

# Instalment Plus Application and Maintenance

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

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

## 1 Facility Details

Borrower name

Loan account number

## 2 Initial Contribution

Initial Borrower Contribution	\$	<b>Minimum total investment is \$1,000</b>
Initial Loan Contribution	\$	
Total Initial Investment	\$	<b>Minimum total investment is \$3,000</b>

Select payment option for Initial Contribution:

- Direct debit Nominated Bank Account
- Drawdown against Secured Portfolio (subject to available funds)
- Cheque made payable to Leveraged Equities Limited Attached

Initial Investment and Regular Monthly Investment

Monthly Contribution Start Date  /  /

## 3 Regular Monthly Instalments

Fund Name	APIR Code	Initial Investment (Min \$3,000)	(c) Monthly Contribution (Min \$250)	(d) Loan Drawdown (Min \$250)	(c) + (d) Monthly Investment

## 4 Cancel Existing Instalment Plus

- Cancel All Instalment Plus contributions (both contributions and loan drawdown)  
**(Minimum Interest Balance will apply to the Loan Account).**

## 5 Amend Existing Instalment Plus

Change Instalment Plus monthly contributions as per instructions below:

Fund Name	APIR Code	(c) Monthly Contribution (Min \$250)	(d) Loan Drawdown (Min \$250)	(c) + (d) Monthly Investment	Type: Add, Modify or Cancel

## 6 Acknowledgement

By signing this form each Borrower and Guarantor:

- Has read and accepted the Terms and Conditions of Instalment Plus contained on Page 3 of the Application Form.

## 7 Execution

Signature of Borrower

Print full name

Company/Trust: indicate capacity

Director    Sole Director and Secretary    Trustee

Date

 /  / 

Signature of Guarantor

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 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: [info@leveraged.com.au](mailto:info@leveraged.com.au)

Fax: 02 8282 8383

For any enquiries please contact your Relationship Manager on 1300 307 807

Proudly part of  **Bendigo and Adelaide Bank**

Leveraged Equities Limited ABN 26 051 629 282 AFSL 360118. This information does not constitute financial, investment, legal, tax or other advice and may not be relevant to all investors. Investors are recommended to obtain their own independent professional advice on the risks and suitability of any investment and the taxation implications as they apply to investor's individual circumstances. Investors should consider the appropriateness of the information to them, read the Product Disclosure Statement and Product Documentation available online at [leveraged.com.au](http://leveraged.com.au). Lending criteria may apply.

## Instalment Plus - Terms and Conditions

1. The Borrower may notify the Lender on the Application Form or by other Notice of its request to use Instalment Plus. The Lender may accept or decline such request in its absolute discretion. If the Lender accepts such request, then this Clause 13 will apply to the Margin Loan Facility or IFM Facility for the duration of the Instalment Plus Period.
2. The Borrower agrees to:
  - a. pay in cleared funds, at the commencement of the Instalment Plus Period, the Initial Contribution into the Loan Account;
  - b. pay in cleared funds, each month of the Instalment Plus Period, a Monthly Contribution into the Loan Account by direct debit from a Nominated Account;
  - c. ensure the Securities are acquired with the proceeds from Instalment Plus:
    - I. comprises only Acceptable Investments which are approved from time to time by the Lender for the purposes of Instalment Plus;
    - II. comprises only Acceptable Investments which are acquired in the number and proportion as set out in the Application Form or other notices accepted by the Lender; and
    - III. become part of the Secured Portfolio.
3. Subject to the Facility Agreement, the Lender will advance Borrower:
  - a. at the commencement of the Instalment Plus Period, a Loan for an amount equal to the Initial Investment and
  - b. each month of the Instalment Plus Period, a Loan equal to the Monthly Investment.
4. The Instalment Plus Period begins on the date that the Lender accepts the Borrower's request to use Instalment Plus and ends on the earlier of the date:
  - a. the Lender ceases to make Instalment Plus available to the Borrower;
  - b. the Borrower gives the Lender a Notice and the Lender accepts the Borrower's request to cease using Instalment Plus;
  - c. the Margin Loan Facility or IFM Facility is terminated;
  - d. the Borrower fails to meet its obligations under this Clause 13; or
  - e. upon the occurrence of an Event of Default.
5. If the Borrower's use of Instalment Plus ceases as a result of Clause 4(b), 4(c), 4(d) or 4(e) the Lender is not obliged to give the Borrower a Notice that Instalment Plus has ceased. If the Borrower's use of Instalment Plus ceases as a result of Clause 4(a), the Lender may take reasonable steps to give a Notice to the Borrower. If the Lender notifies the borrower that Instalment Plus will cease to be available, the date specified in the Notice must not be less than 24 hours after the time that the Lender takes reasonable steps to give the Notice to the Borrower.
6. If:
  - a. an Event of Default occurs;
  - b. the Margin Loan Facility or IFM Facility becomes subject to a 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 Instalment Plus available to the Borrower and is not required to notify the Borrower of any cancellations or suspensions.
7. Minimum Interest Balance does not apply during Instalment Plus Period.