

Rewards Plus Application - Direct Investment Loan

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

- Can be used for the Leveraged Direct Investment Loan Facility only

1 Facility Details

Borrower name

Loan account number

2 Qantas Frequent Flyer Details

Member number

Member name

3 Select Rewards Plus Package*

- Standard - 30,000 points per \$100,000 p.a. pro-rata
- Gold - 45,000 points per \$100,000 p.a. pro-rata
- Platinum - 60,000 points per \$100,000 p.a. pro-rata

*Different rates apply to each package. For details, refer to *Rates and Fees* at www.leveraged.com.au

4 Acknowledgement and Execution

By Signing this Application Form for Rewards Plus, each Borrower:

- Has read and accepted the Terms and Conditions of Rewards Plus contained on page 2 of this Application form;
- Understands that different rates apply to each package. For details, refer to *Rates and Fees* at www.leveraged.com.au

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: direct@leveraged.com.au

Fax: 02 8282 8383

For any enquiries please contact your Leveraged on 1300 783 709

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Leveraged Equities Limited ABN 26 051 629 282 AFSL 360118. This information does not constitute financial, investment, legal, tax or other advice and may not be relevant to all investors. Investors are recommended to obtain their own independent professional advice on the risks and suitability of any investment and the taxation implications as they apply to investor's individual circumstances. Investors should consider the appropriateness of the information to them, read the Product Disclosure Statement and Product Documentation available online at leveraged.com.au. Lending criteria may apply.

leveraged.com.au

LE011 (08/16)

Rewards Plus Application dated 31 August 2016

Capitalised terms in this Application Form have the meaning given in Part 1 (Definitions and Interpretation) of the Direct Investment Loan Agreement dated 1 June 2016 or later.

Rewards Plus Terms and Conditions

1. The Lender may accept or decline the Rewards Plus application in its absolute discretion. If the Lender accepts such request, then clause 14 of the Direct Investment Loan Agreement will apply.
2. The Borrower may nominate a Member provided the Member is:
 - a) a natural person and a Borrower (joint Borrowers cannot pool Points);
 - b) a natural person and a Guarantor; or
 - c) a natural person and the Nominated Financial Adviser.
3. If the Lender accepts the Borrower's request to use Rewards Plus, the Variable Rate applicable to the Direct Investment Loan Facility may be higher than the Variable Rate which would apply if Rewards Plus was not used. Any such change to the Variable Rate will apply from the beginning of the month in which the Lender accepts the Borrower's application to participate in Rewards Plus.
4. Despite anything else in this Clause 14, only a Member may be awarded Points.
5. The Lender may at any time:
 - a) terminate Rewards Plus in whole or in part;
 - b) cancel, suspend, change or limit:
 - i) the continued awarding of Points in relation to the Lender's products, including the Direct Investment Loan Facility;
 - ii) the number of Points awarded; and
 - iii) the method of calculating the number of Points to be awarded.
6. The lender will make any change under Clause 5 of the Product Guide by giving Notice to the Borrower. Any change will take effect on and from the date specified in the Notice which must not be less than 24 hours after the time that the Lender publishes or sends the Notice to the Borrower.
7. If:
 - a) an Event of Default occurs;
 - b) the Direct Investment Loan Facility becomes subject to Gearing Adjustment; or
 - c) the Facility Balance will or is likely to exceed the Credit Limit and the Lending Value,The Lender may cease to make Rewards Plus available to the Borrower or cancel the awarding of Points and is not required to notify the Borrower or the Member of any cancellation or suspension.
8. The awarding and redemption of any Points are subject to the terms and conditions of the Qantas Frequent Flyer Program.
9. A Member who is awarded any Points will be required to pay any taxes (including GST) and any airport related charges (and any GST on those charges) which may be due on any payment required to redeem Points.
10. Any dispute in relation to awarding of Points must be referred to the Lender. The Lender may adjust any award of Points without notice to the Borrower or the Member.
11. The Lender will calculate the Points to be awarded monthly. The Lender will arrange to transfer any awarded Points to the Member's Qantas Frequent Flyer account at such intervals as determined by the Lender in its absolute discretion.
12. The Lender is not liable to the Borrower, the Member or any other Person for the operation of the Qantas Frequent Flyer Program, the redemption of Points or any air travel or other goods or services obtained as a result of the program. Qantas will not be liable to the Borrower or any other Person in relation to the supply of services by the Lender.