

Rewards Plus Application

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

- Can be used for the Leveraged Margin Loan Facility or Investment Funds Multiplier (IFM) Facility

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;
- Understand that the Lender may apply a different Variable Rate to the Margin Loan or IFM Facility.

Signature of Borrower

Signature of Additional Borrower

Print full name

Print full name

Company/Trust: indicate capacity
 Director
 Sole Director and Secretary
 Trustee

Company/Trust: indicate capacity
 Second Director
 Company Secretary
 Second Trustee

Date
 / /

Date
 / /

Submit this form by:

Mail: Leveraged, GPO BOX 5388, Sydney NSW 2001
Email: info@leveraged.com.au
Fax: 02 8282 8383
For any enquiries please contact your Relationship Manager on 1300 307 807



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Capitalised terms in this Application Form have the meaning given in Part 1 (Definitions and Interpretation) of the Margin Loan Agreement or IFM Agreement, dated 20 April 2017 or later.

Rewards Plus Terms and Conditions

1. The Borrower may notify the Lender on the Application Form or by other Notice of its request to use Rewards Plus. The Lender may accept or decline such request in its absolute discretion. If the Lender accepts such request, then this Clause 14 will apply to the Margin Loan Facility or IFM Facility.
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 Margin Loan or IFM 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 Margin Loan Facility or IFM Facility;
 - ii. the number of Points awarded; and
 - iii. the method of calculating the number of Points to be awarded.
 - c) a natural person and the Nominated Financial Adviser.
6. The Lender will make any change under Clause 14.5 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 Margin Loan Facility or IFM Facility becomes subject to Gearing Adjustment; or
 - c) the Facility Balance will or is likely to exceed the lesser of 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.