

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 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 the Lender accepts your request to participate in Rewards Plus, we may increase the variable rate applicable to the Direct Investment Loan. Refer to leveraged.com.au/rates for the variable rate with Rewards Plus.

Signature of Borrower

Signature of Additional Borrower

Print full name

Print full name

Date

 / /

Date

 / /

Submit this form by:

Mail: Leveraged, GPO BOX 5388, Sydney NSW 2001

Email: customerservice@leveraged.com.au

For any enquiries please contact 1300 307 807

Proudly part of  **Bendigo and Adelaide Bank**

Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) is the Lender and a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879).

LE011 (10/24)

Rewards Plus Application dated 24 October 2024

Set out below is an extract of clause 11 (Rewards Plus), being the clause containing the Rewards Plus terms and conditions that is taken from the Leveraged Equities Facility Terms and Conditions version dated 9 November 2023 or later.

Capitalised terms in this Application Form have the meaning given in Section 9 (Definitions and Interpretation) of the Leveraged Equities Facility Terms and Conditions version dated 9 November 2023 or later.

Rewards Plus Terms and Conditions

This clause 11 applies if the Borrower has asked, and we have agreed, for Rewards Plus to apply to the facility.

Important: Rewards Plus is available on Margin Loans, Investment Funds Multiplier Loans and Direct Investment Loans.

What is Rewards Plus?

Rewards Plus allows the Borrower to link an eligible Qantas Frequent Flyer account to the facility so that Qantas Frequent Flyer points may be earned or redeemed (as applicable).

How to apply for Rewards Plus

11.1 The Borrower can ask for Rewards Plus in the application form or another form we provide.

When Rewards Plus applies to the facility

11.2 Rewards Plus starts from the time we accept the Borrower's request. However, we are not obliged to accept any request.

11.3 If we accept the Borrower's request, the variable rate applying to the facility may be higher than the variable rate that would apply without Rewards Plus. We will let the Borrower know of any change to the variable rate if we accept their request and any such change will take effect from the time we accept the Borrower's application to participate in Rewards Plus.

11.4 If:

- (a) a Default occurs;
- (b) the facility becomes subject to Gearing Adjustment;
- (c) the Loan Balance exceeds (or, in our reasonable opinion, will likely exceed) the lesser of the Credit Limit and the Security Value, we may cancel or suspend Rewards Plus on giving the Borrower or the nominated member of the Qantas Frequent Flyer Program (as applicable) at least 5 Business Days' notice.

11.5 We may also cancel, suspend, change or limit all or any part of Rewards Plus (including the awarding and calculation of points and availability of eligible products). While we will endeavour to give the Borrower reasonable notice of such cancellation, suspension or change, Rewards Plus is a scheme offered by a third party and as such, these matters may not be within our control. In some circumstances, less than 24 hours' notice of the cancellation, suspension or change may be given.

What Qantas Frequent Flyer accounts are eligible?

11.6 The Borrower may only nominate one Qantas Frequent Flyer account to be linked to their facility at a time. Only the Qantas Frequent Flyer account of an individual who is a Borrower, Guarantor or Nominated Financial Adviser is eligible to be linked.

11.7 If there is more than one Borrower, they cannot pool points.

How are Qantas Frequent Flyer Points earned

11.8 The awarding and redemption of points are subject to the terms and conditions of the Qantas Frequent Flyer Program. Qantas can change the terms and conditions which apply to this program at any time.

11.9 Points will be awarded in accordance with applicable published terms from time to time.

11.10 We will calculate the points to be awarded monthly and will arrange to transfer any awarded points to the linked Qantas Frequent Flyer account at such intervals we determine.

What amounts does the Borrower have to pay

11.11 The Borrower must pay any taxes and airport related charges (including taxes on those charges) which may be due on any payments required to redeem points.

Important: The Qantas Frequent Flyer Program is operated by a third party. We are not liable for the operation or availability of the program, the redemption of points or any air travel or other goods or services obtained as a result of the program. Qantas is not liable to the Borrower or any other person in relation to the supply of services by us.