

Leverage Online User Guide

Overview

This guide is to help you navigate Leverage Online.

Leverage 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
- download forms to maintain your loan facilities.

Your nominated Financial Adviser may also monitor your facilities and investments through Leverage 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 your Relationship Manager on 1300 307 807.

Access

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

To log on:

- Step 1** Go to 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. Clicking on the menu item will open a new page with details and actions. Home returns you to this page. Quick Links provide access to frequently used information and a copy of this guide. There are also links from the menu bar to change your password as well as view and update your details and marketing preferences from the My Details page.

| |
|--------------------------|
| Home |
| Your Profile ▶ |
| Adviser Portfolio ▶ |
| Loan Summary |
| Loan Transactions |
| Investments |
| Facility Details |
| Client Details |
| Important Notices |
| Statements |
| Transfer Cash |
| Margin Loan Calculator ▶ |
| Lending Ratio Search ▶ |
| Tools ▶ |

Home Page

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

View your overall Portfolio Market Value and Portfolio Loan Balance.

Download the following reports:

- Facility Details
- Investment Details
- Loan Transactions
- Portfolio Transactions

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 Owed
 - 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
 - Investment Loan Default
 - 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 selecting a Facility and clicking on Loan Summary from the left hand navigation bar. The Loan Summary page provides detailed information of the selected Facility.

The screenshot shows the 'Loan Summary' page for a facility named 'Morgan Loan M87 M87 M87 M87'. The page is divided into several sections:

- Facility Summary:** Displays key metrics like Total Market Value, Lending Value, and Loan Position.
- Lending Ratio:** Shows the ratio of Lending Value to Total Market Value.
- Margin Call Manager:** Provides information about the facility's status and margin call requirements.
- Investment Summary:** Lists all securities held under the facility, including details like Issuer, Maturity, and Current Price.

Callouts from the text boxes point to specific areas:

- One callout points to the 'Margin Call Manager' section, explaining investment capacity based on lending ratios.
- Another callout points to the 'Facility Summary' section, listing loan details like amount borrowed, facility balance, total amount owing, and net equity.
- A third callout points to the 'Investment Summary' table, stating it displays an aggregated view of all securities.
- A fourth callout points to the 'Facility Status' field, explaining its active status and potential margin call scenarios.

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.

Margin Loan: MR T NIM 687209 | Total Market Value: \$78,028.26 | Status: ●

Loan Transactions

Start Date: 12/10/18 | End Date: 12/11/18 | [Display](#)

☒ Facility Balance (A/C 687209)

| Effective Date | Transaction Date | Description | Debit | Credit | Amount Borrowed |
|----------------|------------------|-----------------------------------|----------|-------------|-----------------|
| 12/10/18 | | Opening Balance | | \$32,089.99 | |
| 31/10/18 | 21/10/18 | INTEREST FOR OCTOBER 2018 @ 7.19% | \$145.36 | | \$32,235.35 |

[Important information](#) | [Terms and conditions](#) | [Privacy policy](#)

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.

Margin Loan: MR T NIM 687209 | Total Market Value: \$78,028.26 | Status: ●

Investments

MR THIN NIM, HIN 0041643510

| Security Code | Security Name | Units Held | Market Price | Market Value | Lending Ratio | Lending Value |
|---------------|-----------------------|------------|--------------|--------------|---------------|---------------|
| BHP | BHP Billiton Ltd | 180 | \$34.6300 | \$6,233.40 | 75% | \$4,675.05 |
| CPJ | Computershare Ltd | 500 | \$20.2600 | \$10,130.00 | 75% | \$7,597.50 |
| IAG | Insurance Austl Group | 1,611 | \$7.1500 | \$11,518.60 | 75% | \$8,638.99 |
| LLC | Lend Lease Group | 450 | \$18.1200 | \$8,154.00 | 75% | \$6,115.50 |
| MTS | Metcash Ltd | 960 | \$2.9100 | \$2,793.60 | 75% | \$2,095.20 |
| NAB | National Austl Bank | 257 | \$26.6100 | \$6,836.77 | 75% | \$5,129.08 |
| ORG | Origin Energy Ltd | 896 | \$8.5800 | \$7,687.68 | 75% | \$5,765.76 |
| OZL | OZ Minerals Ltd | 103 | \$9.0500 | \$932.15 | 75% | \$692.92 |

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.

Important Notices

Active formal notification delivery method(s)

Email SMS Fax

Historical Notices

From Date: 01/10/18 To Date: 11/11/18

Notice Type: All

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.

Statements

Please select the year and month of the statement you wish to view

Please Select

2018 2017 2016 2015 2014 2013 2012 2011

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

Statements

Please select the year and month of the statement you wish to view

2018

Transfer Cash In Page

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

The screenshot shows the LeverageOnline interface. The left sidebar contains a navigation menu with items like Home, Loan Summary, Loan Transactions, Investments, My Details, Facility Details, Important Notices, Statements, Transfer Cash, Margin Loan Calculator, Lending Ratio Search, Quick Links, Change Password, and LeverageOnline website. The main content area is titled 'Transfer Cash' and includes a sub-header 'Transfer Cash In / Transfer Cash Out'. Below this, there is a message: 'Select **Transfer Cash In** if you wish to transfer funds from a Nominated Account into your Margin Loan Facility. Select **Transfer Cash Out** if you wish to transfer funds from your Margin Loan Facility into a Nominated Account. You must read the confirmation screen carefully before confirming your transaction.' A 'Continue' button is visible at the bottom of the message.

The screenshot shows the 'Transfer Cash In Request' form. A blue oval highlights the form fields, and a blue arrow points from a text box to the 'Select Facility' dropdown. The form fields are: 'Enter cash transfer details', 'From Nominated Account: STG Sydney - NSW - 112879 - 123456789', 'Select Facility: 905584 - MISS L TRAN', 'To Facility: 905584 - MISS L TRAN', and 'Cash Amount (\$):'. There are 'Continue' and 'Cancel' buttons at the bottom of the form.

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.

Tips for using the Transfer Cash In Page:

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

Transfer Cash Out Page

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

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.

Tips for using the Transfer Cash Out Page:

- > 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 Transfer Cash Out transactions.

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

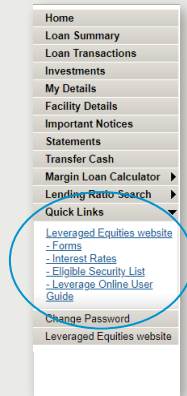
This page allows you to view the Lending Ratio for Eligible Security.

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.

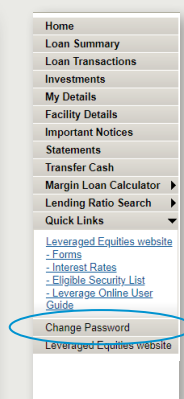
Quick Links Menu

The hyperlinks under the Quick Links menu will take you directly to the Leveraged website where you can access the latest forms, interest rates and Acceptable Investments Lists.



Change Password

You can change your password at any time by clicking Change Password from the left hand side navigation. The system will ask you for your current password and then ask you to confirm your new password – there are format requirements to passwords for the Online Service and these are noted on the Change your password page.



The Leveraged Equities Margin Loan, Investment Funds Multiplier and Direct Investment Loan are issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). This information does not constitute financial or tax advice. We recommend that you obtain your own independent professional and tax advice on the risks and suitability of this type of investment and to determine whether your interest costs will in fact be fully deductible in the current financial year in your particular circumstance. Terms, conditions, fees, charges and normal lending criteria apply. You should consider the relevant Product Disclosure Statement (PDS) before deciding whether to apply for or continue with a loan. To obtain a copy of the PDS please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser. Information is correct and is current as at 12 September 2019 and subject to change without notice. Not suitable for a self-managed superannuation fund. (A1354368-1354367) (09/19)