Address

dianne.bell@bendigoadelaide.com.au

Postcode

2000

Loan Requirements

I am applying for a:

Margin Loan

The borrower is:

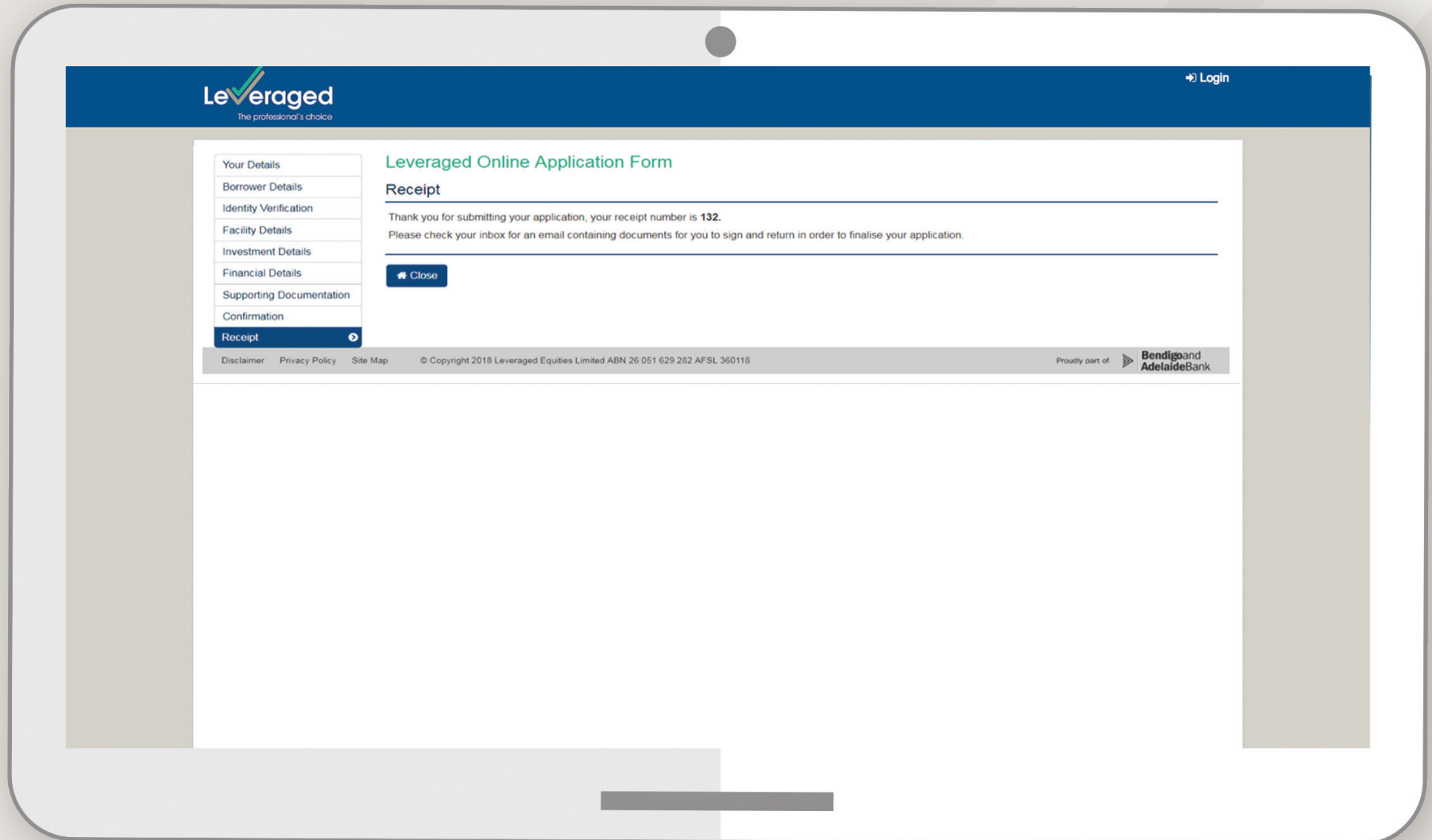
An individual

Are you applying on behalf of a trust?

No

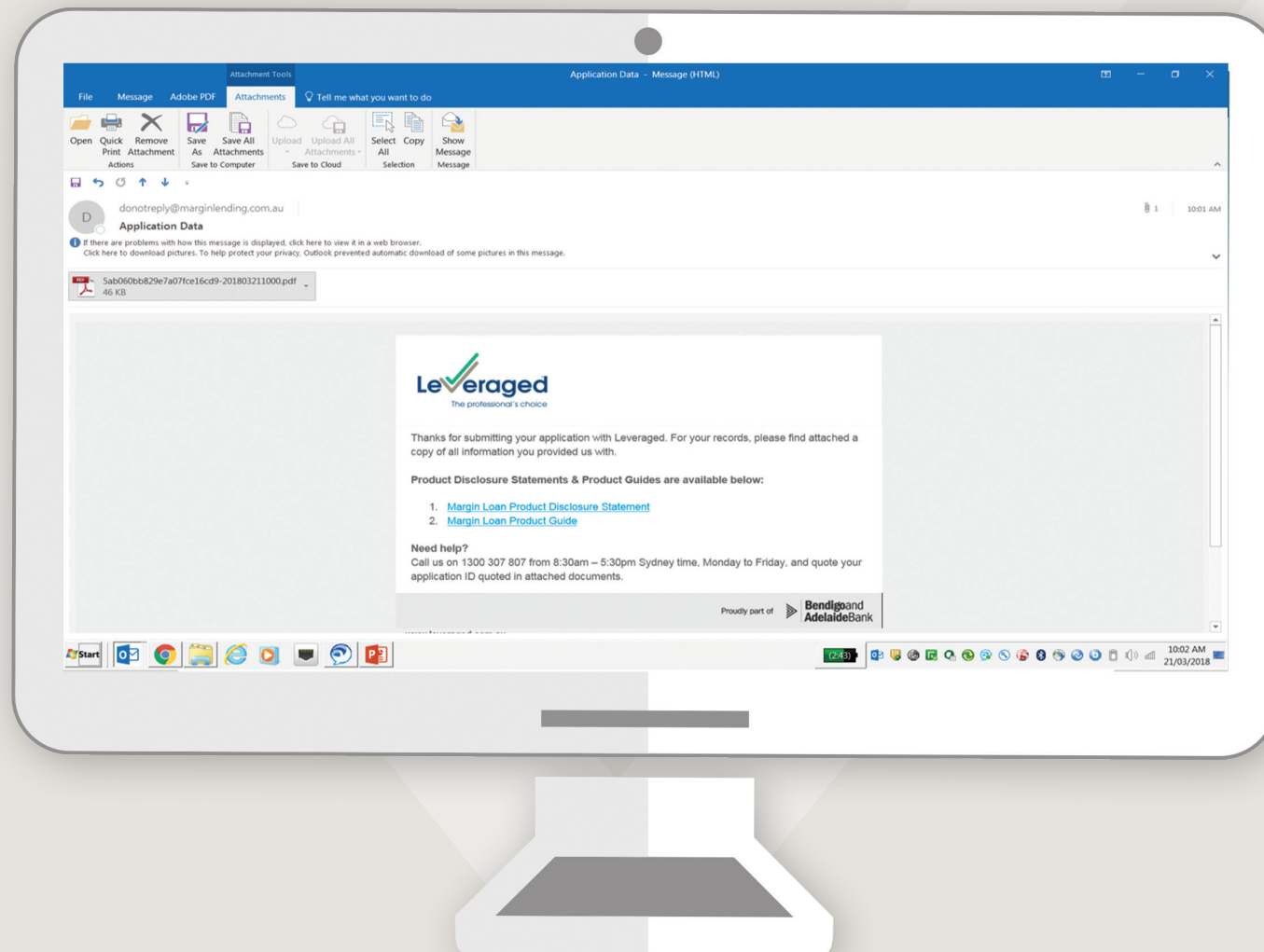
Receipt

Upon submission of the application you will receive confirmation listing a receipt number for your records.



Communication

You and your client can expect to receive emails regarding status and further actions of the application and assessment process.



Disclaimer

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