

# Investment Funds Multiplier

## Approved Shares

Effective From 01/07/2024



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.

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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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## Cash Management Trusts / Investments

Effective From 01/07/2024



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
	Adelaide Bank CMA	75%	75%	100%
	HUB 24 Cash	75%	75%	100%
	Macquarie CMA	75%	75%	100%
<b>AMP Capital Investors Ltd</b>				
CASH	AMP FLI - Cash	75%	75%	100%
<b>Navigator Australia Ltd</b>				
	Cash Account	75%	75%	100%

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## Exchange Traded Products

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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%
DGCE	Dimensional Global Core Eq Unhgd (Managed Fund)	0%	75%	50%
ESGI	VanEck MSCI International Sustainable Equity ETF	0%	75%	50%
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%	50%
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%	50%
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%
IHO0	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%	50%
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%
IVV	iShares S&P 500 ETF	75%	75%	100%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
IWLD	iShares Core MSCI World Ex Australia Esg ETF	0%	75%	50%
IXJ	iShares Global Healthcare ETF	0%	75%	50%
IZZ	iShares China Large-Cap ETF	75%	75%	100%
MGF	Magellan Global Fund.	0%	75%	50%
MOAT	VanEck Morningstar Wide MOAT ETF	0%	75%	50%
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%	50%
QLTY	BetaShares Global Quality Leaders ETF	0%	75%	50%
QPON	BetaShares Australian Bank Senior Floating Rate Bond ETF	0%	75%	30%
QUAL	VanEck MSCI International Quality ETF	0%	75%	50%
RDV	Russell Investments High Dividend Aus. Shares ETF	75%	75%	100%
SFY	SPDR S&P/ASX 50 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 Fise Asia Ex Japan Shares Index ETF	0%	75%	50%
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%	50%
VEU	Vanguard All-World Ex-US Shares Index ETF	0%	75%	50%
VGAD	Vanguard MSCI Indx International Shre (Hedged) ETF	0%	75%	50%
VGS	Vanguard MSCI Index International Shares ETF	0%	75%	50%

Page 3

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VHY	Vanguard Australian Shares High Yield ETF	75%	75%	100%
VIF	Vanguard Intl. Fixed Interest Indx (Hedged) ETF	75%	75%	100%
VTS	Vanguard Us Total Market Shares Index ETF	0%	75%	50%
WDIV	SPDR S&P Global Dividend Fund	0%	75%	20%
WDMF	iShares Edge MSCI World Multifactor ETF	0%	75%	50%
WVOL	iShares Edge MSCI World Minimum Volatility ETF	0%	75%	50%
WXOZ	SPDR S&P World Ex Australia Fund	0%	75%	20%
YMAX	BetaShares Aus Top20 Equity Yield Max Fund (M Fund)	75%	75%	100%

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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
<b>abrdrn Australia Limited</b>				
CRS0005AU	abrdrn Sustainable International Equities Fund	75%	75%	100%
EQI0015AU	abrdrn International Equity Fund	0%	75%	30%
<b>Allan Gray Australia Pty Ltd</b>				
ETL0060AU	Allan Gray Australia Equity Fund - Class A	0%	75%	30%
<b>AllianceBernstein Investment Management Australia Limited</b>				
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%
<b>Alphinity Investment Management Pty Ltd</b>				
HOW0019AU	Alphinity Australian Equity Fund	0%	75%	50%
HOW0121AU	Alphinity Sustainable Share Fund	0%	75%	50%
PAM0001AU	Alphinity Australian Share Fund	0%	75%	50%
<b>AMP Capital Investors Limited</b>				
AMP0015AU	AMP FLI - Future Directions Australian Share Fund (Original)	75%	75%	100%
AMP0017AU	AMP FLI - Future Directions International Share Original	0%	75%	50%
AMP0681AU	Specialist Australian Share Fund	0%	75%	50%
AMP0824AU	Specialist International Share Fund - Class A Units	0%	75%	50%
AMP0825AU	Specialist International (Hedged) Share Fund - Class A Units	0%	75%	50%
AMP0854AU	AMP FLI - Specialist Australian Shares	75%	75%	100%
AMP0855AU	AMP FLI - Specialist International Share	0%	75%	50%
NML0348AU	AMP Capital Wholesale Global Equity - Value Fund	0%	75%	50%
<b>Antares Capital Partners Limited</b>				
PPL0002AU	Antares Dividend Builder	75%	75%	100%
PPL0106AU	Antares High Growth Shares Fund	75%	75%	100%
<b>Antipodes Partners Limited</b>				
IOF0045AU	Antipodes Global Fund - (Class P)	0%	75%	50%
<b>Ausbil Investment Management Limited</b>				
AAP0001AU	Candriam Sustainable Global Equity Fund	0%	75%	50%
AAP0103AU	AUSBIL Australian Active Equity Portfolio	75%	75%	100%

APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>Ausbil Investment Management Limited</b>				
AAP3656AU	Ausbil Active Dividend Income Fund - Wholesale Class	0%	75%	50%
<b>Australian Unity Funds Management Limited</b>				
AUS0030AU	Platypus Australian Equities Trust - Wholesale	75%	75%	100%
<b>Bennelong Funds Management Limited</b>				
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%
<b>BlackRock Investment Management (Australia) Ltd</b>				
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%
BGL0034AU	iShares Australian Equity Index Fund	75%	75%	100%
BGL0105AU	iShares Australian Bond Index Fund	75%	75%	100%
BGL0106AU	iShares International Equity Index Fund	0%	75%	50%
BGL0108AU	iShares Australian Listed Property Index Fund	75%	75%	100%
BGL0109AU	BlackRock Advantage Hedged International Equity Fund	75%	75%	100%
PWA0014AU	BlackRock Australian Share Fund	75%	75%	100%
PWA0015AU	BlackRock Australian Share Fund Plus	75%	75%	100%
<b>BT Funds Management Limited</b>				
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%	50%
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%
<b>BT Funds Management No 2 Limited</b>				
RFA0011AU	BT Classic Investment Funds - BT Core Australian Share Fund	75%	75%	100%
<b>Colonial First State Investments Limited</b>				

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CFM0404AU	CFS FirstChoice W'sale - T. Rowe Price Australian Equity	75%	75%	100%
FSF0002AU	First Sentier Australian Share Fund	75%	75%	100%
FSF0003AU	First Sentier Imputation 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%
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%	50%
FSF0040AU	First Sentier Balanced Fund	75%	75%	100%
FSF0041AU	Colonial First State MIF - Janus Henderson Global Natural Resources	0%	75%	50%
FSF0047AU	Stewart Investors Worldwide Leaders Sustainability Fund	75%	75%	100%
FSF0048AU	Colonial First State MIF - Stewart Investors Worldwide Leaders Sustainability	0%	75%	50%
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%	50%
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%
FSF0202AU	Colonial First State MIF - Imputation Fund (NEF)	75%	75%	100%
FSF0220AU	CFS FirstChoice Investments - FirstChoice Australian Share	75%	75%	100%
FSF0221AU	CFS FirstChoice Investments - CFS Global Share	0%	75%	50%

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<b>Colonial First State Investments Limited</b>				
FSF0222AU	CFS FirstChoice Investments - CFS Property Securities	0%	75%	30%
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%	50%
FSF0247AU	CFS FirstChoice Investments - MFS Global Equity	0%	75%	50%
FSF0248AU	CFS FirstChoice Investments - T. Rowe Price Global Equity	0%	75%	50%
FSF0250AU	CFS FirstChoice Investments - Pandal Property Investment Fund	0%	75%	30%
FSF0251AU	CFS FirstChoice Investments - First Sentier Property Securities Option	0%	75%	30%
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%
FSF0458AU	CFS FirstChoice W'sale - Perpetual Industrial Share	75%	75%	100%
FSF0461AU	CFS FirstChoice W'sale - Airlie Australian Share	75%	75%	100%

Page 6

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# Investment Funds Multiplier

## Managed Funds

Effective From 01/07/2024



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APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>Colonial First State Investments Limited</b>				
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%
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%	50%
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%
FSF0503AU	CFS FirstChoice W'sale - Pandal Property Investment	0%	75%	30%
FSF0505AU	CFS FirstChoice W'sale - Platinum International	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%	50%
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 - Merlion Australian Share Income	0%	75%	50%
FSF0710AU	CFS FirstChoice W'sale - Acadian Sustainable Global Equity Fund	0%	75%	50%
FSF0721AU	CFS FirstChoice Investments - Pandal 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%

APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>Colonial First State Investments Limited</b>				
FSF0908AU	CFS FirstChoice W'sale - Generation Global Share	0%	75%	50%
FSF0974AU	Realindex Global Share Value - Class A	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%	50%
FSF1201AU	CFS FirstChoice W'sale - Baillie Gifford Long Term Global Growth	0%	75%	50%
FSF1204AU	CFS FirstChoice Investments - Magellan Global Share	0%	75%	50%
FSF1243AU	CFS FirstChoice W'sale - Perpetual Australian Share	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%
<b>DFA Australia Limited</b>				
DFA0003AU	Dimensional Australian Core Equity Trust	75%	75%	100%
DFA0004AU	Dimensional Global Core Equity Trust - Unhedged Class Units	0%	75%	50%
DFA0009AU	Dimensional Global Core Equity Trust - AUD Hedged Class Units	75%	75%	100%
DFA0035AU	Dimensional World Equity Trust	0%	75%	50%
DFA0041AU	Dimensional Global Sustainability Trust Unhedged Class	0%	75%	50%
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%
<b>Fidante Partners Limited</b>				
WAR0002AU	Merlion Australian Equity Income Fund (Closed)	0%	75%	50%
<b>FIL Investment Management (Australia) Limited</b>				
FID0007AU	Fidelity Global Equities Fund	75%	75%	100%
FID0008AU	Fidelity Australian Equities Fund	75%	75%	100%
<b>First Sentier Investors</b>				
FSF1675AU	Stewart Investors Worldwide Sustainability Fund	0%	75%	50%
<b>Franklin Templeton Australia Limited</b>				
FRT0009AU	Franklin Global Growth Fund - Class A	0%	75%	50%
FRT0010AU	Franklin Global Growth Fund - Class M	0%	75%	50%

Page 7

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# Investment Funds Multiplier

## Managed Funds

Effective From 01/07/2024



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APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
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### Franklin Templeton Australia Limited

SSB0026AU	Martin Currie Real Income Fund Class A Units	75%	75%	100%
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SSB0122AU	Western Asset Australian Bond (A Class)	0%	75%	30%
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### Insync Funds Management Pty Limited

SLT0041AU	Insync Global Capital Aware Fund	0%	75%	30%
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### Invesco Australia Limited

CNA0811AU	INVESCO - Wholesale Australian Share Fund	0%	75%	50%
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GTU0102AU	INVESCO - Wholesale Global Opportunities Fund - Unhedged	0%	75%	50%
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### Investors Mutual Limited

IML0002AU	Investors Mutual Australian Share Fund	0%	75%	30%
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IML0003AU	Investors Mutual Future Leaders Fund	0%	75%	30%
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IML0004AU	Investors Mutual All Industrials Share Fund	0%	75%	30%
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IML0010AU	Investors Mutual Concentrated Australian Share Fund	0%	75%	30%
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### IOOF Investment Services Limited

IOF0092AU	MLC MultiActive Australian Shares	75%	75%	100%
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IOF0093AU	MLC MultiActive Balanced	75%	75%	100%
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IOF0098AU	MLC MultiActive Global Shares	0%	75%	50%
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### IPAC Asset Management Limited

IPA0051AU	IPAC Pathways Australian Shares Fund	75%	75%	100%
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IPA0069AU	North Multi-manager Active Growth Trust	75%	75%	100%
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IPA0184AU	MyNorth Index High Growth	75%	75%	100%
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NMM0110AU	Summit Select Diversified Active High Growth	75%	75%	100%
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NMM0114AU	North Index Growth	75%	75%	100%
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NMM0115AU	North Index High Growth	75%	75%	100%
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### Janus Henderson Investors (Australia) Funds Management

IOF0046AU	Janus Henderson Australian Fixed Interest Fund	75%	75%	100%
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IOF0145AU	Janus Henderson Tactical Income Fund	75%	75%	100%
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### Lazard Asset Management Pacific Co.

LAZ0006AU	Lazard Australian Equity Fund	75%	75%	100%
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LAZ0014AU	Lazard Global Listed Infrastructure Fund	0%	75%	30%
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### Macquarie Investment Management Limited

APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
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### Macquarie Investment Management Limited

MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	75%	75%	100%
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MAQ0211AU	Macquarie True Index Australian Fixed Interest Fund	0%	75%	30%
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MAQ0274AU	Macquarie Dynamic Bond Fund	75%	75%	100%
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MAQ0288AU	Macquarie True Index Australian Shares Fund	75%	75%	100%
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MAQ0404AU	IFP Global Franchise Fund	0%	75%	50%
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MAQ0410AU	Walter Scott Global Equity Fund	75%	75%	100%
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MAQ0432AU	Macquarie International Infrastructure Securities Fund (H)	75%	75%	100%
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MAQ0464AU	Arrowstreet Global Equity Fund	75%	75%	100%
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MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	75%	75%	100%
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MAQ0631AU	IFP Global Franchise Fund (Hedged)	0%	75%	50%
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NML0018AU	Macquarie Cash Fund - Class M Units	75%	75%	100%
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### Magellan Asset Management Limited

MGE0001AU	Magellan Global Fund	0%	75%	50%
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### Maple-Brown Abbott Ltd

ADV0046AU	Maple-Brown Abbott Australian Share Fund - Wholesale Units	75%	75%	100%
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### MFS International Australia Pty Ltd

MIA0001AU	MFS Global Equity Trust	0%	75%	50%
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### MLC Investment Trust

MLC0260AU	MLC Wholesale Horizon 4 Balanced Portfolio	75%	75%	100%
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MLC0264AU	MLC Wholesale IncomeBuilderTM	75%	75%	100%
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MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio	75%	75%	100%
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MLC0397AU	MLC MultiActive High Growth	75%	75%	100%
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### MLC Investments Limited

MLC0011AU	MLC MasterKey Investment Service/Unit Trust - MLC Cash Fund	75%	75%	100%
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MLC0014AU	MLC MasterKey Investment Service/Unit Trust - MLC Australian Share Index Fund	75%	75%	100%
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MLC0017AU	MLC MasterKey Investment Service/Unit Trust - MLC Global Share Fund	0%	75%	50%
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MLC0023AU	MLC MasterKey Investment Service/Unit Trust - MLC Horizon 4 Balanced Portfolio	75%	75%	100%
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MLC0024AU	MLC MasterKey Investment Service/Unit Trust - MLC Horizon 5 Growth Portfolio	75%	75%	100%
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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
<b>MLC Investments Limited</b>				
MLC0097AU	MLC MasterKey Investment Service/Unit Trust - MLC IncomeBuilder	75%	75%	100%
MLC0394AU	MLC MasterKey Investment Service/Unit Trust - MLC Horizon 6 Share Portfolio	75%	75%	100%
MLC0893AU	MLC Wholesale Australian Share Index Fund	75%	75%	100%
MLC0920AU	MLC Real Return Moderate	0%	75%	30%

### Montaka Global Pty Ltd

FHT0030AU	The Montgomery Fund	0%	75%	30%
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### National Mutual Funds Management Limited

NML0590AU	Generations - High Growth	75%	75%	100%
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### OnePath Funds Management Limited

AJF0804AU	OnePath Wholesale Australian Share Trust	0%	75%	30%
MMF0012AU	OnePath OA IP - OnePath Blue Chip Imputation 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%
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 Limited

BTA0055AU	Pendal Australian Equity Fund	75%	75%	100%
BTA0056AU	Barrow Hanley Concentrated Global Share Fund No.3	0%	75%	50%
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%
RFA0818AU	Pendal Australian Share Fund	75%	75%	100%
RFA0821AU	Barrow Hanley Concentrated Global Share Fund No.2	0%	75%	50%

### Perennial Investment Partners Limited

APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
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### Perennial Investment Partners Limited

IOF0206AU	Perennial Value Shares Wholesale Trust	75%	75%	100%
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### Perpetual Investment Management Limited

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%	50%
PER0036AU	Perpetual WealthFocus Investment Advantage - Perpetual Balanced Growth	75%	75%	100%
PER0038AU	Perpetual WealthFocus Investment Advantage - Barrow Hanley Global Share	0%	75%	50%
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%
PER0063AU	Perpetual Balanced Growth Fund	75%	75%	100%
PER0072AU	Perpetual SHARE-PLUS Long-Short Fund	0%	75%	30%
PER0114AU	Perpetual Diversified Growth Fund	75%	75%	100%
PER0116AU	Perpetual ESG Australian Share Fund	75%	75%	100%
PER0470AU	Perpetual WealthFocus Investment Advantage - Fidelity Australian Equities	75%	75%	100%
PER0482AU	Perpetual WealthFocus Investment Advantage - Investors Mutual Australian Share	75%	75%	100%
PER0491AU	Perpetual WealthFocus Investment Advantage - Perpetual ESG Australian Share	75%	75%	100%

### Platinum Investment Management Limited

PLA0001AU	Platinum European Fund	0%	75%	50%
PLA0002AU	Platinum International Fund	75%	75%	100%
PLA0003AU	Platinum Japan Fund	0%	75%	50%
PLA0005AU	Platinum International Health Sciences Fund	0%	75%	50%
PLA0100AU	Platinum International Brands Fund	0%	75%	50%

Page 9

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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
<b>Russell Investment Management Ltd</b>				
RIM0004AU	Russell Investments Growth Fund Class A	75%	75%	100%
RIM0014AU	Russell Investments Growth Fund Class C	75%	75%	100%
RIM0034AU	Russell Investments High Growth Fund Class A	75%	75%	100%

### Sandhurst Trustees Limited

STL0101AU	Sandhurst IML Industrial Share Fund	75%	75%	100%
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### Schroder Investment Management Australia Limited

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%
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

CRS0003AU	SGH Ex-20 Australian Equities Fund (Class A)	0%	75%	30%
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### State Street Global Adviser Australia Services Ltd

SST0013AU	State Street International Equities Index Trust	0%	75%	50%
SST0048AU	State Street Australian Equity Fund	0%	75%	30%

### UBS Global Asset Management (Australia) Ltd

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%

### 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%

APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>Vanguard Investments Australia Ltd</b>				
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 Limited

HOW0020AU	WaveStone Australian Share Fund	0%	75%	50%
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### Westpac Financial Services Limited

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%
JBW0011AU	Yarra Leaders Fund	0%	75%	50%
JBW0018AU	Yarra Enhanced Income Fund	0%	75%	50%
TYN0028AU	Tyndall Australian Share Wholesale Fund	0%	75%	50%
TYN0038AU	Tyndall Australian Share Income Fund	75%	75%	100%

### Zurich Investment Management Ltd

ZUR0061AU	Zurich Investments - Global Thematic Share Fund	75%	75%	100%
ZUR0517AU	Zurich Investments - Hedged Global Thematic Share Fund	75%	75%	100%

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# Investment Funds Multiplier

## Separately Managed Accounts

Effective From 01/07/2024



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>Navigator Australia Ltd</b>				
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 01/07/2024



The professional's choice

Provider	Platform	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
<b>AMP Capital Investors Ltd</b>				
	Generations Investment Portfolio			
	iAccess			
	North			
	Summit Money Master			
	Summit Money Master Portfolio Service for Invests			
<b>Asgard</b>				
	Asgard Elements			
	Mercer Portfolio Service			
	PortfolioCare Elements			
	PortfolioCare Master Fund			
<b>Beacon</b>				
	Beacon Managed Funds & Share Service			
	Beacon Managed Profiles & SMA - Funds			
<b>Colonial First State Investments Ltd</b>				
	Colonial First State FirstChoice			
	Colonial First State FirstWrap (Avanteos)			
<b>Equity Trustees Ltd</b>				
	Freedom of Choice Portfolio Service			
<b>HUB24 Services Pty Ltd</b>				
	Privilege Investment Solution IDPS			
<b>IOOF Investment Services Ltd</b>				
	Expand Essential Investment			
	Expand Extra Investment			
	Rythym Investment IDPS			
	Shadforth Portfolio Service Investment			
<b>JBWere Ltd</b>				
	JBWere Multi-Asset			
<b>Macquarie Investment Management Ltd</b>				
	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
<b>MLC Investments Ltd</b>				
	MLC MK Inv Service			
	MLC MK Inv Service Fundamentals			
<b>MyNorth</b>				
SNTCHA	MyNorth Cash Account	75%	75%	100%
<b>Navigator Australia Ltd</b>				
	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			
<b>Netwealth</b>				
	Netwealth Wrap Service			
<b>North (AMP)</b>				
	MyNorth Investment IDPS			
<b>Oasis</b>				
	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			
<b>OneVue</b>				
	Accountable			
	ALTUS Exchange			
	Brightday			
	OneVue			
	OneVue Private (previous Direct Portfolio)			

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# Investment Funds Multiplier

## Wraps/Master Trusts/Platforms

Effective From 01/07/2024



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

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