

# Leveraged Online User Guide

## Overview

This guide is to help you navigate Leveraged Online.

Leveraged Online is a secure Online Service that allows you to:

- monitor your loan facilities and investment portfolios;
- send instructions to the Lender to transfer cash to or from a nominated bank account; and
- update your details, and download forms to maintain your loan facilities.

Your nominated Financial Adviser may also monitor your facilities and investments through Leveraged Online if you choose to provide them authority to do so on your behalf.

## Need help?

If you would like a new password or require help with the online service, please contact Customer Service Team on 1300 307 807.

## Access

To access Leveraged Online, you will need a Facility Access Code (FAC) and default password. If you do not have a FAC and/or password, please contact Leveraged on 1300 307 807.

To log on:

**Step 1** Go to [leveraged.com.au](http://leveraged.com.au) select LOGIN in the top right hand corner of the screen.

**Step 2** Simply enter your Facility Access Code (FAC) and password. If this is your first time logging in, you will be prompted to change your password.

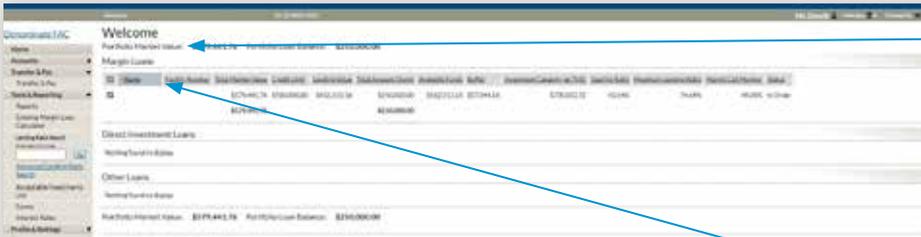
## Navigation

This is the site navigation bar. Each of the menu items can be expanded. Clicking on the options opens a new page with details and actions. Home returns you to the home page.



## Home Page

The home page allows you to view your overall Facility details.



View your overall Portfolio Market Value and Portfolio Loan Balance.

View more information by clicking on the Facility number hyperlink including:

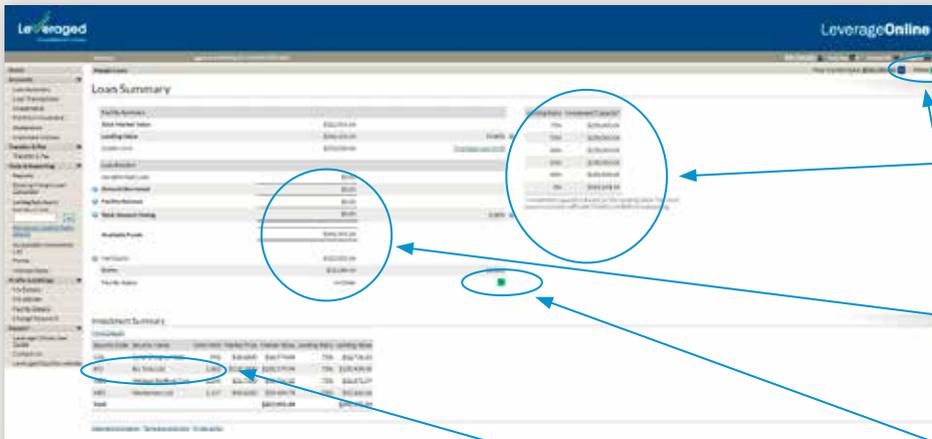
- Loan Summary
- Loan Transactions
- Investments
- Facility Details
- Personal Details

### Tips for using the Home Page:

- > From this page you can view the following details of your Facility:
  - Total Market Value
  - Credit Limit
  - Lending Value
  - Total Amount Owning
  - Available Funds
  - Investment Capacity
  - Gearing Ratio
  - Maximum Lending Ratio
  - Status of the Facility
- > The Status column is active and will change according to the status of the Facility. It can display as either:
  - In Order
  - Buffer
  - In Review
  - Margin Call
  - Market Disruption
  - Periodic Repayment Plan
  - Gearing Adjustment
  - Credit Limit Exceeded

## Loan Summary Page

You can access this page by clicking on the Facility number beside the Facility Name on the Home Page or by clicking Accounts and then selecting Loan Summary from the left hand navigation bar. The Loan Summary page provides detailed information of the selected Facility.



You can view your investment capacity based on different Lending Ratios. This is the amount you have available to invest in a security with the corresponding Lending Ratio. You should always check that you have sufficient Credit Limit before transacting.

You can view your loan details by:

- Amount borrowed
- Facility Balance
- Total Amount Owning
- Net Equity

The Investment Summary displays an aggregated view of all securities held under a Facility.

You can view the status of your facilities. If it is In Order, a Margin Call hasn't occurred on the Facility. This is an active field that will also tell you if the facility is in Buffer or Margin Call.

### Tips for using the Loan Summary Page:

- > The Facility Status field is active and can display as:
  - In Order
  - Buffer
  - In Review
  - Margin Call
  - Investment Loan Default
  - Market Disruption
  - Periodic Repayment Plan
  - Gearing Adjustment
  - Credit Limit Exceeded
- > Click on Total Market Value to access more information about the Facility.
- > Click on More Details to go directly to the Investments page.

## Loan Transactions Page

This page allows you to view transactions relating to a specific account.

Date	Description	Debit	Credit	Balance
2017-01-01	Opening Balance			10000.00
2017-01-15	Transfer to Loan	10000.00		0.00
2017-01-31	Interest Payment	100.00		-100.00
2017-02-15	Transfer to Loan	10000.00		-10000.00
2017-02-28	Interest Payment	100.00		-10100.00
2017-03-15	Transfer to Loan	10000.00		-20100.00
2017-03-31	Interest Payment	100.00		-20200.00
2017-04-15	Transfer to Loan	10000.00		-30200.00
2017-04-30	Interest Payment	100.00		-30300.00
2017-05-15	Transfer to Loan	10000.00		-40300.00
2017-05-31	Interest Payment	100.00		-40400.00
2017-06-15	Transfer to Loan	10000.00		-50400.00
2017-06-30	Interest Payment	100.00		-50500.00
2017-07-15	Transfer to Loan	10000.00		-60500.00
2017-07-31	Interest Payment	100.00		-60600.00
2017-08-15	Transfer to Loan	10000.00		-70600.00
2017-08-31	Interest Payment	100.00		-70700.00
2017-09-15	Transfer to Loan	10000.00		-80700.00
2017-09-30	Interest Payment	100.00		-80800.00
2017-10-15	Transfer to Loan	10000.00		-90800.00
2017-10-31	Interest Payment	100.00		-90900.00
2017-11-15	Transfer to Loan	10000.00		-100900.00
2017-11-30	Interest Payment	100.00		-101000.00
2017-12-15	Transfer to Loan	10000.00		-111000.00
2017-12-31	Interest Payment	100.00		-111100.00

You can view historical transactions on your Facility for up to 7 years.

## Investments Page

This page allows you to view investments that are held on the selected account.

Date	Description	Debit	Credit	Balance
2017-01-01	Opening Balance			10000.00
2017-01-15	Transfer to Investment	10000.00		0.00
2017-01-31	Interest Payment	100.00		-100.00
2017-02-15	Transfer to Investment	10000.00		-10000.00
2017-02-28	Interest Payment	100.00		-10100.00
2017-03-15	Transfer to Investment	10000.00		-20100.00
2017-03-31	Interest Payment	100.00		-20200.00
2017-04-15	Transfer to Investment	10000.00		-30200.00
2017-04-30	Interest Payment	100.00		-30300.00
2017-05-15	Transfer to Investment	10000.00		-40300.00
2017-05-31	Interest Payment	100.00		-40400.00
2017-06-15	Transfer to Investment	10000.00		-50400.00
2017-06-30	Interest Payment	100.00		-50500.00
2017-07-15	Transfer to Investment	10000.00		-60500.00
2017-07-31	Interest Payment	100.00		-60600.00
2017-08-15	Transfer to Investment	10000.00		-70600.00
2017-08-31	Interest Payment	100.00		-70700.00
2017-09-15	Transfer to Investment	10000.00		-80700.00
2017-09-30	Interest Payment	100.00		-80800.00
2017-10-15	Transfer to Investment	10000.00		-90800.00
2017-10-31	Interest Payment	100.00		-90900.00
2017-11-15	Transfer to Investment	10000.00		-100900.00
2017-11-30	Interest Payment	100.00		-101000.00
2017-12-15	Transfer to Investment	10000.00		-111000.00
2017-12-31	Interest Payment	100.00		-111100.00

View securities held by Security Owner. View securities details by:

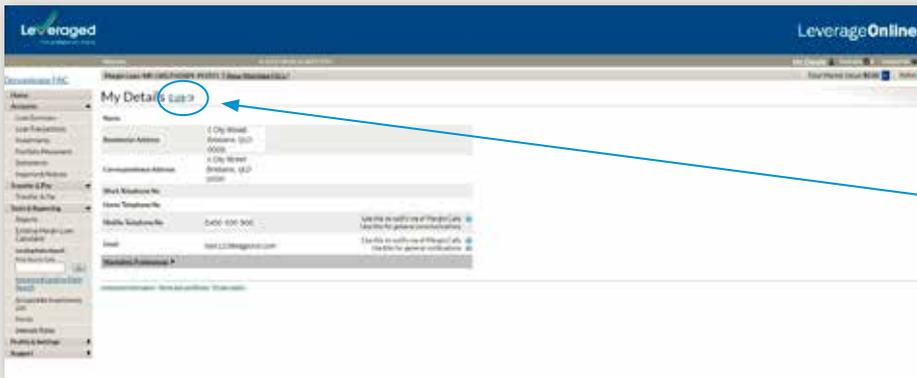
- Security Code
- Security Name
- Units Held
- Market Price
- Market Value
- Lending Ratio
- Lending Value

### Tips for using the Investments Page:

- > View unsettled equity trades.
- > View unconfirmed managed funds.
- > The Market Price on this page is delayed by at least 20 minutes for ASX listed securities and prices for managed funds are the last price provided by the issuer. Therefore, the prices displayed may not represent a price at which you can buy or sell the investment.
- > Investment Funds Multiplier facilities have a display that differs from Margin Loans.

## My Details Page

This page allows you to update your personal contact details, select your marketing preferences and update your associated adviser contact details.



You can update your personal contact details for individual accounts by clicking Edit and then saving your details.



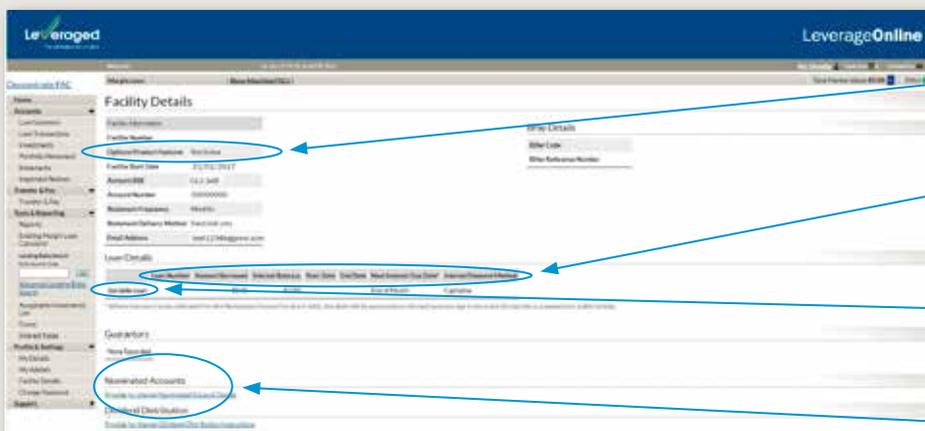
You can select what marketing communications you receive by checking or unchecking the Marketing Preferences and saving your selection.

### Tips for using the My Details Page:

- > You can update your personal details for individual accounts by clicking Edit and saving your changes.
- > You can update contact details for joint/company/multiple FAC user accounts by printing the form linked from the Update Borrower Details or Update Security Owner details hyperlinks and submit the completed form to the Lender.
- > To change your Marketing Preferences select Edit and then check or uncheck the Preferences in the Promotional, Educational and Research categories.

## Facility Details Page

The Facility Details page displays a summary of how you have set up your Facility and will display any optional product features such as Instalment Plus.



Optional product features such as Instalment Plus are displayed here.

View the interest rate, the next interest payment due date and how you have nominated to pay your interest.

If applicable, you can view a breakdown of Fixed and Variable loan details here.

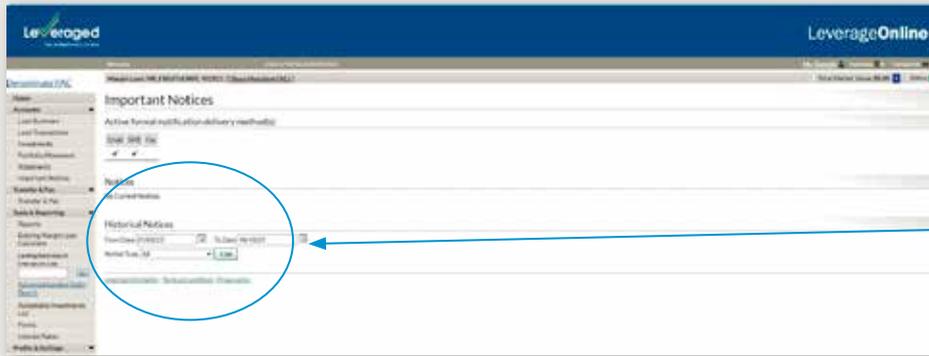
You can view your nominated bank account details here.

### Tips for using the Facility Details Page:

- > To update your nominated bank account, print the form that is linked to the Provide (or change) Nominated Account Details hyperlink, then submit the completed form to the Lender.

## Important Notices

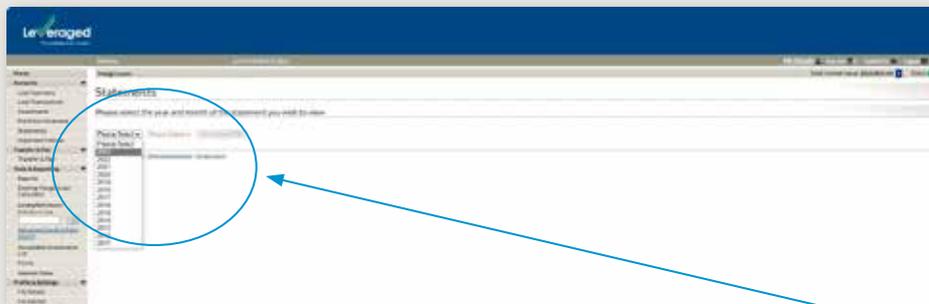
This page allows you to review any current and historical Notices your account has received.



Select the date range and type of notice you wish to search for.

## Statements

This page allows you to review current and historical Statements for your account.



Select the year and the month for the statement you wish to view. The statement will then download and open in a separate window.

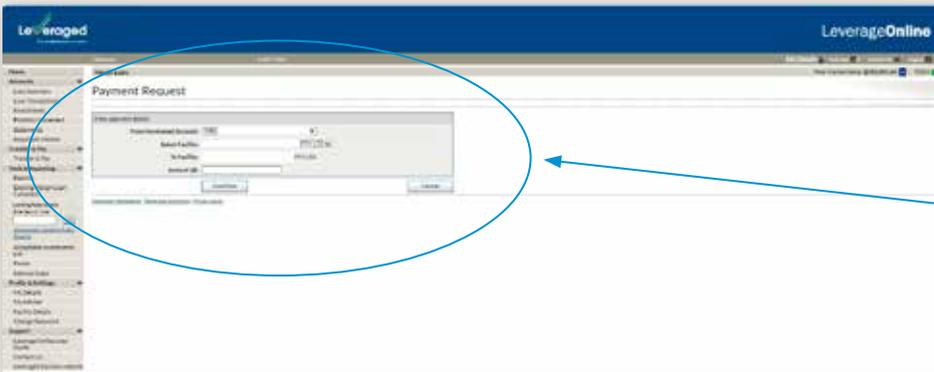
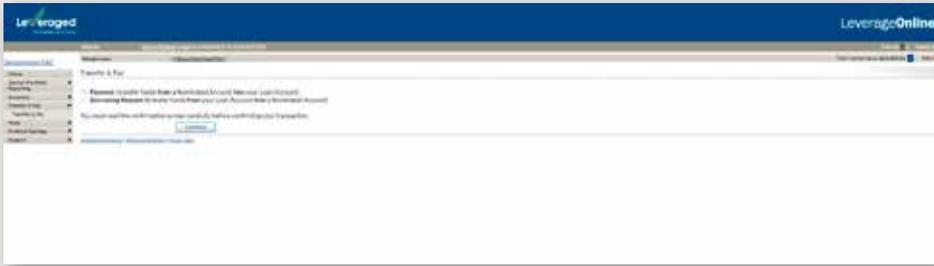


## Transfer and Pay Page

### Payment Request Page:

This page allows you to transfer cash into your Loan Account from a nominated bank account.

> You must have Direct Debit details set up in order for this feature to be active.

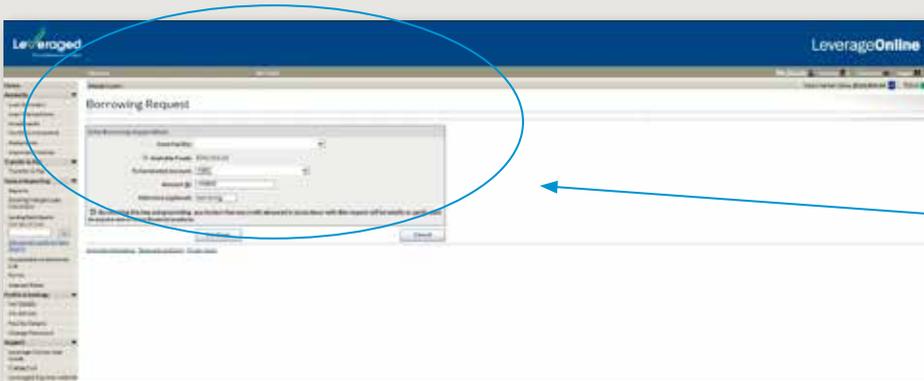
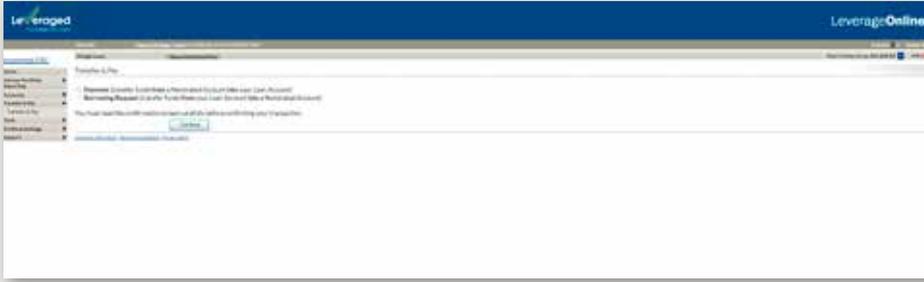


Select the Facility you wish to transfer the funds into and the amount you would like to transfer. You can also include a reference in the details.

## Borrowing Request Page:

This page allows you to transfer cash out of your Loan Account into a nominated bank account.

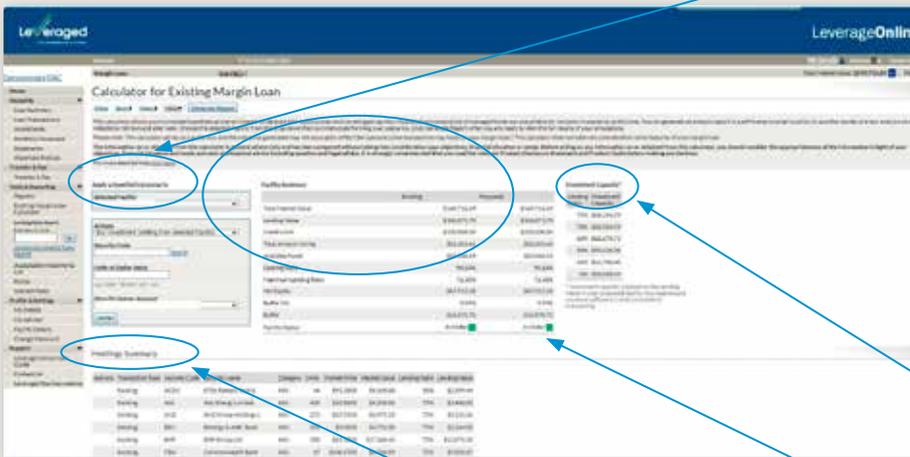
- > You must have a nominated bank account set up in order for this feature to be active.
- > The Available Funds figure will be adjusted to include any pending Borrowing Request.



Select the Facility you wish to transfer the funds out of and the amount you would like to transfer. You can also include a reference in the details.

## Margin Loan Calculator Page

The Margin Loan Calculator allows you to make hypothetical portfolio and cash transactions on an existing Facility. This means you can simulate the effect on your Facility of buying or selling an investment, making a repayment or making a cash drawdown.



Hypothetical **portfolio transactions** that can be conducted at a facility level by a security owner include:

- Buy Investment (settling from the loan)
- Sell Investment (with proceeds going to the loan)
- Pledge Investments
- Release Investment

Hypothetical **cash transactions** that can be conducted at a facility level by a security owner include:

- Loan Repayment (reducing the loan amount)
- Cash Drawdown (increasing the loan amount)

You can view your investment capacity at various gearing levels.

You can view an investment summary of your existing and proposed portfolio, which is valued using real-time market data and holding information.

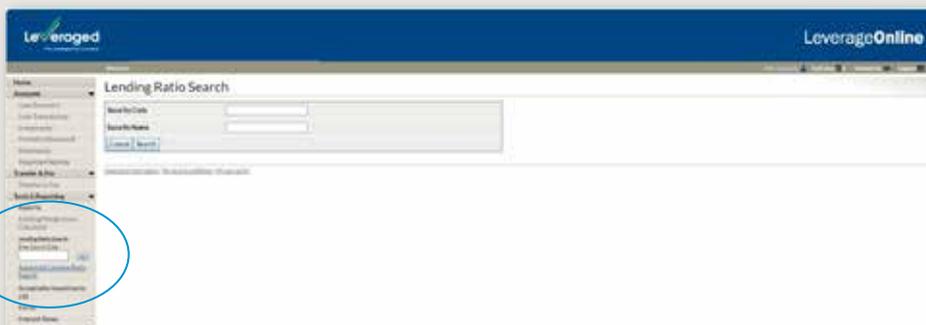
View your proposed portfolio at a security owner level, including current holdings and proposed portfolio transactions.

### Tips for using the Margin Loan Calculator:

- > Print and save your results or file for future reference.

## Lending Ratio Search Page

This page allows you to view the Lending Ratio for Eligible Security.

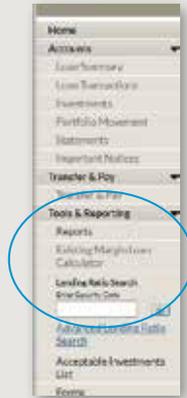


### Tips for using the Lending Ratio Search Page:

- > You can search by Security Code or Security Name.
- > Only one Security Code can be searched at any one time.

## Tools & Reporting Menu

The links under Tools & Reporting will take you other sections of Leveraged Online or the Leveraged website where you can see the latest reports, forms, interest rates, and acceptable investment lists.



## Reports

By selecting a report from the Please select report drop-down menu, you can generate a report on information relating to your facility.

Types of reports:

Provisional Report - Summary of your loan, available funds, and transactions during the selected period.

Facility Details - shows the details of your facility including name & address, credit limit, and more.

Investment Details - Summary of the stock that has been contributed to the facility, including lending ratios.

Loan Transactions - Shows recent transactions on the facility.

ASX Contract Notes Report - Previously known as "HIN Movement", this shows recent trades in your facility.

