

Increase Credit Limit Request

Complete this form using **black ink**, CAPITAL LETTERS and mark [x] in the appropriate boxes.

- This Request for a Credit Limit Increase must be completed and signed by all Borrowers.
- Can be used for the Direct Investment Loan Facility.

1 Facility Details

Borrower name

Loan account number

Current credit limit

New credit limit (Maximum \$500,000)

2 Contribution from Borrower (mandatory)

A	Refinance from another margin loan	Either complete a Refinance Authority or if it is an existing Facility with the Lender provide the Loan. <input type="text"/>	
B	Cash Contribution	\$	<input type="text"/>
C	Debit Nominated Account	\$	The Lender is authorised to debit the Nominated Account for this amount.
D	Market Value of Securities	\$	If you have existing listed securities that you are providing in addition to your existing Direct Investment Loan portfolio.

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

3. Expected Investment Parameters

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

No changes to my current Investment parameters (Move to section 4).

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

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

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

- Less than 20%; or Between 20% and no more than 40%; or
- More than 40% but less than 70%; or Greater than 70%

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

- Within the ASX Top 50; or The ASX Top 200; or Outside of the ASX Top 200

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

- Less than 30%; or Between 30% and no more than 50%; or
- More than 50% but less than 70%; or Greater than 70%

4. Borrower Finances (mandatory)

Depending on the Credit Limit requested and the expected investment parameters, Borrowers may be required to provide information beyond what is specified below. The Lender will contact you in this instance.

Tick One Box	Borrower Type	Action
<input type="checkbox"/>	An individual Borrower or joint Borrower AND both are wholesale clients.	Check with your accountant about providing an Accountant's Declaration as evidence of your status as a wholesale client. If a valid Accountant's Declaration is included with this form then no further information is required. Where the Loan Account is in joint names we will need a separate certificate for each person.
<input type="checkbox"/>	All other Borrowers.	Complete all information in this section. Copies of the supporting documentation must be included with this form.

Supporting Documentation (the following list is the **minimum supporting documentation** required).

Income

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

Assets

Borrower Type	Requirements (copies only, certification is not required)
All	Most recent statement for cash and cash like investments. The copy must show the name of the financial institution or issuer of the investment, the account holder name and the current balance. If you own residential (owner occupied or investment) property, then the most recent rates notice.

4.1 Borrower's Dependants

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

Ages of each Adult dependant

Ages of each Child dependant

4.2 Borrower's Net Income Statement

This is the total annual income and commitments for the Borrower's household. All income is shown **pre-tax**. Salaries should be net of any salary sacrifice for superannuation or other benefits.

Annual Income		Annual Commitments	
Salary Individual/Director/Trustee Borrower 1	\$	Residential Rent or Mortgage	\$
Occupation Individual/Director/Trustee Borrower 1:			
Salary Individual/Director/Trustee Borrower 2	\$	Residential Expenses (for example rates, strata, utilities, maintenance costs)	\$
Occupation Individual/Director/Trustee Borrower 2:			
Rental Income	\$	Investment Property Mortgage	\$
Investment Income	\$	Investment Property Expenses (for example rates, strata, utilities, maintenance costs)	\$
Interest Income	\$	Other loan payments/payment plans (for example personal loans, buy now pay later plans)	\$
Business Profits	\$	Lease payments	\$
Other Income	\$	Investment Loan	\$
		Household Living Expenses*	\$
Total	\$		\$

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

Do you share income and expenses with any other person?

4.3 Borrower's Balance Sheet

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

Assets	Individual Borrower 1	Individual Borrower 2
Cash & cash-like investments	\$	\$
Residential Property (provide details below)		
Address:		
Residential Property (provide details below)		
Address:		
Shares / Managed Funds		
Details:		
Yield %		
Other Tangible Assets		
Provide Details:		
Superannuation	\$	\$

Liabilities	Individual Borrower 1	Individual Borrower 2
Residential Property Mortgage	\$	\$
Investment Property Mortgage	\$	\$
Motor Vehicle Lease/Loan	\$	\$
Investment Loans	\$	\$
Other Loans	\$	\$
Credit/Store Card Limits	\$	\$
Other Liabilities	\$	\$

5 Execution

Signature of Borrower

Print full name

Date

 / /

Signature of Additional Borrower

Print full name

Date

 / /

Submit this form by:

Mail: Leveraged, GPO BOX 5388, Sydney NSW 2001

Email customerservice@leveraged.com.au

For any enquiries please contact us on 1300 307 807

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