

# Leveraged Online User Guide

## Adviser Use Only

### Overview

This guide is to help licensed advisers and dealer groups navigate Leveraged Online.

Leveraged Online is a secure online service that allows advisers to:

- monitor client loan facilities and investment portfolios;
- send instructions to the Lender to transfer cash to or from nominated bank accounts (if appointed as an Authorised Person on said accounts);
- download forms to maintain client loan facilities.

### Access

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

To log on:

- Step 1** Go to [leveraged.com.au](https://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.

### Need help?

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

## 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.



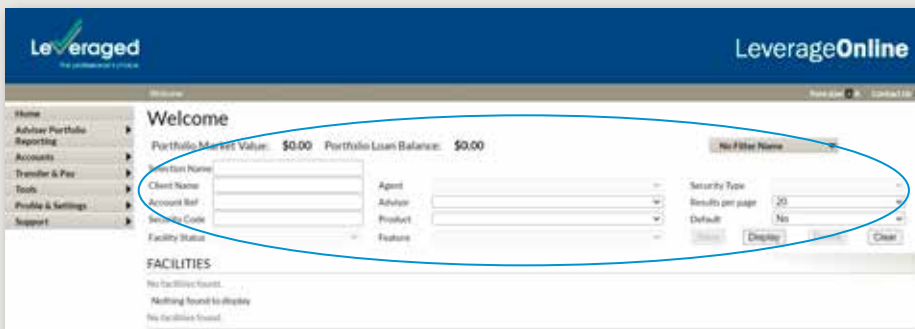
## Home Page

From the Home page, you can view your clients and their facility details. You also have the ability to set and maintain filters (default filters) that will enable you to quickly find the facility and/or facilities you are looking for based on common criteria. Details of how to set defaults are outlined below.

### Please note:

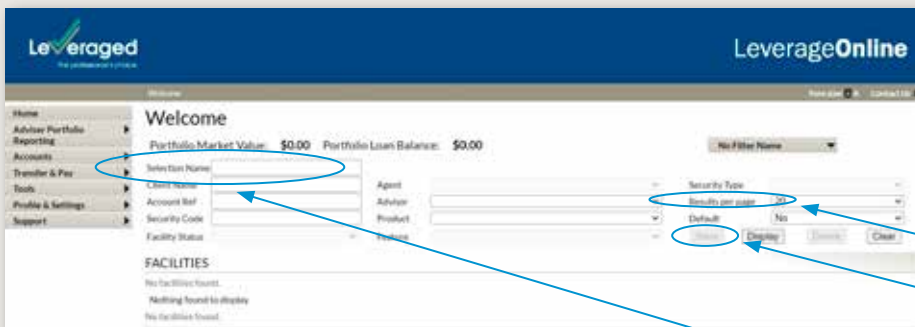
The first time you log in, the filter criteria section as per the below screen will be displayed. You will need to create a filter before you can continue to view your clients.

### Tips for using the Home Page:



A filter must be created before you can continue – no clients will display until a filter has been applied. To apply a filter, nominate one or more search criteria and select the Display button. This can then be saved by typing a filter title in the Selection Name file and then clicking the Save button.

## Setting a Default Filter

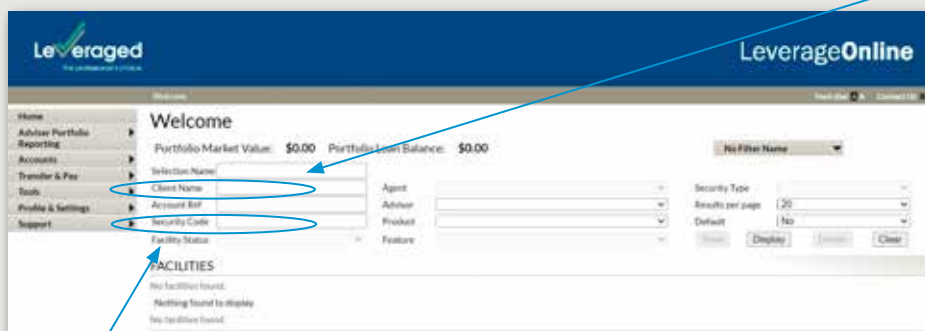


### Default Filter

To create a default filter, enter a Selection Name, this is the name you choose to identify your filter, then select Yes from the drop down box in the Default field and then click the Save button. The next time you log in, results will be displayed according to your default filter criteria.

If you choose to create a default filter of all clients, enter the wildcard character % in the Client Name field, click the Display button, set the Default field to Yes from the drop down box then click the Save button.

## Other actions



Search the Client Name field for Individual, Joint or Company accounts. The filter supports the use of a wildcard character using % - see the Tips section below for more information.

You can search for up to 5 stocks (please separate using commas).

- > You can use the wildcard character % in the Client Name field as a prefix or a suffix:
  - When used as a prefix, e.g. %ING, the search will return results for all data ending with ING. This will also return results where the data equals ING only.
  - When used as a suffix, e.g. SMI%, the search will return results for all data beginning with SMI. This will also return results where the data equals SMI only.

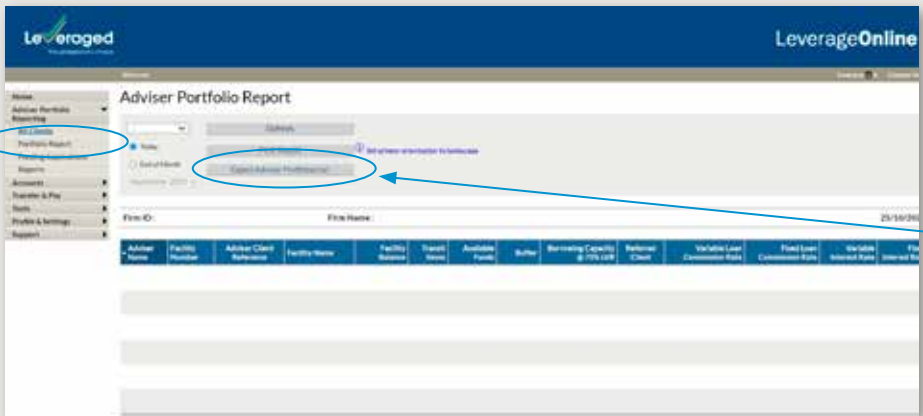
Searches without a wildcard character % will return exact matches only.
- > View more information on clients' accounts by clicking on the Facility number (hyperlink). This includes being able to view more information on **Loan Summary, Loan Transactions, Investments, Facility Details and Personal Details**.
- > Certain fields will have a supporting tool tip when the mouse hovers over that field.
- > You can search by one or a combination of filter options to view a particular section of your client base, for example:
  - a) To view only the clients presently in Margin Call with the product Margin Loan.  
**Facility Status = Margin Call and Product = Margin Loan**
  - b) To view all clients who hold Options Positions with the product Margin Loan.  
**Security Type = Options Positions and Product = Margin loan**
- > Some filters cannot be used in the same search, for example:
  - a) **Facility Status = PRP and Product = Margin Loan**  
The PRP facility status is only applicable to Investment Funds Multiplier facilities.
  - b) **Security type = Small Companies and Product = Margin Loan**  
The small companies security type is not a valid security for the selected product.
- > At least one filter must be selected and displayed on screen for the Save button to be active.
- > Up to five filtered selections can be saved so that lists can be created for different purposes, for example:
  - Selection 1 - Account status
  - Selection 2 - Products
  - Selection 3 - Features
- > You can filter by the following criteria:
  - Name
  - Client Name
  - Account References
  - Security
  - Facility Status
  - Adviser
  - Product
  - Product Feature
  - Security Type

> You can view the following details for client facilities:

- Total Market Value
- Credit Limit
- Lending Value
- Total Amount Owing
- Available Funds
- Investment Capacity
- Gearing Ratio
- Maximum Lending Ratio
- Status of the Facility

## Adviser Portfolio Page

This page allows you to view overall client details for your portfolio of Facilities.



Generate a report of Adviser Portfolio data for today or any of the six calendar months prior to the current system month and export the data file to CSV format. You can also choose to print the report.

### Tips for using the Adviser Portfolio Page:

> You will be able to select from today's view or a specific month from a rolling six months of historical data, the most recent month being the calendar month preceding the current system month.

## 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:

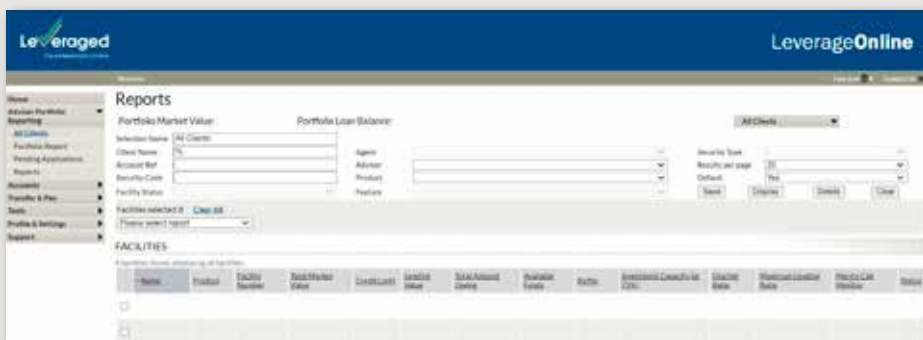
Provisional Report - Summary of the loan, available funds, and transactions during the selected period.

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

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

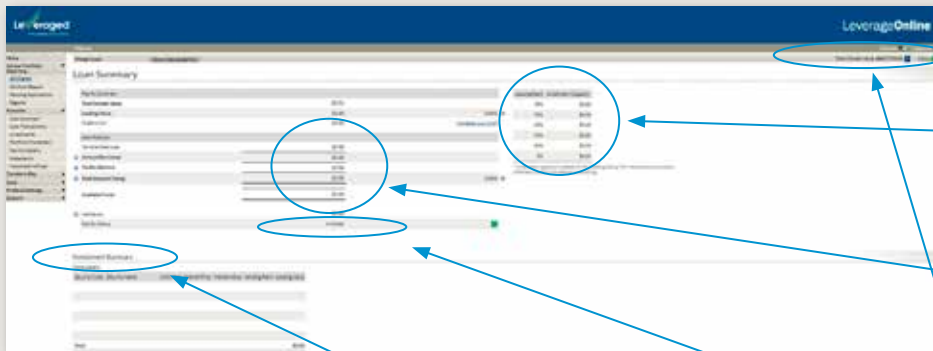
Loan Transactions - Shows recent transactions on the facility.

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



## Loan Summary Page

You can access this page by clicking on the Facility number beside the Product 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 on the selected facility.



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

You can view your client's 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.

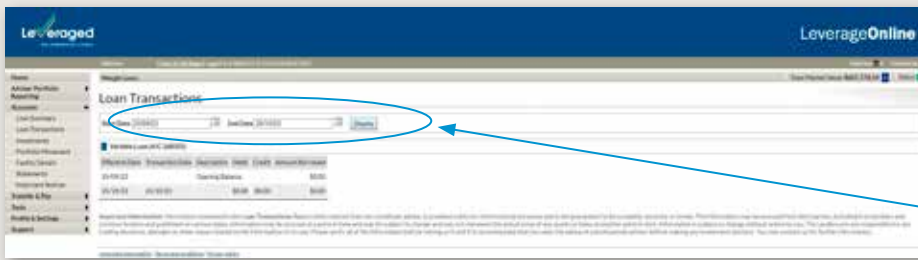
You can view the status of your client's facilities. If it is In Order, a Margin Call hasn't occurred on the Facility. This is an active field that will also tell you if the facility is in Buffer or Margin Call.

### Tips for using the Loan Summary Page:

- > The Facility Status field is active and can display as:
  - In Order
  - Buffer
  - In Review
  - Margin Call
  - Market Disruption
  - Principal 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

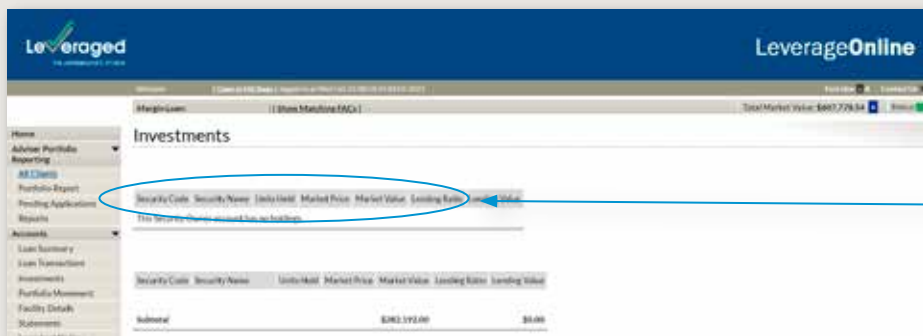
This page allows you to view transactions relating to a specific account.



You can view historical transactions on a client's Facility for up to 7 years.

## Investments Page

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



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

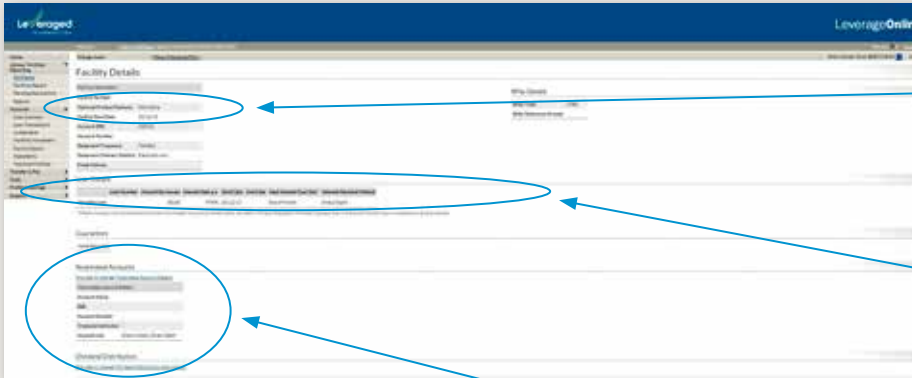
- Security Code
- Security Name
- Units Held
- Market Price
- Market Value
- Lending Ratio
- Lending Value

### 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 your clients can buy or sell the investment.
- > Investment Funds Multiplier facilities have a display that differs from Margin Loans.

## Facility Details Page

The Facility Details page displays a summary of how your client has nominated to set up their Facilities 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 your client has nominated to pay their interest. If applicable, you can view a breakdown of Fixed and Variable loan details here.

You can view your client's nominated bank account details here.

### Tips for using the Facility Details Page:

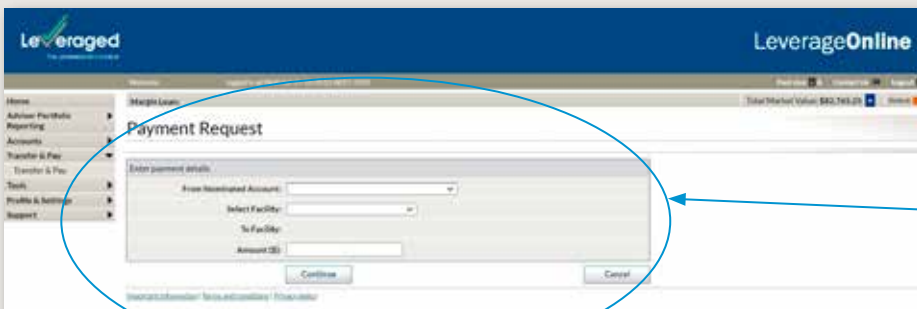
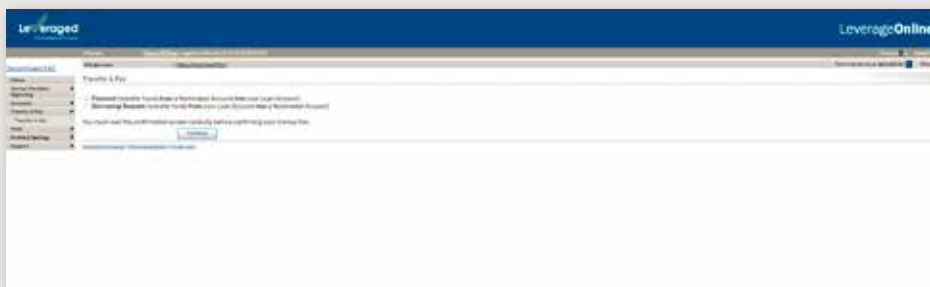
- > To update your client's nominated bank accounts, print the form that is linked to the Provide (or change) Nominated Account Details hyperlink, have it completed by the Borrower or Authorised Person, then submit it to the Lender.

## Transfer & Pay Page

### Payment Request:

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

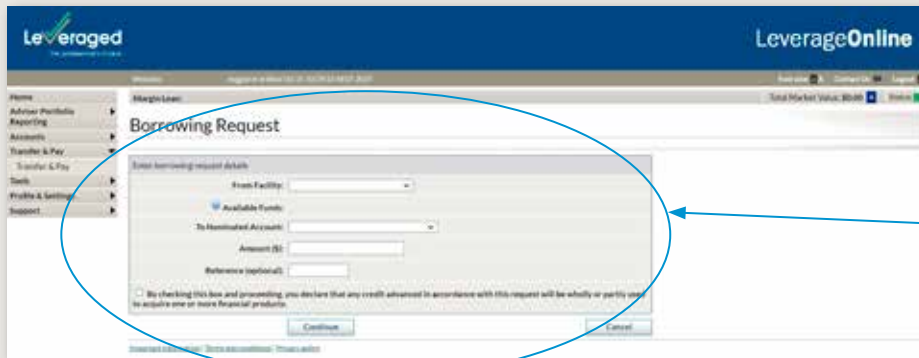
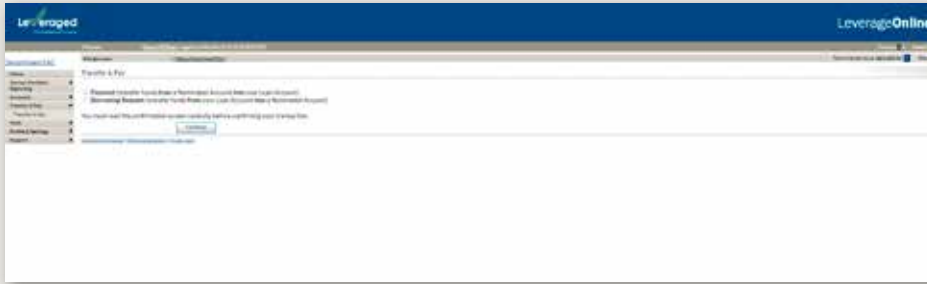
- > You must be appointed as an Authorised Person in order to transfer cash in on your client's behalf.
- > Your client must have Direct Debit details set up in order for this feature to be active.



Select the Facility your client wishes to transfer the funds out of and the amount they would like to transfer. You can also include a reference in the details.

## Borrowing Request:

This page allows you to transfer cash out of a client's Loan Account into a nominated bank account. You must be appointed as an Authorised Person in order to transfer cash out on your client's behalf. Your client 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 Requests.

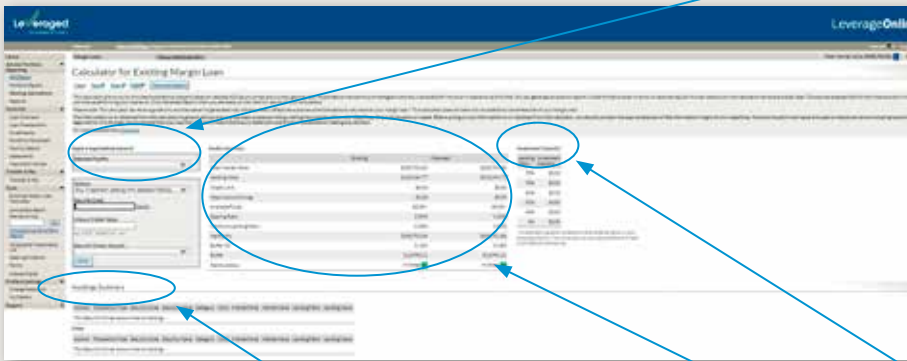


Select the Facility your client wishes to transfer the funds out of and the amount they would like to transfer. You can also include a reference in the details.



## 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 a client's 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 (your client's or from a third party)
- Release Investment (your client's or from a third party)

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 client's investment capacity at various gearing levels.

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

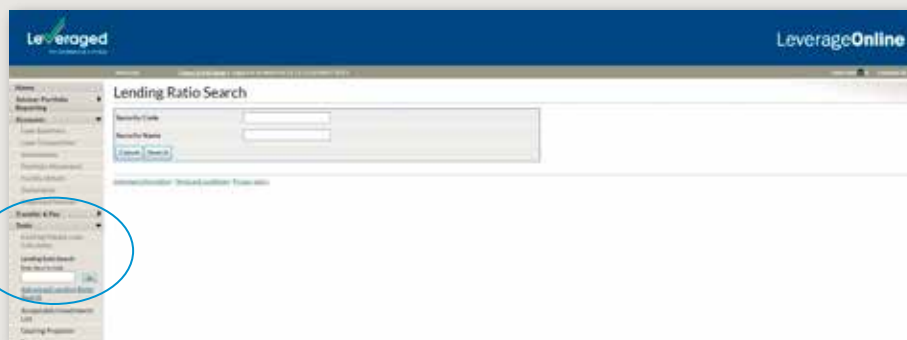
View your client's proposed portfolio at a security owner level, including current holdings and proposed portfolio transactions.

### Tips for using the Margin Loan Calculator:

- > Print and save your results so you can present them to your client or file for reference.

## Lending Ratio Search Page

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



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

- > You can search by Security Code or Security Name.
- > You can use the wildcard character % in the above fields.
- > Only one Security Code can be searched at any one time.

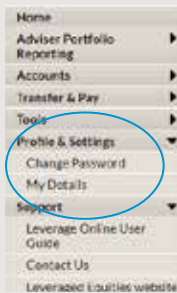
## Tools Menu

From the Tools menu you can access the Margin Loan Gearing Projector and the Investments Funds Multiplier Calculator. You can also access the latest forms, interest rates and Eligible Property lists. These options will take you directly to the Leveraged website.



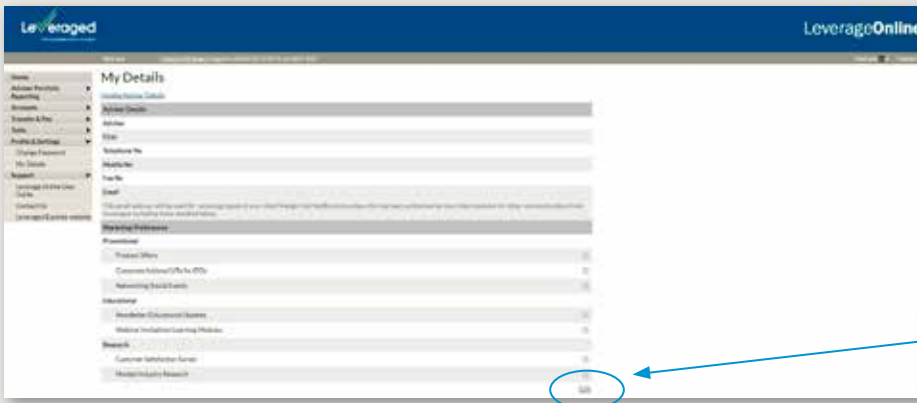
## Change Password

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.

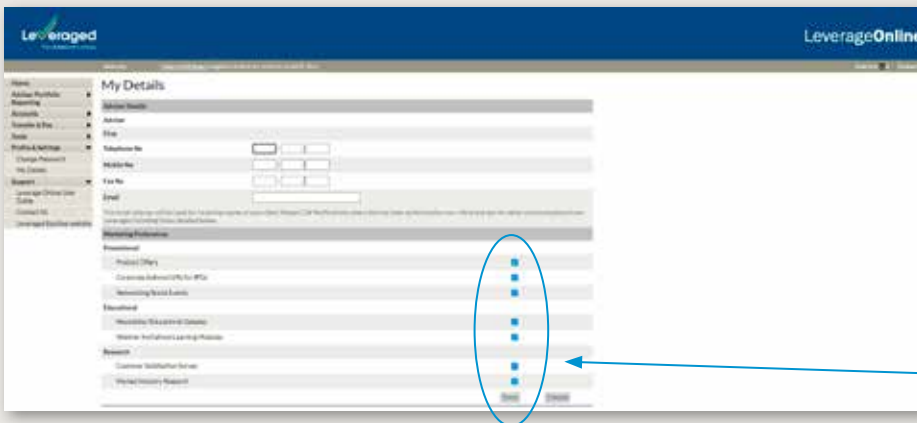
A screenshot of the 'Change your password' page on the Leveraged website. The page title is 'Change your password'. Below the title, there are instructions and a list of password requirements: 1. Be different from your 'Current Password' (the password that you just entered for this session), 2. Contain at least one number, 3. Contain at least one letter, and 4. Be at least eight characters long. A blue circle is drawn around this list. Below the requirements, there are fields for 'Facility Access Code' (10147740), 'Current Password', 'New Password', and 'Confirm New Password', along with a 'Change' button. At the bottom of the page, there is a section for 'Important Information: Privacy policy | Terms and Conditions' and a disclaimer about the information provided.

## My Details Page

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



You can update your personal contact details by clicking on the 'Edit' link and saving your details.



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

### Tips for using the My Details Page:

- > To update details other than telephone numbers and email addresses, you can click on the Update Adviser Details at the top of the page or you can go to Quick Links and obtain the appropriate form from the website.
- > To change your Marketing Preferences select Edit and then check or uncheck the Preferences in the Promotional, Educational and Research categories.