

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Australia					
BHP:LN	Bhp Group PLC		0%	65%	30%
Austria					
EBS:AV	Erste Group Bank AG		0%	60%	30%
Belgium					
ABI:BB	Anheuser-Busch InBev SA/NV		0%	65%	30%
ARGX:BB	ARGENX SE		0%	55%	30%
KBC:BB	KBC Group NV		0%	60%	30%
SOLB:BB	Solvay SA		0%	60%	30%
UCB:BB	UCB SA		0%	60%	30%
UMI:BB	Umicore SA		0%	60%	30%
Canada					
ABX:CN	Barrick Gold Corp		0%	60%	30%
AEM:CN	AGNICO EAGLE MINES LTD		0%	60%	30%
ATD/B:CN	Alimentation Couche-Tard Inc		0%	60%	30%
BAM/A:CN	Brookfield Asset Management Inc		0%	65%	30%
BCE:CN	BCE Inc		0%	60%	30%
BIP-U:CN	Brookfield Infra		0%	60%	30%
BMO:CN	Bank of Montreal		0%	60%	30%
BNS:CN	Bank of Nova Scotia/The		0%	65%	30%
CM:CN	Canadian Imperial Bank of Commerce		0%	60%	30%
CNQ:CN	Canadian Natural Resources Ltd		0%	60%	30%
CNR:CN	Canadian National Railway Co		0%	65%	30%
CP:CN	Canadian Pacific Railway Ltd		0%	60%	30%
CSU:CN	Constellation Software Inc/Canada		0%	60%	30%
DOL:CN	DOLLARAMA INC		0%	60%	30%
EMA:CN	Emera Inc		0%	60%	30%
ENB:CN	Enbridge Inc		0%	65%	30%
FNV:CN	Franco-Nevada Corp		0%	60%	30%
FTS:CN	Fortis Inc/Canada		0%	60%	30%
GIB/A:CN	CGI Group Inc		0%	60%	30%
IMO:CN	Imperial Oil Ltd		0%	60%	30%
KL:CN	KIRKLAND LAKE GOLD LTD		0%	60%	30%
L:CN	Loblaw Cos Ltd		0%	60%	30%
LULU:US	Lululemon Ath		0%	60%	30%
MFC:CN	Manulife Financial Corp		0%	60%	30%
MG:CN	Magna International Inc		0%	60%	30%
MRU:CN	Metro Inc/Cn		0%	60%	30%
NA:CN	National Bank of Canada		0%	60%	30%
NTR:CN	Nutrien Ltd		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Canada					
OTEX:CN	Open Text Corp		0%	60%	30%
POW:CN	Power Corp of Canada		0%	60%	30%
PPL:CN	Pembina Pipeline Corp		0%	60%	30%
QSR:CN	Restaurant Brands International Inc		0%	60%	30%
RCI/B:CN	Rogers Communications Inc		0%	60%	30%
RY:CN	Royal Bank of Canada		0%	65%	30%
SHOP:CN	SHOPIFY INC - CLASS A		0%	65%	30%
SLF:CN	Sun Life Financial Inc		0%	60%	30%
SU:CN	Suncor Energy Inc		0%	60%	30%
T:CN	TELUS Corp		0%	60%	30%
TD:CN	Toronto-Dominion Bank/The		0%	65%	30%
TRI:CN	Thomson Reuters Corp		0%	60%	30%
WEED:CN	CANOPY GROWTH CORP		0%	55%	30%
China					
2007:HK	Country Garden		0%	60%	30%
2020:HK	Anta Sports Prod		0%	60%	30%
2688:HK	Enn Energy		0%	60%	30%
788:HK	China Tower Co-H		0%	60%	30%
NTES:US	Netease Inc-Adr		0%	60%	30%
France					
ACA:FP	Credit Agricole SA		0%	60%	30%
AI:FP	Air Liquide SA		0%	65%	30%
AIR:FP	Airbus SE		0%	65%	30%
AKZA:NA	Akzo Nobel NV		0%	60%	30%
ALO:FP	Alstom		0%	60%	30%
ASML:NA	ASML Holding NV		0%	65%	30%
ATO:FP	Atos SE		0%	60%	30%
BN:FP	Danone SA		0%	60%	30%
BNP:FP	BNP Paribas SA		0%	65%	30%
CA:FP	Carrefour SA		0%	55%	30%
CAP:FP	Capgemini SE		0%	60%	30%
CS:FP	AXA SA		0%	65%	30%
DG:FP	Vinci SA		0%	65%	30%
DIM:FP	SARTORIUS STEDIM		0%	60%	30%
DSM:NA	Koninklijke DSM NV		0%	60%	30%
DSY:FP	Dassault Systemes SE		0%	60%	30%
EDEN:FP	Edenred		0%	60%	30%
EDF:FP	Electricite de France SA		0%	60%	30%
EL:FP	EssilorLuxottica SA		0%	60%	30%
EN:FP	Bouygues SA		0%	60%	30%
ENGI:FP	Engie SA		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
France					
ERF:FP	EUROFINS SCIENTIFIC		0%	60%	30%
FP:FP	TOTAL SA		0%	65%	30%
GLE:FP	Societe Generale SA		0%	60%	30%
HEIA:NA	Heineken NV		0%	65%	30%
HO:FP	Thales SA		0%	60%	30%
INGA:NA	ING Groep NV		0%	60%	30%
KER:FP	Kering SA		0%	65%	30%
KPN:NA	Koninklijke KPN NV		0%	60%	30%
LR:FP	Legrand SA		0%	60%	30%
MC:FP	LVMH Moet Hennessy Louis Vuitton SE		0%	65%	30%
ML:FP	Cie Generale des Etablissements Michelin SCA		0%	60%	30%
MT:NA	ArcelorMittal		0%	60%	30%
NN:NA	NN Group NV		0%	60%	30%
OR:FP	L'Oreal SA		0%	65%	30%
ORA:FP	Orange SA		0%	60%	30%
PHIA:NA	Koninklijke Philips NV		0%	60%	30%
PRX:NA	PROSUS NV		0%	65%	30%
PUB:FP	Publicis Groupe SA		0%	60%	30%
RDSA:NA	Royal Dutch Shell PLC		0%	65%	30%
RI:FP	Pernod Ricard SA		0%	60%	30%
RMS:FP	Hermes International		0%	65%	30%
RNO:FP	RENAULT SA		0%	55%	30%
SAF:FP	Safran SA		0%	60%	30%
SAN:FP	Sanofi		0%	65%	30%
SEV:FP	SUEZ		0%	55%	30%
SGO:FP	Cie de Saint-Gobain		0%	60%	30%
SU:FP	Schneider Electric SE		0%	60%	30%
SW:FP	Sodexo SA		0%	60%	30%
TEP:FP	Teleperformance		0%	60%	30%
UBI:FP	UBISOFT ENTERTAINMENT		0%	55%	30%
UG:FP	Peugeot SA		0%	60%	30%

Germany					
1COV:GR	COVESTRO AG		0%	60%	30%
4GLD:GR	XETRA-GOLD		0%	60%	30%
ADS:GR	adidas AG		0%	60%	30%
ALV:GR	Allianz SE		0%	65%	30%
BAS:GR	BASF SE		0%	65%	30%
BAYN:GR	Bayer AG		0%	65%	30%
BEI:GR	Beiersdorf AG		0%	60%	30%
BMW:GR	Bayerische Motoren Werke AG		0%	60%	30%
BNR:GR	BRENNTAG AG		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Germany					
CON:GR	Continental AG		0%	60%	30%
DAI:GR	Daimler AG		0%	60%	30%
DB1:GR	Deutsche Boerse AG		0%	60%	30%
DBK:GR	Deutsche Bank AG		0%	55%	30%
DHER:GR	DELIVERY HERO SE		0%	55%	30%
DPW:GR	Deutsche Post AG		0%	60%	30%
DTE:GR	Deutsche Telekom AG		0%	65%	30%
DWNI:GR	Deutsche Wohnen SE		0%	60%	30%
ENR:GR	SIEMENS ENERGY AG		0%	60%	30%
EOAN:GR	E.ON SE		0%	60%	30%
EVK:GR	Evonik Industries AG		0%	60%	30%
FME:GR	Fresenius Medical Care AG & Co KGaA		0%	60%	30%
FRE:GR	Fresenius SE & Co KGaA		0%	60%	30%
HEI:GR	HeidelbergCement AG		0%	60%	30%
HEN3:GR	Henkel AG & Co KGaA		0%	60%	30%
HFG:GR	HELLOFRESH SE		0%	60%	30%
HNR1:GR	Hannover Rueck SE		0%	60%	30%
IFX:GR	Infineon Technologies AG		0%	60%	30%
KBX:GR	KNORR-BREMSE AG		0%	60%	30%
LEG:GR	LEG IMMOBILIEN AG		0%	60%	30%
MRK:GR	Merck KGaA		0%	60%	30%
MTX:GR	MTU Aero Engines AG		0%	60%	30%
MUV2:GR	Muenchener Rueckversicherungs-Gesellschaft AG in Muenchen		0%	60%	30%
PAH3:GR	Porsche Automobil Holding SE		0%	60%	30%
PUM:GR	Puma Se		0%	60%	30%
QIA:GR	QIAGEN N.V.		0%	60%	30%
RWE:GR	RWE AG		0%	55%	30%
SAP:GR	SAP SE		0%	65%	30%
SHL:GR	Siemens Healthineers AG		0%	60%	15%
SIE:GR	Siemens AG		0%	65%	30%
SRT3:GR	SARTORIUS AG-VORZUG		0%	60%	30%
SY1:GR	Symrise AG		0%	60%	30%

Hong Kong					
1:HK	CK Hutchison Holdings Ltd		0%	60%	30%
1088:HK	China Shenhua Energy Co Ltd		0%	60%	30%
1093:HK	CSPC PHARMACEUTICAL GROUP LT		0%	60%	30%
11:HK	Hang Seng Bank Ltd		0%	60%	30%
1109:HK	China Resources Land Ltd		0%	60%	30%
1113:HK	CK Asset Holdings Ltd		0%	60%	30%
1177:HK	Sino Biopharm		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Hong Kong					
1288:HK	Agricultural Bank of China Ltd		0%	65%	30%
1299:HK	AIA Group Ltd		0%	65%	30%
1398:HK	Industrial & Commercial Bank of China Ltd		0%	65%	30%
16:HK	Sun Hung Kai Properties Ltd		0%	60%	30%
1658:HK	POSTAL SAVINGS BANK OF CHI-H		0%	65%	30%
175:HK	Geely Automobile		0%	60%	30%
1810:HK	XIAOMI CORP-CLASS B		0%	65%	30%
1918:HK	SUNAC CHINA HOLDINGS LTD		0%	60%	30%
1928:HK	Sands China Ltd		0%	60%	30%
1997:HK	Wharf Real Estat		0%	60%	30%
2:HK	CLP Holdings Ltd		0%	60%	30%
2202:HK	China Vanke Co Ltd		0%	60%	30%
2313:HK	Shenzhen International Group Holdings Ltd		0%	60%	15%
2318:HK	Ping An Insurance Group Co of China Ltd		0%	65%	30%
2319:HK	China Mengniu Dairy Co Ltd		0%	60%	30%
2328:HK	PICCC Property & Casualty Co Ltd		0%	60%	30%
2382:HK	SUNNY OPTICAL TECH		0%	60%	30%
2388:HK	BOC Hong Kong Holdings Ltd		0%	60%	30%
2601:HK	China Pacific Insurance Group Co Ltd		0%	60%	30%
2628:HK	China Life Insurance Co Ltd		0%	65%	30%
27:HK	Galaxy Entertainment Group Ltd		0%	60%	30%
2800:HK	Tracker Fund of Hong Kong Ltd		0%	60%	15%
288:HK	Wh Group Ltd		0%	60%	30%
291:HK	China Resources		0%	60%	30%
3:HK	Hong Kong & China Gas Co Ltd		0%	60%	30%
3690:HK	MEITUAN-CLASS B		0%	65%	30%
384:HK	China Gas Holdin		0%	60%	30%
386:HK	China Petroleum & Chemical Corp		0%	65%	30%
388:HK	Hong Kong Exchanges & Clearing Ltd		0%	60%	30%
3968:HK	China Merchants Bank Co Ltd		0%	65%	30%
3988:HK	Bank of China Ltd		0%	65%	30%
5:HK	HSBC Holdings PLC		0%	65%	30%
66:HK	Mtr Corp		0%	60%	30%
669:HK	Techtronic Ind		0%	60%	30%
688:HK	China Overseas Land & Investment Ltd		0%	60%	30%
700:HK	Tencent Holdings Ltd		0%	65%	30%
728:HK	China Telecom Corp Ltd		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Hong Kong					
762:HK	China Unicom Hong Kong Ltd		0%	60%	30%
813:HK	SHIMAO GROUP HOLDINGS LTD		0%	60%	30%
823:HK	Link REIT		0%	60%	30%
857:HK	PetroChina Co Ltd		0%	65%	30%
883:HK	CNOOC Ltd		0%	60%	30%
914:HK	Anhui Conch Cement Co Ltd		0%	60%	30%
939:HK	China Construction Bank Corp		0%	65%	30%
941:HK	China Mobile Ltd		0%	65%	30%
960:HK	LONGFOR GROUP HOLDINGS LTD		0%	60%	30%
9988:HK	ALIBABA GROUP HOLDING LTD		0%	65%	30%
Ireland					
ALLE:US	Allegion Plc		0%	60%	30%
Japan					
1305:JP	DAIWA ETF - TOPIX		0%	70%	30%
1306:JP	TOPIX Exchange Traded Fund		0%	60%	30%
1308:JP	NIKKO ETF - TOPIX		0%	70%	30%
1320:JP	DAIWA ETF - NIKKEI 225		0%	65%	30%
1321:JP	Nikkei 225 Exchange Traded Fund		0%	60%	30%
1330:JP	NIKKO ETF - NKY 225		0%	65%	30%
1346:JP	MAXIS NIKKEI 225 ETF		0%	65%	30%
1348:JP	MAXIS TOPIX ETF		0%	65%	30%
1925:JP	Daiwa House Industry Co Ltd		0%	60%	30%
1928:JP	Sekisui House Ltd		0%	60%	30%
2269:JP	MEIJI Holdings Co Ltd		0%	60%	30%
2413:JP	M3 Inc		0%	60%	30%
2502:JP	Asahi Group Holdings Ltd		0%	60%	30%
2503:JP	Kirin Holdings Co Ltd		0%	60%	30%
2801:JP	Kikkoman Corp		0%	60%	30%
2802:JP	AJINOMOTO CO INC		0%	60%	30%
2914:JP	Japan Tobacco Inc		0%	60%	30%
3382:JP	Seven & i Holdings Co Ltd		0%	60%	30%
3407:JP	Asahi Kasei Corp		0%	60%	30%
3659:JP	NEXON CO LTD		0%	60%	30%
4063:JP	Shin-Etsu Chemical Co Ltd		0%	60%	30%
4151:JP	Kyowa Hakko Kirin Co Ltd		0%	60%	30%
4452:JP	Kao Corp		0%	60%	30%
4502:JP	Takeda Pharmaceutical Co Ltd		0%	65%	30%
4503:JP	Astellas Pharma Inc		0%	60%	30%
4507:JP	Shionogi & Co Ltd		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Japan					
4519:JP	Chugai Pharmaceutical Co Ltd		0%	60%	30%
4523:JP	Eisai Co Ltd		0%	60%	15%
4543:JP	Terumo Corp		0%	60%	30%
4568:JP	Daiichi Sankyo		0%	60%	30%
4578:JP	Otsuka Holdings Co Ltd		0%	60%	15%
4689:JP	Z HOLDINGS CORP		0%	60%	30%
4755:JP	Rakuten Inc		0%	60%	15%
4901:JP	FUJIFILM Holdings Corp		0%	60%	30%
4911:JP	Shiseido Co Ltd		0%	60%	30%
5020:JP	Jxtg Holdings In		0%	60%	30%
5108:JP	Bridgestone Corp		0%	60%	30%
5401:JP	Nippon Steel & Sumitomo Metal Corp		0%	60%	30%
5713:JP	SUMITOMO METAL MINING CO LTD		0%	60%	30%
6098:JP	Recruit Holdings		0%	65%	30%
6178:JP	Japan Post Holdings Co Ltd		0%	60%	15%
6301:JP	Komatsu Ltd		0%	60%	30%
6326:JP	Kubota Corp		0%	60%	30%
6367:JP	Daikin Industries Ltd		0%	60%	30%
6501:JP	Hitachi Ltd		0%	60%	30%
6503:JP	Mitsubishi Electric Corp		0%	60%	30%
6506:JP	YASKAWA ELECTRIC CORP		0%	60%	30%
6645:JP	Omron Corp		0%	60%	30%
6701:JP	Nec Corp		0%	60%	30%
6702:JP	Fujitsu Ltd		0%	60%	30%
6752:JP	Panasonic Corp		0%	60%	30%
6758:JP	Sony Corp		0%	65%	30%
6762:JP	Tdk Corp		0%	60%	30%
6857:JP	ADVANTEST CORP		0%	60%	30%
6902:JP	Denso Corp		0%	60%	30%
6954:JP	FANUC Corp		0%	60%	30%
6971:JP	Kyocera Corp		0%	60%	30%
6988:JP	NITTO DENKO CORP		0%	60%	30%
7201:JP	Nissan Motor Co Ltd		0%	60%	30%
7203:JP	Toyota Motor Corp		0%	65%	30%
7267:JP	Honda Motor Co Ltd		0%	60%	30%
7269:JP	Suzuki Motor Corp		0%	60%	30%
7270:JP	Subaru Corp		0%	60%	30%
7733:JP	Olympus Corp		0%	60%	30%
7751:JP	Canon Inc		0%	60%	30%
7832:JP	Bandai Namco Hol		0%	60%	30%
7951:JP	YAMAHA CORP		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Japan					
8001:JP	ITOCHU Corp		0%	60%	30%
8002:JP	Marubeni Corp		0%	60%	30%
8031:JP	Mitsui & Co Ltd		0%	60%	30%
8035:JP	Tokyo Electron		0%	60%	30%
8053:JP	Sumitomo Corp		0%	60%	30%
8058:JP	Mitsubishi Corp		0%	60%	30%
8267:JP	Aeon Co Ltd		0%	60%	30%
8306:JP	Mitsubishi UFJ Financial Group Inc		0%	65%	30%
8309:JP	Sumitomo Mitsui Trust Holdings Inc		0%	60%	30%
8316:JP	Sumitomo Mitsui Financial Group Inc		0%	60%	30%
8411:JP	Mizuho Financial Group Inc		0%	60%	30%
8604:JP	Nomura Holdings Inc		0%	55%	30%
8630:JP	Sompo Holdings Inc		0%	60%	30%
8697:JP	JAPAN EXCHANGE GROUP INC		0%	60%	30%
8725:JP	MS&AD Insurance Group Holdings Inc		0%	60%	30%
8750:JP	Dai-ichi Life Holdings Inc		0%	60%	30%
8766:JP	Tokio Marine Holdings Inc		0%	60%	30%
8801:JP	Mitsui Fudosan Co Ltd		0%	60%	30%
8802:JP	Mitsubishi Estate Co Ltd		0%	60%	30%
8830:JP	Sumitomo Realty & Development Co Ltd		0%	60%	30%
9020:JP	East Japan Railway Co		0%	60%	30%
9022:JP	Central Japan Railway Co		0%	60%	30%
9432:JP	Nippon Telegraph & Telephone Corp		0%	65%	30%
9433:JP	KDDI Corp		0%	65%	30%
9434:JP	SOFTBANK CORP		0%	65%	30%
9437:JP	NTT DOCOMO Inc		0%	65%	30%
9613:JP	NTT Data Corp		0%	60%	30%
9735:JP	Secom Co Ltd		0%	60%	30%
9983:JP	Fast Retailing Co Ltd		0%	65%	30%
9984:JP	SoftBank Group Corp		0%	65%	30%

Luxembourg

AT1:GR	Aroundtown Sa		0%	60%	30%
--------	---------------	--	----	-----	-----

Netherlands

AD:NA	Koninklijke Ahold Delhaize NV		0%	60%	30%
ADYEN:NA	Adyen Nv		0%	60%	30%
NXPI:US	Nxp Semiconductors NV		0%	60%	30%
RAND:NA	Randstad Nv		0%	60%	30%
TKWY:NA	Just Eat Takeawa		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
Netherlands					
Singapore					
CAPL:SP	CAPITALAND LTD		0%	65%	30%
DBS:SP	DBS Group Holdings Ltd		0%	60%	30%
OCBC:SP	Oversea-Chinese Banking Corp Ltd		0%	60%	30%
ST:SP	Singapore Telecommunications Ltd		0%	60%	30%
WIL:SP	WILMAR INTERNATIONAL LTD		0%	60%	30%
Switzerland					
ABBN:VX	ABB Ltd		0%	60%	30%
ALC:SW	Alcon Inc		0%	60%	30%
BAER:SW	Julius Baer Group Ltd		0%	60%	30%
BARN:SW	Barry Calleb-Reg		0%	60%	30%
EMSN:SW	EMS-CHEMIE HOLDING AG-REG		0%	65%	30%
LOGN:SW	LOGITECH INTERNATIONAL-REG		0%	60%	30%
NESN:VX	Nestle SA		0%	65%	30%
STM:FP	Stmicroelectroni		0%	60%	30%
ZURN:SW	ZURICH INSURANCE GROUP AG		0%	65%	30%
United Kingdom					
AAL:LN	Anglo American PLC		0%	60%	30%
ABF:LN	Associated British Foods PLC		0%	60%	30%
AHT:LN	Ashtead Group PLC		0%	60%	30%
AMCR:US	Amcor Plc		0%	60%	30%
AV:LN	Aviva PLC		0%	60%	30%
AZN:LN	AstraZeneca PLC		0%	65%	30%
BA:LN	BAE Systems PLC		0%	60%	30%
BARC:LN	Barclays PLC		0%	60%	30%
BATS:LN	British American Tobacco PLC		0%	65%	30%
BNZL:LN	BUNZL PLC		0%	60%	30%
BP:LN	BP PLC		0%	65%	30%
BT/A:LN	BT Group PLC		0%	60%	30%
CCL:LN	CARNIVAL PLC		0%	55%	30%
CPG:LN	Compass Group PLC		0%	60%	30%
CRDA:LN	CRODA INTERNATIONAL PLC		0%	60%	30%
CRH:LN	CRH PLC		0%	60%	30%
CSPX:LN	ISHARES CORE S&P 500		0%	65%	30%
DGE:LN	Diageo PLC		0%	65%	30%
EMIM:LN	ISHARES CORE EM IMI ACC		0%	65%	30%
EXPN:LN	Experian PLC		0%	60%	30%
FLTR:LN	FLUTTER ENTERTAINMENT PLC		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United Kingdom					
FRES:LN	FRESNILLO PLC		0%	60%	30%
GLEN:LN	Glencore PLC		0%	60%	30%
GSK:LN	GlaxoSmithKline PLC		0%	65%	30%
HLMA:LN	Halma Plc		0%	60%	30%
HSBA:LN	HSBC Holdings PLC		0%	65%	30%
IAG:LN	INTL CONSOLIDATED AIRLINE-DI		0%	55%	30%
IGLN:LN	ISHARES PHYSICAL GOLD ETC		0%	60%	30%
IHG:LN	InterContinental Hotels Group PLC		0%	60%	30%
III:LN	3i Group PLC		0%	60%	30%
IMB:LN	Imperial Brands PLC		0%	60%	30%
INF:LN	Informa PLC		0%	60%	30%
INFO:US	IHS Markit Ltd		0%	60%	30%
LGEN:LN	Legal & General Group PLC		0%	60%	30%
LIN:US	Linde PLC		0%	65%	30%
LLOY:LN	Lloyds Banking Group PLC		0%	60%	30%
LSE:LN	London Stock Exchange Group PLC		0%	60%	30%
MNDI:LN	Mondi PLC		0%	60%	30%
NG:LN	National Grid PLC		0%	60%	30%
NXT:LN	Next Plc		0%	60%	30%
OCDO:LN	OCADO GROUP PLC		0%	55%	30%
PRU:LN	Prudential PLC		0%	60%	30%
PSN:LN	Persimmon		0%	60%	30%
RB:LN	Reckitt Benckiser Group PLC		0%	65%	30%
RDSA:LN	Royal Dutch Shell PLC		0%	65%	30%
RDSB:LN	Royal Dutch Shell PLC		0%	65%	30%
REL:LN	RELX PLC		0%	60%	30%
RIO:LN	Rio Tinto PLC		0%	65%	30%
RTO:LN	RENTOKIL INITIAL PLC		0%	60%	30%
SGLD:LN	INVESCO PHYSICAL GOLD ETC		0%	60%	30%
SGRO:LN	Segro Plc		0%	60%	30%
SMT:LN	SCOTTISH MORTGAGE INV TR PLC		0%	55%	30%
SN:LN	Smith & Nephew PLC		0%	60%	30%
SSE:LN	SSE PLC		0%	60%	30%
STAN:LN	Standard Chartered PLC		0%	60%	30%
SWDA:LN	ISHARES CORE MSCI WORLD		0%	65%	30%
TSCO:LN	Tesco PLC		0%	60%	30%
ULVR:LN	Unilever PLC		0%	65%	30%
VUSA:LN	VANG S&P500 USDD		0%	65%	30%
United States					

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
A:US	Agilent Technologies Inc		0%	60%	30%
AAP:US	Advance Auto Parts Inc		0%	60%	30%
AAPL:US	Apple Inc		0%	65%	30%
ABBV:US	AbbVie Inc		0%	65%	30%
ABC:US	AmerisourceBergen Corp		0%	60%	30%
ABMD:US	ABIOMED INC		0%	60%	30%
ABT:US	Abbott Laboratories		0%	65%	30%
ACN:US	Accenture PLC		0%	65%	30%
ACWI:US	ISHARES MSCI ACWI ETF		0%	65%	30%
ADBE:US	Adobe Systems Inc		0%	65%	30%
ADI:US	Analog Devices Inc		0%	60%	30%
ADM:US	Archer-Daniels-Midland Co		0%	60%	30%
ADP:US	Automatic Data Processing Inc		0%	65%	30%
ADSK:US	Autodesk Inc		0%	55%	30%
AEE:US	Ameren Corp		0%	60%	30%
AEP:US	American Electric Power Co Inc		0%	60%	30%
AES:US	AES Corp/VA		0%	60%	30%
AFL:US	Aflac Inc		0%	60%	30%
AGG:US	ISHARES CORE U.S. AGGREGATE		0%	70%	30%
AIG:US	American International Group Inc		0%	60%	30%
AJG:US	Arthur J Gallagher & Co		0%	60%	15%
AKAM:US	Akamai Technologies Inc		0%	60%	30%
ALB:US	ALBEMARLE CORP		0%	60%	30%
ALGN:US	Align Technology Inc		0%	60%	30%
ALL:US	Allstate Corp/The		0%	60%	30%
ALXN:US	Alexion Pharmaceuticals Inc		0%	60%	30%
AMAT:US	Applied Materials Inc		0%	60%	30%
AMD:US	ADVANCED MICRO DEVICES		0%	65%	30%
AME:US	AMETEK Inc		0%	60%	30%
AMGN:US	Amgen Inc		0%	65%	30%
AMP:US	Ameriprise Financial Inc		0%	60%	30%
AMT:US	American Tower Corp		0%	65%	30%
AMZN:US	Amazon.com Inc		0%	65%	30%
ANET:US	ARISTA NETWORKS INC		0%	60%	30%
ANSS:US	ANSYS Inc		0%	60%	15%
ANTM:US	Anthem Inc		0%	65%	30%
APD:US	Air Products & Chemicals Inc		0%	60%	30%
APH:US	Amphenol Corp		0%	60%	30%
APTIV:US	Aptiv PLC		0%	60%	30%
ARE:US	Alexandria Real Estate Equities Inc		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
ARKK:US	ARK INNOVATION ETF		0%	60%	30%
ASML:US	ASML Holding NV		0%	65%	30%
ATO:US	Atmos Energy Corp		0%	60%	30%
ATVI:US	Activision Blizzard Inc		0%	60%	30%
AVB:US	AvalonBay Communities Inc		0%	60%	30%
AVGO:US	Broadcom Inc		0%	65%	30%
AVY:US	Avery Dennison		0%	60%	30%
AWK:US	American Water Works Co Inc		0%	60%	30%
AXP:US	American Express Co		0%	65%	30%
AZO:US	AutoZone Inc		0%	60%	30%
BA:US	Boeing Co/The		0%	65%	30%
BABA:US	Alibaba Group Holding Limited		0%	60%	30%
BAC:US	Bank of America Corp		0%	65%	30%
BAM:US	Brookfield Asset Manage-CL A		0%	65%	30%
BAX:US	Baxter International Inc		0%	60%	30%
BBY:US	Best Buy Co Inc		0%	60%	30%
BDX:US	Becton Dickinson and Co		0%	65%	30%
BEN:US	Franklin Resources Inc		0%	60%	30%
BF/B:US	Brown-Forman Corp		0%	60%	30%
BIDU:US	Baidu Inc		0%	60%	30%
BIIB:US	BIOGEN INC		0%	60%	30%
BIL:US	SPDR BBG BARC 1-3 MONTH TBIL		0%	65%	30%
BIO:US	BIO-RAD LABORATORIES-A		0%	60%	30%
BIV:US	VANGUARD INTERMEDIATE-TERM B		0%	65%	30%
BK:US	Bank of New York Mellon Corp/The		0%	60%	30%
BKNG:US	Booking Holdings Inc		0%	65%	30%
BLK:US	BlackRock Inc		0%	65%	30%
BLL:US	Ball Corp		0%	60%	30%
BMRN:US	BioMarin Pharmaceutical Inc		0%	55%	30%
BMJ:US	Bristol-Myers Squibb Co		0%	65%	30%
BPY-U:CN	Brookfield Property Partners LP		0%	60%	30%
BR:US	Broadridge Financial Solutions Inc		0%	60%	30%
BRK/B:US	Berkshire Hathaway Inc		0%	65%	30%
BSX:US	Boston Scientific Corp		0%	60%	30%
BXP:US	Boston Properties Inc		0%	60%	30%
C:US	Citigroup Inc		0%	65%	30%
CAG:US	Conagra Brands Inc		0%	60%	30%
CAH:US	Cardinal Health Inc		0%	60%	30%
CARR:US	CARRIER GLOBAL CORP		0%	55%	30%
CAT:US	Caterpillar Inc		0%	65%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
CB:US	Chubb Ltd		0%	65%	30%
CBRE:US	CBRE Group Inc - A		0%	60%	30%
CCI:US	Crown Castle International Corp		0%	65%	30%
CCL:US	CARNIVAL CORP		0%	55%	30%
CDNS:US	Cadence Design Systems Inc		0%	60%	30%
CDW:US	Cdw Corp/De		0%	60%	30%
CE:US	Celanese Corp		0%	60%	30%
CERN:US	Cerner Corp		0%	60%	30%
CFG:US	Citizens Financial Group Inc		0%	60%	30%
CHD:US	Church & Dwight Co Inc		0%	60%	30%
CHKP:US	Check Point Software Technologies Ltd		0%	60%	30%
CHRW:US	CH Robinson Worldwide Inc		0%	60%	30%
CHTR:US	Charter Communications Inc		0%	65%	30%
CI:US	Cigna Corp		0%	65%	30%
CINF:US	Cincinnati Financial Corp		0%	60%	30%
CL:US	Colgate-Palmolive Co		0%	65%	30%
CLX:US	Clorox Co/The		0%	60%	30%
CMCSA:US	Comcast Corp		0%	65%	30%
CME:US	CME Group Inc		0%	65%	30%
CMG:US	Chipotle Mexican		0%	60%	30%
CMI:US	Cummins Inc		0%	60%	30%
CMS:US	CMS Energy Corp		0%	60%	30%
CNC:US	Centene Corp		0%	60%	15%
CNP:US	CenterPoint Energy Inc		0%	60%	30%
COF:US	Capital One Financial Corp		0%	60%	30%
COO:US	Cooper Cos Inc/The		0%	60%	30%
COP:US	ConocoPhillips		0%	60%	30%
COST:US	Costco Wholesale Corp		0%	65%	30%
CPB:US	Campbell Soup Co		0%	60%	30%
CPRT:US	Copart Inc		0%	60%	30%
CRM:US	salesforce.com Inc		0%	65%	30%
CSCO:US	Cisco Systems Inc		0%	65%	30%
CSX:US	CSX Corp		0%	65%	30%
CTAS:US	Cintas Corp		0%	60%	30%
CTLT:US	CATALENT INC		0%	60%	30%
CTSH:US	Cognizant Technology Solutions Corp		0%	60%	30%
CTVA:US	Corteva Inc		0%	60%	30%
CTXS:US	Citrix Systems		0%	60%	30%
CVS:US	CVS Health Corp		0%	65%	30%
CVX:US	Chevron Corp		0%	65%	30%
CXO:US	Concho Resources		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
D:US	Dominion Energy Inc		0%	65%	30%
DAL:US	Delta Air Lines Inc		0%	60%	30%
DD:US	Dupont De Nemours Inc		0%	60%	30%
DE:US	Deere & Co		0%	60%	30%
DFS:US	Discover Financial Services		0%	60%	30%
DG:US	Dollar General Corp		0%	60%	30%
DGRO:US	ISHARES CORE DIVIDEND GROWTH		0%	65%	30%
DGX:US	Quest Diagnostics Inc		0%	60%	30%
DHI:US	DR Horton Inc		0%	60%	30%
DHR:US	Danaher Corp		0%	65%	30%
DIA:US	SPDR Dow Jones Industrial Average ETF Trust		0%	60%	30%
DIS:US	Walt Disney Co/The		0%	65%	30%
DISCA:US	Discovery Inc		0%	60%	30%
DISCK:US	Discovery Inc		0%	60%	30%
DISH:US	Dish Network-A		0%	60%	30%
DLR:US	Digital Realty Trust Inc		0%	60%	30%
DLTR:US	Dollar Tree Inc		0%	60%	30%
DOCU:US	DOCUSIGN INC		0%	55%	30%
DOV:US	Dover Corp		0%	60%	30%
DOW:US	Dow Inc		0%	60%	30%
DPZ:US	DOMINO'S PIZZA INC		0%	60%	30%
DRE:US	Duke Realty Corp		0%	60%	30%
DRI:US	Darden Restaurants Inc		0%	60%	30%
DTE:US	DTE Energy Co		0%	60%	30%
DUK:US	Duke Energy Corp		0%	65%	30%
DVA:US	Davita Inc		0%	60%	30%
DVY:US	iShares Select Dividend ETF		0%	60%	30%
DXCM:US	DEXCOM INC		0%	60%	30%
EA:US	Electronic Arts Inc		0%	60%	30%
EBAY:US	eBay Inc		0%	60%	30%
ECL:US	Ecolab Inc		0%	60%	30%
ED:US	Consolidated Edison Inc		0%	60%	30%
EEM:US	iShares MSCI Emerging Markets ETF		0%	55%	30%
EFA:US	iShares MSCI EAFE ETF		0%	60%	30%
EFX:US	Equifax Inc		0%	60%	30%
EIX:US	Edison International		0%	60%	30%
EL:US	Estee Lauder Cos Inc/The		0%	65%	30%
EMB:US	ISHARES JP MORGAN USD EMERGI		0%	65%	30%
EMN:US	Eastman Chemical Co		0%	60%	30%
EMR:US	Emerson Electric Co		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
EOG:US	EOG Resources Inc		0%	60%	30%
EQIX:US	Equinix Inc		0%	60%	30%
EQR:US	Equity Residential		0%	60%	30%
ES:US	Eversource Energy		0%	60%	30%
ESGU:US	ISHARES TRUST ISHARES ESG AW		0%	65%	30%
ESS:US	Essex Property Trust Inc		0%	60%	30%
ETN:US	Eaton Corp PLC		0%	60%	30%
ETR:US	Entergy Corp		0%	60%	30%
ETSY:US	ETSY INC		0%	60%	30%
EVRG:US	Evergy Inc		0%	60%	30%
EW:US	Edwards Lifesciences Corp		0%	60%	30%
EWJ:US	iShares MSCI Japan ETF		0%	60%	30%
EXC:US	Exelon Corp		0%	60%	30%
EXPD:US	Expeditors International of Washington Inc		0%	60%	30%
EXPE:US	EXPEDIA GROUP INC		0%	55%	30%
EXR:US	Extra Space Storage Inc		0%	60%	15%
F:US	Ford Motor Co		0%	60%	30%
FAST:US	Fastenal Co		0%	60%	30%
FB:US	Facebook Inc		0%	65%	30%
FBHS:US	FORTUNE BRANDS HOME & SECURI		0%	60%	30%
FCX:US	FREEMPORT-MCMORAN INC		0%	60%	30%
FDX:US	FedEx Corp		0%	60%	30%
FE:US	FirstEnergy Corp		0%	60%	30%
FFIV:US	F5 NETWORKS INC		0%	60%	30%
FIS:US	Fidelity National Information Services Inc		0%	60%	30%
FISV:US	Fiserv Inc		0%	60%	30%
FITB:US	Fifth Third Bancorp		0%	60%	30%
FLT:US	FleetCor Technologies Inc		0%	60%	30%
FMC:US	FMC Corp		0%	60%	30%
FOX:US	Fox Corp - Class B		0%	60%	30%
FOXA:US	Twenty-First Century Fox Inc		0%	60%	30%
FRC:US	First Republic Bank CA		0%	60%	30%
FTNT:US	Fortinet Inc		0%	60%	30%
FTV:US	Fortive Corp		0%	60%	30%
GD:US	General Dynamics Corp		0%	60%	30%
GE:US	General Electric Co		0%	65%	30%
GILD:US	Gilead Sciences Inc		0%	65%	30%
GIS:US	General Mills Inc		0%	60%	30%
GL:US	Globe Life Inc		0%	60%	30%
GLD:US	SPDR Gold Shares		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
GLW:US	Corning Inc		0%	60%	30%
GM:US	General Motors Co		0%	60%	30%
GOOG:US	Alphabet Inc		0%	65%	30%
GOOGL:US	Alphabet Inc		0%	65%	30%
GOVT:US	ISHARES US TREASURY BOND ETF		0%	65%	30%
GPC:US	Genuine Parts Co		0%	60%	30%
GPN:US	Global Payments Inc		0%	60%	30%
GRMN:US	Garmin Ltd		0%	60%	30%
GS:US	Goldman Sachs Group Inc/The		0%	65%	30%
GWW:US	WW Grainger Inc		0%	60%	30%
HAL:US	HALLIBURTON CO		0%	60%	30%
HAS:US	Hasbro Inc		0%	60%	30%
HBAN:US	Huntington Bancshares Inc/OH		0%	60%	30%
HCA:US	HCA Healthcare Inc		0%	60%	30%
HD:US	Home Depot Inc/The		0%	65%	30%
HES:US	Hess Corp		0%	55%	30%
HIG:US	Hartford Financial Services Group Inc/The		0%	60%	30%
HLT:US	Hilton Worldwide Holdings Inc		0%	60%	30%
HOLX:US	Hologic Inc		0%	60%	30%
HON:US	Honeywell International Inc		0%	65%	30%
HPE:US	Hewlett Packard Enterprise Co		0%	60%	30%
HPQ:US	HP Inc		0%	60%	30%
HRL:US	Hormel Foods Corp		0%	60%	30%
HST:US	Host Hotels & Resorts Inc		0%	60%	30%
HSY:US	Hershey Co/The		0%	60%	30%
HUM:US	Humana Inc		0%	60%	30%
HWM:US	HOWMET AEROSPACE INC		0%	60%	30%
HYG:US	ISHARES IBOX HIGH YLD CORP		0%	65%	30%
IAU:US	iShares Gold Trust		0%	60%	15%
IBM:US	International Business Machines Corp		0%	65%	30%
ICE:US	Intercontinental Exchange Inc		0%	60%	30%
IDXX:US	IDEXX Laboratories Inc		0%	60%	15%
IEF:US	ISHARES 7-10 YEAR TREASURY B		0%	65%	30%
IEFA:US	ISHARES CORE MSCI EAFE ETF		0%	70%	30%
IEMG:US	iShares Core MSCI Emerging Markets ETF		0%	60%	30%
IEX:US	Idex Corp		0%	60%	30%
IFF:US	International Flavors & Fragrances Inc		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
IGSB:US	ISHARES 1-5Y INV GRADE CORP		0%	65%	30%
IJH:US	iShares Core S&P Mid-Cap ETF		0%	60%	30%
IJR:US	iShares Core S&P Small-Cap ETF		0%	60%	30%
ILMN:US	Illumina Inc		0%	60%	30%
INCY:US	Incyte Corp		0%	60%	30%
INTC:US	Intel Corp		0%	65%	30%
INTU:US	Intuit Inc		0%	65%	30%
IP:US	International Paper Co		0%	60%	30%
IPGP:US	IPG PHOTONICS CORP		0%	60%	30%
IQV:US	IQVIA Holdings Inc		0%	60%	30%
ISRG:US	Intuitive Surgical Inc		0%	65%	30%
IT:US	Gartner Inc		0%	60%	30%
ITOT:US	iShares Core S&P Total US Stock Market ETF		0%	60%	30%
ITW:US	Illinois Tool Works Inc		0%	60%	30%
IVE:US	iShares S&P 500 Value ETF		0%	60%	30%
IVV:US	iShares Core S&P 500 ETF		0%	65%	30%
IVW:US	iShares S&P 500 Growth ETF		0%	60%	30%
IWB:US	iShares Russell 1000 ETF		0%	60%	30%
IWD:US	iShares Russell 1000 Value ETF		0%	60%	30%
IWF:US	iShares Russell 1000 Growth ETF		0%	60%	30%
IWM:US	iShares Russell 2000 ETF		0%	60%	30%
IWP:US	ISHARES RUSSELL MID-CAP GROW		0%	60%	30%
IWR:US	iShares Russell Mid-Cap ETF		0%	60%	30%
IXUS:US	iShares Core MSCI Total International Stock ETF		0%	60%	30%
JBHT:US	JB Hunt Transport Services Inc		0%	60%	30%
JCI:US	Johnson Controls International plc		0%	60%	30%
JD:US	JD.com Inc		0%	55%	30%
JKHY:US	Jack Henry		0%	60%	30%
JNJ:US	Johnson & Johnson		0%	65%	30%
JNK:US	SPDR BBG BARC HIGH YIELD BND		0%	65%	30%
JPM:US	JPMorgan Chase & Co		0%	65%	30%
K:US	Kellogg Co		0%	60%	30%
KDP:US	KEURIG DR PEPPER INC		0%	60%	30%
KEY:US	KeyCorp		0%	60%	30%
KEYS:US	Keysight Technologies Inc		0%	60%	30%
KHC:US	Kraft Heinz Co/The		0%	60%	30%
KLAC:US	KLA-Tencor Corp		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
KMB:US	Kimberly-Clark Corp		0%	60%	30%
KMI:US	Kinder Morgan Inc/DE		0%	60%	30%
KMX:US	CarMax Inc		0%	60%	30%
KO:US	Coca-Cola Co/The		0%	65%	30%
KR:US	Kroger Co/The		0%	60%	30%
KSU:US	Kansas City Southern		0%	60%	30%
L:US	Loews Corp		0%	60%	30%
LB:US	L BRANDS INC		0%	60%	30%
LBTYA:US	Liberty Global PLC		0%	60%	30%
LBTYK:US	Liberty Global PLC		0%	60%	30%
LDOS:US	Leidos Holdings		0%	60%	30%
LEN:US	Lennar Corp		0%	60%	30%
LH:US	Laboratory Corp of America Holdings		0%	60%	30%
LHX:US	L3Harris Technol		0%	60%	30%
LKQ:US	Lkq Corp		0%	60%	30%
LLY:US	Eli Lilly & Co		0%	65%	30%
LMT:US	Lockheed Martin Corp		0%	65%	30%
LNT:US	Alliant Energy Corp		0%	60%	30%
LOW:US	Lowe's Cos Inc		0%	65%	30%
LQD:US	ISHARES IBOXX INVESTMENT GRA		0%	70%	30%
LRCX:US	Lam Research Corp		0%	60%	30%
LUV:US	Southwest Airlines Co		0%	60%	30%
LVS:US	Las Vegas Sands		0%	60%	30%
LW:US	Lamb Weston		0%	60%	30%
LYB:US	LyondellBasell Industries NV		0%	60%	30%
LYV:US	Live Nation Ente		0%	60%	30%
MA:US	Mastercard Inc		0%	65%	30%
MAA:US	Mid-America Apartment Communities Inc		0%	60%	30%
MAR:US	Marriott International Inc/MD		0%	60%	30%
MAS:US	Masco Corp		0%	60%	30%
MBB:US	ISHARES MBS ETF		0%	65%	30%
MCD:US	McDonald's Corp		0%	65%	30%
MCHP:US	Microchip Technology Inc		0%	60%	30%
MCK:US	McKesson Corp		0%	60%	30%
MCO:US	Moody's Corp		0%	60%	30%
MDLZ:US	Mondelez International Inc		0%	65%	30%
MDT:US	Medtronic PLC		0%	65%	30%
MDY:US	SPDR S&P MidCap 400 ETF Trust		0%	60%	30%
MELI:US	MERCADOLIBRE INC		0%	60%	30%
MET:US	MetLife Inc		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
MGM:US	Mgm Resorts Inte		0%	60%	30%
MINT:US	PIMCO ENHANCED SHORT MATURIT		0%	65%	30%
MKC:US	McCormick & Co Inc/MD		0%	60%	30%
MKTX:US	Marketaxess		0%	60%	30%
MLM:US	Martin Marietta Materials Inc		0%	60%	30%
MMC:US	Marsh & McLennan Cos Inc		0%	60%	30%
MMM:US	3M Co		0%	65%	30%
MNST:US	Monster Beverage Corp		0%	60%	30%
MO:US	Altria Group Inc		0%	65%	30%
MPC:US	Marathon Petroleum Corp		0%	60%	30%
MRK:US	Merck & Co Inc		0%	65%	30%
MRNA:US	MODERNA INC		0%	60%	30%
MS:US	Morgan Stanley		0%	65%	30%
MSCI:US	MSCI Inc		0%	60%	30%
MSFT:US	Microsoft Corp		0%	65%	30%
MSI:US	Motorola Solutions Inc		0%	60%	30%
MTB:US	M&T Bank Corp		0%	60%	30%
MTD:US	Mettler-Toledo International Inc		0%	60%	15%
MTUM:US	ISHARES MSCI USA MOMENTUM FA		0%	60%	30%
MU:US	Micron Tech		0%	65%	30%
MUB:US	ISHARES NATIONAL MUNI BOND E		0%	65%	30%
MXIM:US	Maxim Integrated Products Inc		0%	60%	30%
NDAQ:US	Nasdaq Inc		0%	60%	30%
NEE:US	NextEra Energy Inc		0%	65%	30%
NEM:US	Newmont Mining Corp		0%	60%	30%
NFLX:US	Netflix Inc		0%	65%	30%
NKE:US	NIKE Inc		0%	65%	30%
NLOK:US	NORTONLIFELOCK INC		0%	60%	30%
NOC:US	Northrop Grumman Corp		0%	60%	30%
NOW:US	ServiceNow Inc		0%	60%	30%
NSC:US	Norfolk Southern Corp		0%	60%	30%
NTAP:US	NetApp Inc		0%	60%	30%
NTRS:US	Northern Trust Corp		0%	60%	30%
NUE:US	Nucor Corp		0%	60%	30%
NVDA:US	NVIDIA Corp		0%	65%	30%
NVR:US	Nvr Inc		0%	60%	30%
NWSA:US	NEWS CORP - CLASS A		0%	60%	30%
O:US	Realty Income Corp		0%	60%	30%
ODFL:US	Old Dominion Frt		0%	60%	30%
OKE:US	ONEOK INC		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
OMC:US	Omnicom Group Inc		0%	60%	30%
ORCL:US	Oracle Corp		0%	65%	30%
ORLY:US	O'Reilly Automotive Inc		0%	60%	30%
OTIS:US	OTIS WORLDWIDE CORP		0%	55%	30%
OXY:US	OCCIDENTAL PETROLEUM CORP		0%	55%	30%
PAYC:US	Paycom Software		0%	60%	30%
PAYX:US	Paychex Inc		0%	60%	30%
PCAR:US	PACCAR Inc		0%	60%	30%
PDD:US	PINDUODUO INC-ADR		0%	65%	30%
PEAK:US	Healthpeak Prope		0%	60%	30%
PEG:US	Public Service Enterprise Group Inc		0%	60%	30%
PEP:US	PepsiCo Inc		0%	65%	30%
PFE:US	Pfizer Inc		0%	65%	30%
PFF:US	ISHARES PREFERRED & INCOME S		0%	65%	30%
PFG:US	Principal Financial Group Inc		0%	60%	30%
PG:US	Procter & Gamble Co/The		0%	65%	30%
PGR:US	Progressive Corp/The		0%	60%	30%
PH:US	Parker-Hannifin Corp		0%	60%	30%
PHM:US	Pultegroup Inc		0%	60%	30%
PKG:US	PACKAGING CORP OF AMERICA		0%	60%	30%
PKI:US	Perkinelmer Inc		0%	60%	30%
PLD:US	Prologis Inc		0%	60%	30%
PM:US	Philip Morris International Inc		0%	65%	30%
PNC:US	PNC Financial Services Group Inc/The		0%	60%	30%
POOL:US	POOL CORP		0%	60%	30%
PPG:US	PPG Industries Inc		0%	60%	30%
PPL:US	PPL Corp		0%	60%	30%
PRU:US	Prudential Financial Inc		0%	60%	30%
PSA:US	Public Storage		0%	60%	30%
PSX:US	Phillips 66		0%	60%	30%
PXD:US	Pioneer Natural Resources Co		0%	60%	30%
PYPL:US	PayPal Holdings Inc		0%	65%	30%
QCOM:US	QUALCOMM Inc		0%	65%	30%
QQQ:US	Invesco QQQ Trust Series 1		0%	60%	30%
QRVO:US	QORVO INC		0%	60%	30%
QUAL:US	ISHARES MSCI USA QUALITY FAC		0%	65%	30%
RCL:US	ROYAL CARIBBEAN CRUISES LTD		0%	55%	30%
REGN:US	Regeneron Pharmaceuticals Inc		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
RF:US	Regions Financial Corp		0%	60%	30%
RJF:US	Raymond James Financial Inc		0%	60%	30%
RMD:US	Resmed Inc		0%	60%	30%
ROK:US	Rockwell Automation Inc		0%	60%	30%
ROL:US	Rollins Inc		0%	60%	30%
ROP:US	Roper Technologies Inc		0%	60%	30%
ROST:US	Ross Stores Inc		0%	60%	30%
RSG:US	Republic Services Inc		0%	60%	30%
RSP:US	Invesco S&P 500 Equal Weight ETF		0%	60%	30%
RTX:US	RAYTHEON TECHNOLOGIES CORP		0%	65%	30%
SBAC:US	SBA Communications Corp		0%	60%	30%
SBUX:US	Starbucks Corp		0%	65%	30%
SCHB:US	SCHWAB US BROAD MARKET ETF		0%	65%	30%
SCHD:US	SCHWAB US DVD ETF		0%	60%	30%
SCHF:US	Schwab International Equity ETF		0%	60%	30%
SCHG:US	SCHWAB U.S. LARGE-CAP GROWTH		0%	60%	30%
SCHP:US	SCHWAB U.S. TIPS ETF		0%	65%	30%
SCHW:US	Charles Schwab Corp/The		0%	60%	30%
SCHX:US	SCHWAB US LARGE-CAP ETF		0%	65%	30%
SDY:US	SPDR S&P Dividend ETF		0%	60%	30%
SHV:US	ISHARES Short Treasury Bond		0%	65%	30%
SHW:US	Sherwin-Williams Co/The		0%	60%	30%
SHY:US	ISHARES 1-3 YEAR TREASURY BO		0%	65%	30%
SIRI:US	Sirius XM Holdings Inc		0%	60%	30%
SIVB:US	Svb Financial Gr		0%	60%	30%
SJM:US	JM Smucker Co/The		0%	60%	30%
SLB:US	Schlumberger Ltd		0%	60%	30%
SNPS:US	Synopsys Inc		0%	60%	15%
SO:US	Southern Co/The		0%	65%	30%
SPG:US	Simon Property Group Inc		0%	60%	30%
SPGI:US	S&P Global Inc		0%	60%	30%
SPLK:US	Splunk Inc		0%	60%	30%
SPY:US	SPDR S&P 500 ETF Trust		0%	65%	30%
SRE:US	Sempra Energy		0%	60%	30%
STE:US	Steris Plc		0%	60%	30%
STT:US	State Street Corp		0%	60%	30%
STX:US	Seagate Technology PLC		0%	60%	30%
STZ:US	Constellation Brands Inc		0%	60%	30%
SWK:US	Stanley Black & Decker Inc		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
SWKS:US	Skyworks Solutions Inc		0%	60%	30%
SYF:US	Synchrony Financial		0%	60%	30%
SYK:US	Stryker Corp		0%	65%	30%
SY:US	Sysco Corp		0%	60%	30%
T:US	AT&T Inc		0%	65%	30%
TAP:US	Molson Coors Brewing Co		0%	60%	30%
TCOM:US	TRIP.COM GROUP LTD-ADR		0%	55%	30%
TDG:US	TransDigm Group Inc		0%	60%	30%
TDY:US	TELEDYNE TECHNOLOGIES INC		0%	60%	30%
TEL:US	TE Connectivity Ltd		0%	60%	30%
TER:US	TERADYNE INC		0%	60%	30%
TFC:US	Truist Financial		0%	60%	30%
TFX:US	Teleflex Inc		0%	60%	30%
TGT:US	Target Corp		0%	60%	30%
TIF:US	TIFFANY & CO		0%	65%	30%
TJX:US	TJX Cos Inc/The		0%	65%	30%
TLT:US	ISHARES 20+ YEAR TREASURY BO		0%	65%	30%
TMO:US	Thermo Fisher Scientific Inc		0%	65%	30%
TMUS:US	T-Mobile US Inc		0%	65%	30%
TROW:US	T Rowe Price Group Inc		0%	60%	30%
TRV:US	Travelers Cos Inc/The		0%	60%	30%
TSCO:US	Tractor Supply Co		0%	60%	30%
TSN:US	Tyson Foods Inc		0%	60%	30%
TT:US	TRANE TECHNOLOGIES PLC		0%	60%	30%
TTWO:US	Take-Two Interactive Software Inc		0%	60%	30%
TWTR:US	TWITTER INC		0%	55%	30%
TXN:US	Texas Instruments Inc		0%	65%	30%
TXT:US	TEXTRON INC		0%	60%	30%
TYL:US	TYLER TECHNOLOGIES INC		0%	60%	30%
UAL:US	UNITED AIRLINES HOLDINGS INC		0%	55%	30%
UDR:US	UDR Inc		0%	60%	30%
UHS:US	Universal Health Services Inc		0%	60%	30%
ULTA:US	Ulta Beauty Inc		0%	60%	30%
USMV:US	ISHARES MSCI USA MIN VOL FAC		0%	65%	30%
VBK:US	VANGUARD SMALL-CAP GRWTH ETF		0%	65%	30%
VBR:US	VANGUARD SMALL-CAP VALUE ETF		0%	60%	30%
VCIT:US	VANGUARD INT-TERM CORPORATE		0%	65%	30%
VGT:US	VANGUARD INFO TECH ETF		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value. Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.

Leveraged Equities Margin Loan

International

Effective From 04-Feb-21



Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
United States					
VIAC:US	VIACOMCBS INC - CLASS B		0%	60%	30%
VMBS:US	VANGUARD MORTGAGE-BACKED SEC		0%	65%	30%
VTRS:US	VIATRIS INC		0%	60%	30%
VXUS:US	VANGUARD TOTAL INTL STOCK		0%	65%	30%
WDC:US	WESTERN DIGITAL CORP		0%	60%	30%
WHR:US	WHIRLPOOL CORP		0%	60%	30%
WRK:US	WESTROCK CO		0%	60%	30%
WST:US	WEST PHARMACEUTICAL SERVICES		0%	60%	30%
XLI:US	INDUSTRIAL SELECT SECT SPDR		0%	60%	30%
XLP:US	CONSUMER STAPLES SPDR		0%	65%	30%
ZM:US	ZOOM VIDEO COMMUNICATIONS-A		0%	65%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

International securities can only be held through an approved Platform.

To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value.
Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion 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.

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 Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from www.leveraged.com.au or by calling 1300 307 807.