

Investment Funds Multiplier



Approved Shares

Effective From 01/05/2025

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

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Cash Management Trusts / Investments

Effective From 01/05/2025



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
	Adelaide Bank CMA	75%	75%	100%
\$HB1	HUB 24 Cash	75%	75%	100%
MAQCMA1AU	Macquarie CMA	75%	75%	100%
AMP Capital Investors Ltd				
	AMP FLI - Cash	75%	75%	100%
Navigator Australia Ltd				
NAVCASH	Cash Account	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Exchange Traded Products

Effective From 01/05/2025



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
HBRD	BetaShares Active Australian Hybrids Fund (Managed Fund)	0%	75%	20%
HVST	BetaShares Australian Dividend Harvester Fund (Managed Fund)	0%	75%	20%
OZF	SPDR S&P/ASX 200 Financials Ex A-REIT Fund	0%	75%	20%
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%
WDIV	SPDR S&P Global Dividend Fund	0%	75%	20%
WZOZ	SPDR S&P World Ex Australia Fund	0%	75%	20%
NDQ	Betashares Nasdaq 100 ETF	0%	75%	30%
BGBL	BetaShares Global Shares ETF	0%	75%	30%
ETHI	Betashares Global Sustainability Leaders ETF	0%	75%	30%
FAIR	Betashares Australian Sustainability Leaders ETF	0%	75%	30%
GOLD	Global X Physical GOLD	0%	75%	30%
HYGG	Hyperion Gbl Growth Companies Fund (Managed Fund)	0%	75%	30%
ISEC	iShares Enhanced Cash ETF	0%	75%	30%
MVA	VanEck Australian Property ETF	0%	75%	30%
MVR	VanEck Australian Resources ETF	0%	75%	30%
MVW	VanEck Australian Equal Weight ETF	0%	75%	30%
QPON	BetaShares Australian Bank Senior Floating Rate Bond ETF	0%	75%	30%
VAP	Vanguard Australian Property Securities Index ETF	0%	75%	30%
VBND	Vanguard Global Aggregate Bond Index (Hedged) ETF	0%	75%	30%
A200	Betashares Australia 200 ETF	75%	75%	100%
DGCE	Dimensional Global Core Eq Unhgd (Managed Fund)	0%	75%	50%
ESGI	VanEck MSCI International Sustainable Equity ETF	0%	75%	50%
GOAT	VanEck Morningstar International Wide Moat ETF	0%	75%	50%
HGBL	BetaShares Global Shares ETF - Currency Hedged	0%	75%	50%
IKO	iShares MSCI South Korea ETF	0%	75%	50%
IWLD	iShares Core MSCI World Ex Australia Esg ETF	0%	75%	50%
IXJ	iShares Global Healthcare ETF	0%	75%	50%
MOAT	VanEck Morningstar Wide MOAT ETF	0%	75%	50%
QHAL	VanEck MSCI International Quality (Hedged) ETF	0%	75%	50%
QLTY	BetaShares Global Quality Leaders ETF	0%	75%	50%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Exchange Traded Products

Effective From 01/05/2025



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
QUAL	VanEck MSCI International Quality ETF	0%	75%	50%
VAE	Vanguard Ftse Asia Ex Japan Shares Index ETF	0%	75%	50%
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%
VTI	Vanguard Us Total Market Shares Index ETF	0%	75%	50%
WDMF	iShares Edge MSCI World Multifactor ETF	0%	75%	50%
WVOL	iShares Edge MSCI World Minimum Volatility ETF	0%	75%	50%
AAA	Betashares Australian High Interest Cash ETF	75%	75%	100%
DACE	Dimensional Australian Core Equity (Managed Fund)	75%	75%	100%
DFGH	Dimensional Global Core Eq Aud Hgd (Managed Fund)	75%	75%	100%
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%
IHO	iShares Global 100 Aud Hedged ETF	75%	75%	100%
IHV	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%
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%
IVE	iShares MSCI EAFE ETF	75%	75%	100%
IVV	iShares S&P 500 ETF	75%	75%	100%
IZZ	iShares China Large-Cap ETF	75%	75%	100%
RDV	Russell Investments High Dividend Aus. Shares ETF	75%	75%	100%
VAF	Vanguard Australian Fixed Interest Index ETF	75%	75%	100%
VAS	Vanguard Australian Shares Index ETF	75%	75%	100%
VDBA	Vanguard Diversified Balanced Index ETF	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Exchange Traded Products

Effective From 01/05/2025



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
VDCO	Vanguard Diversified Conservative Index ETF	75%	75%	100%
VDGR	Vanguard Diversified Growth Index ETF	75%	75%	100%
VHY	Vanguard Australian Shares High Yield ETF	75%	75%	100%
VIF	Vanguard Intl. Fixed Interest Indx (Hedged) ETF	75%	75%	100%
YMAX	BetaShares Aus Top20 Equity Yield Max Fund (M Fund)	75%	75%	100%
MQAE	Macquarie Core Australian Equity Active ETF	0%	75%	30%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
abrdn Australia Limited				
CRS0005AU	abrdn Sustainable International Equities Fund	75%	75%	100%
EQI0015AU	abrdn International Equity Fund	0%	75%	30%
Allan Gray Australia Pty Ltd				
ETL0060AU	Allan Gray Australia Equity Fund - Class A	0%	75%	30%
AllianceBernstein Investment Management Australia Limited				
ACM0005AU	AB Concentrated Australian Equities Fund	0%	75%	30%
ACM0006AU	AB Managed Volatility Equities Fund - MVE Class	0%	75%	50%
ACM0009AU	AB Global Equities Fund	0%	75%	50%
Alphinity Investment Management Pty Ltd				
HOW0019AU	Alphinity Australian Equity Fund	0%	75%	50%
HOW0121AU	Alphinity Sustainable Share Fund	0%	75%	50%
PAM0001AU	Alphinity Australian Share Fund	0%	75%	50%
AMP Capital Investors Limited				
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
AMP Capital Investors Limited				
NML0348AU	AMP Capital Wholesale Global Equity - Value Fund	0%	75%	50%
Antares Capital Partners Limited				
PPL0002AU	Antares Dividend Builder	75%	75%	100%
PPL0106AU	Antares High Growth Shares Fund	75%	75%	100%
Antipodes Partners Limited				
IOF0045AU	Antipodes Global Fund - (Class P)	0%	75%	50%
Ausbil Investment Management Limited				
AAP0001AU	Candriam Sustainable Global Equity Fund	0%	75%	50%
AAP0103AU	AUSBIL Australian Active Equity Portfolio	75%	75%	100%
AAP3656AU	Ausbil Active Dividend Income Fund - Wholesale Class	0%	75%	50%
Australian Unity Funds Management Limited				
AUS0030AU	Platypus Australian Equities Trust - Wholesale	75%	75%	100%
Bennelong Funds Management Limited				
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%
BlackRock Investment Management (Australia) Ltd				
BAR0813AU	BlackRock Diversified ESG Growth Fund	75%	75%	100%
BAR0814AU	BlackRock Advantage Australian Equity Fund	75%	75%	100%
BAR0817AU	BlackRock Advantage International Equity Fund	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
BlackRock Investment Management (Australia) Ltd				
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%
BT Funds Management Limited				
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%
BT Funds Management No 2 Limited				
RFA0011AU	BT Classic Investment Funds - BT Core Australian Share Fund	75%	75%	100%
Colonial First State Investments Limited				
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Colonial First State Investments Limited				
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Colonial First State Investments Limited				
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Colonial First State Investments Limited				
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%
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Colonial First State Investments Limited				
FSF0707AU	CFS FirstChoice W'sale - CFS Index Global Share - Hedged	75%	75%	100%
FSF0709AU	CFS FirstChoice W'sale - Merlon Australian Share Income	0%	75%	50%
FSF0710AU	CFS FirstChoice W'sale - Acadian Sustainable Global Equity Fund	0%	75%	50%
FSF0721AU	CFS FirstChoice Investments - Pendal Monthly Income Plus Fund	75%	75%	100%
FSF0787AU	CFS FirstChoice W'sale - Acadian Australian Equity	75%	75%	100%
FSF0790AU	CFS FirstChoice W'sale - Fidelity Australian Equities	75%	75%	100%
FSF0808AU	CFS FirstChoice Investments - Fidelity Australian Equities	75%	75%	100%
FSF0908AU	CFS FirstChoice W'sale - Generation Global Share	0%	75%	50%
FSF0974AU	Realindex Global Share Value - Class A	75%	75%	100%
FSF1015AU	CFS FirstChoice W'sale - Realindex Australian Share Value	75%	75%	100%
FSF1017AU	CFS FirstChoice W'sale - Realindex Global Share Value	75%	75%	100%
FSF1198AU	CFS FirstChoice W'sale - Magellan Global Share	0%	75%	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%
DFA Australia Limited				
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
DFA Australia Limited				
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%
FIL Investment Management (Australia) Limited				
FID0007AU	Fidelity Global Equities Fund	75%	75%	100%
FID008AU	Fidelity Australian Equities Fund	75%	75%	100%
First Sentier Investors				
FSF1675AU	Stewart Investors Worldwide Sustainability Fund	0%	75%	50%
Franklin Templeton Australia Limited				
FRT0009AU	Franklin Global Growth Fund - Class A	0%	75%	50%
FRT0010AU	Franklin Global Growth Fund - Class M	0%	75%	50%
SSB0026AU	Martin Currie Real Income Fund Class A Units	75%	75%	100%
SSB0122AU	Western Asset Australian Bond (A Class)	0%	75%	30%
Insync Funds Management Pty Limited				
SLT0041AU	Insync Global Capital Aware Fund	0%	75%	30%
Invesco Australia Limited				
CNA0811AU	INVESCO - Wholesale Australian Share Fund	0%	75%	50%
GTU0102AU	INVESCO - Wholesale Global Opportunities Fund - Unhedged	0%	75%	50%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Investors Mutual Limited				
IML0002AU	Investors Mutual Australian Share Fund	0%	75%	30%
IML0003AU	Investors Mutual Future Leaders Fund	0%	75%	30%
IML0004AU	Investors Mutual All Industrials Share Fund	0%	75%	30%
IML0010AU	Investors Mutual Concentrated Australian Share Fund	0%	75%	30%
IOOF Investment Services Limited				
IOF0092AU	MLC MultiActive Australian Shares	75%	75%	100%
IOF0093AU	MLC MultiActive Balanced	75%	75%	100%
IOF0098AU	MLC MultiActive Global Shares	0%	75%	50%
IPAC Asset Management Limited				
IPA0069AU	North Multi-manager Active Growth Trust	75%	75%	100%
IPA0184AU	MyNorth Index High Growth	75%	75%	100%
NMM0110AU	Summit Select Diversified Active High Growth	75%	75%	100%
NMM0114AU	North Index Growth	75%	75%	100%
NMM0115AU	North Index High Growth	75%	75%	100%
Janus Henderson Investors (Australia) Funds Management Limited				
IOF0046AU	Janus Henderson Australian Fixed Interest Fund	75%	75%	100%
IOF0145AU	Janus Henderson Tactical Income Fund	75%	75%	100%
Lazard Asset Management Pacific Co.				
LAZ0006AU	Lazard Australian Equity Fund	75%	75%	100%
LAZ0014AU	Lazard Global Listed Infrastructure Fund	0%	75%	30%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Macquarie Investment Management Limited				
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	75%	75%	100%
MAQ0211AU	Macquarie True Index Australian Fixed Interest Fund	0%	75%	30%
MAQ0274AU	Macquarie Dynamic Bond Fund	75%	75%	100%
MAQ0288AU	Macquarie True Index Australian Shares Fund	75%	75%	100%
MAQ0404AU	IFP Global Franchise Fund	0%	75%	50%
MAQ0410AU	Walter Scott Global Equity Fund	75%	75%	100%
MAQ0432AU	Macquarie International Infrastructure Securities Fund (H)	75%	75%	100%
MAQ0464AU	Arrowstreet Global Equity Fund	75%	75%	100%
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	75%	75%	100%
MAQ0631AU	IFP Global Franchise Fund (Hedged)	0%	75%	50%
NML0018AU	Macquarie Cash Fund - Class M Units	75%	75%	100%
Magellan Asset Management Limited				
MGE0001AU	Magellan Global Fund	0%	75%	50%
Maple-Brown Abbott Ltd				
ADV0046AU	Maple-Brown Abbott Australian Share Fund - Wholesale Units	75%	75%	100%
MFS International Australia Pty Ltd				
MIA0001AU	MFS Global Equity Trust	0%	75%	50%
MLC Investment Trust				
MLC0260AU	MLC Wholesale Horizon 4 Balanced Portfolio	75%	75%	100%
MLC0264AU	MLC Wholesale IncomeBuilderTM	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
MLC Investment Trust				
MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio	75%	75%	100%
MLC0397AU	MLC MultiActive High Growth	75%	75%	100%
MLC Investments Limited				
MLC0011AU	MLC MasterKey Investment Service/Unit Trust - MLC Cash Fund	75%	75%	100%
MLC0014AU	MLC MasterKey Investment Service/Unit Trust - MLC Australian Share Index Fund	75%	75%	100%
MLC0017AU	MLC MasterKey Investment Service/Unit Trust - MLC Global Share Fund	0%	75%	50%
MLC0023AU	MLC MasterKey Investment Service/Unit Trust - MLC Horizon 4 Balanced Portfolio	75%	75%	100%
MLC0024AU	MLC MasterKey Investment Service/Unit Trust - MLC Horizon 5 Growth Portfolio	75%	75%	100%
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%
National Mutual Funds Management Limited				
NML0590AU	Generations - High Growth	75%	75%	100%
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
OnePath Funds Management Limited				
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				
IOF0206AU	Perennial Value Shares Wholesale Trust	75%	75%	100%
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Perpetual Investment Management Limited				
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%
Russell Investment Management Ltd				
RIM0004AU	Russell Investments Growth Fund Class A	75%	75%	100%
RIM0014AU	Russell Investments Growth Fund Class C	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Russell Investment Management Ltd				
RIM0034AU	Russell Investments High Growth Fund Class A	75%	75%	100%
Sandhurst Trustees Limited				
STL0101AU	Sandhurst IML Industrial Share Fund	75%	75%	100%
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%
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Vanguard Investments Australia Ltd				
VAN0002AU	Vanguard Australian Shares Index Fund	75%	75%	100%
VAN0003AU	Vanguard W'sale International Shares Index Fund	75%	75%	100%
VAN0004AU	Vanguard Australian Property Securities Index Fund	75%	75%	100%
VAN0018AU	Vanguard International Property Securities Index Fund	75%	75%	100%
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	75%	75%	100%
VAN0104AU	Vanguard Australian Shares High Yield Fund	75%	75%	100%
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	75%	75%	100%
VAN0111AU	Vanguard High Growth Index Fund	0%	75%	30%
WaveStone Capital Pty Limited				
HOW0020AU	WaveStone Australian Share Fund	0%	75%	50%
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Managed Funds

Effective From 01/05/2025



APIR Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
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%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Separately Managed Accounts

Effective From 01/05/2025



Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Navigator Australia Ltd				
NUN0051AU	Blue Chip Top 20 Model Portfolio (No Pricing)	0%	75%	50%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

Investment Funds Multiplier

Wraps/Master Trusts/Platforms

Effective From 01/05/2025



Provider	Platform	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
MyNorth				
\$NTHCA	MyNorth Cash Account	75%	75%	100%

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

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

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

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

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

The Lender may at any time at its discretion change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.