Leveraged
The professional's choice

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 and Guarantors
- Can be used for the Leveraged Investment Funds Multiplier (IFM) ("Facility")

1 Facility Details

Loan Account Name	
Loan Account Number	
Current Credit Limit	
New Credit Limit	

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 facility number.	
B	Cash Contribution	$	
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 or managed funds that you are providing in addition to your IFM Facility.

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

3 Contribution from Director Guarantor

Director One

A	Cash Contribution	$	
B	Market Value of Securities	$	If you have existing listed securities or managed funds that you are providing as part of a secured portfolio for an IFM Facility.

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

Director Two

A	Cash Contribution	$	
B	Market Value of Securities	$	If you have existing listed securities or managed funds that you are providing as part of a secured portfolio for an IFM Facility.

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

4. 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 5).

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

☐ Listed Securities (ASX listed)

Largest single Listed Security (ASX listed) will represent ______ % of the Secured Portfolio

☐ Managed Funds and/or ETFs represent ______ % of the Secured Portfolio

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 ______ %.

5. 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
☐	A **company** Borrower	The Company Directors are required to complete all information in section 5. Copies of the supporting documentation must be included with the Increase Credit Limit Request Form.
☐	A trustee on behalf of the **trust**	The Individual Trustees or the Directors of a Corporate Trustee are required to complete all information in section 5. Copies of the supporting documentation must be included with the Increase Credit Limit Request Form.
☐	**Wholesale** clients	If you qualify as a wholesale client, please include a valid Accountants Declaration with this form. Where the Loan Account is in joint names or company name, each borrower/director will need to qualify as a wholesale client. **Proceed to section 5.1**
☐	All other Borrowers who do not meet any of the categories above.	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

Requirements (copies only, certification is not required)	
Salaried	Two most recent payslips OR two most recent full tax returns for each borrower.
Self employed/ Business profits	• Last 2 years full individual tax returns; • Last 2 years signed company financials (P&L) and last 2 years company's full tax returns • The most recent 12 months (integrated) Client Account Statement (ICAS) and Client Account List (ICAL)
Company	Two years tax returns and 2 years signed financials for the company (profit & loss statements)
Trust	Two years Trust tax returns and 2 years signed Trust financials

Assets and Liabilities

Requirements (copies only, certification is not required)	
All	• Most recent **bank statement for all cash and cash like investments**. The statements must show the name of the financial institution or issuer of the investment, the account holder name and the current balance • Most recent **mortgage statements (owner occupied or investment)**. The statements must show the name of the institution, account name, current balance, current interest rate, recent repayments and any available redraw • If you own residential (owner occupied or investment) property, then the most recent **rates notice** • If you own any investment properties, most recent **rental income statements or tenancy agreements** • If you earn **other income, provide relevant supporting documentation** that shows account name and income received • Most recent **statements for all car loans**. Statements must show name of the institution, account name, current balance and recent repayments • Most recent **lease statements or contracts** that shows the account name, loan balance and monthly commitment • Most recent **statements for all personal loans**. Statements must show the name of the institution, account name, current balance, current interest rate and recent repayments • Most recent **statements for all investment loans/business loans**. Statements must show the name of the institution, account name, current interest rate, current loan balance and total credit limit • Most recent **statements for all other loans**. Statements must show the name of the institution, account name, current interest rate, current balance and recent repayments • Most recent **HELP loan statements** showing account name and current balance • Most recent **credit card statements** for all credit cards. Statements must show name of the institution, account name and total approved limit • Latest **statement for buy-now-pay-later arrangements** (e.g Afterpay). Statements must show name of the institution, account name and total approved limit • Most recent **portfolio statements or issuer sponsored statements**. The statements must show the institution, account name, current market value and list of all securities held

5.1 Borrower's Occupation

Please provide the occupation for:

Borrower/Director/Trustee 1		**Borrower/Director/Trustee 2**	

Proceed to Section 6 if you are a wholesale client.

5.2 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**	

5.3 Borrower's 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 Borrower/ Director/ Trustee 1	$	Residential Rent or Mortgage	$
Salary Individual Borrower/ Director/ Trustee 2	$	Residential Expenses (for example rates, strata, utilities, maintenance costs)	$
Rental Income	$	Investment Property Mortgage	$
Investment Income	$	Investment Property Expenses (for example rates, strata, utilities, maintenance costs)	$
Interest Income	$	Car Loans	$
Business Profits	$	Lease Arrangements	$
Other Income	$	Personal Loans	$
		Investment Loans (e.g. other margin loan)	$
		Other Loans	$
		HELP Loans	$
		Credit Cards/Store Cards	$
		Buy-Now-Pay-Later (BNPL) arrangements	$
		Household Living Expenses*	$
Total	$ 0.00		$ 0.00

*All Borrowers are required to state their personal annual household expenses that are anticipated to 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?

☐ Are you married, in a de facto relationship or in a civil partnership?

If yes, are you married, in a de facto relationship or in a civil partnership with another Borrower / Director / Trustee? ☐ Yes ☐ No

5.4 Borrower's Balance Sheet

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

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

Liabilities	Individual Borrower / Director/ Trustee 1	Individual Borrower / Director/ Trustee 2
Residential Property Mortgage	$	$
Investment Property Mortgage	$	$
Car Loans	$	$
Lease Arrangements	$	$
Personal Loans	$	$
Investment Loans (e.g. other margin loan)	$	$
Other Loans	$	$
HELP Loans	$	$
Credit Card/Store Card Limits	$	$
Buy-Now-Pay-Later (BNPL) arrangements	$	$

6 Execution

Signature of Borrower

Print full name

Company/Trust: indicate capacity

☐ Director ☐ Sole Director and Secretary ☐ Trustee

Date

/ /

Signature of Additional Borrower

Print full name

Company/Trust: indicate capacity

☐ Second Director ☐ Company Secretary ☐ Second Trustee

Date

/ /

Signature of Guarantor

Print full name

Company/Trust: indicate capacity

☐ Director ☐ Sole Director and Secretary ☐ Trustee

Date

/ /

Signature of Additional Guarantor

Print full name

Company/Trust: indicate capacity

☐ Second Director ☐ Company Secretary ☐ Second Trustee

Date

/ /

Submit this form by:

Mail: Leveraged, GPO BOX 5388, Sydney NSW 2001
Email: customerservice@leveraged.com.au

For any enquiries please contact the Customer Service Team on 1300 307 807