

Online Application Quick Reference Guide

This user guide has been created to help you navigate through the online application process for a margin loan.

It will take approximately 10 - 15 minutes.

Access

To access the online application form, go to leveraged.com.au and select the **Apply Now** link from any product on the landing page.

What other information do I need to complete an application?

In addition to personal details (name, address, phone number), you may need to provide other information, including (but not limited to), the information tabled on the next page.

Need more information?

Call 1300 307 807

Visit leveraged.com.au

Email customerservice@leveraged.com.au

Post GPO Box 5388, Sydney NSW 2001

For a Margin Loan

Individuals	Companies	Trusts
<ul style="list-style-type: none"> • Driver's licence or passport details • Salaried: 2 most recent payslips or 2 most recent full tax returns • Self employed: Last 2 years full individual tax returns; last 2 years signed company financials (P&L) and last 2 years company's full tax returns; the most recent 12 months (integrated) Client Account Statement (ICAS) and Client Account List (ICAL) • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Broker and / or Adviser details • Existing Security details • Existing Margin Lender • Copy of most recent rates notice for all properties • Copy of most recent loan statements for all loans 	<ul style="list-style-type: none"> • Company name • ACN • Postal address • Director details • 2 years tax returns and 2 years signed financials for the company (profit & loss statements) • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Broker and / or Adviser details • Existing Security details • Existing Margin Lender • Pay the fee as set out in the Fee Schedule 	<ul style="list-style-type: none"> • Trust name • Trustee details • 2 years Trust tax returns and 2 years signed Trust financials • Recent copy of bank statement that confirms the Financial Institution, BSB, Account Number and Account Holders where a bank account is nominated for Direct Debit • Tax File Number • Broker and / or Adviser details • Existing Security details • Existing Margin Lender • Certified copy of trust deed in full including any deeds of variation • Certificate from Trustee's Solicitor (form available from the Customer Service Team) or pay the trust vetting fee as set out in the Fee Schedule

Instructions on certifying copies

You may be required to provide certified copies of various documents. A list of qualified certifiers can be found at www.leveraged.com.au/siteassets/support/guides/certification.pdf. Please note:

- The person certifying must include their full name, signature and qualification which makes them eligible to certify a copy.
- Another party to the facility can't certify the documents.
- Your Nominated Financial Adviser may be able to certify a copy if they have two or more years continuous service with one or more Australian Financial Services Licence holder.
- You must provide the copy with the original signature of the person certifying that the document is a true copy.
- Photocopy the relevant identifications or supporting documents first. Ask the certifier to sign the photocopy and then send that photocopy to the Lender. Do not provide a photocopy of the certifier's signature.
- Call the Customer Service Team for information about people who can certify copies of documents and what documents are acceptable as identification.

Navigation

Progress Menu	Standard Navigation
	 Next Allows you to proceed with the application to the next screen.
	 Save Saves the data you've entered on the application which will allow you to quit and return to complete later.
	 Back Go back to previously completed screen.
	 Add more Adds a record to the table.
	 Submit Clicking this button will submit your application.
	 Removes the respective record from the table.
	 Indicates mandatory field that must be completed before you can proceed.

This is the progress menu that appears on the left hand side of each screen showing you the progress of your application. The current screen is indicated with a white arrow.

! As you complete each section, you are able to navigate back and edit or update any data you have entered and then navigate forward by clicking on the 'Next' button on each screen.

Can I save my application along the way?

Your application will automatically start saving once you have entered your email address. You will be asked to create login details which you can later use to retrieve your saved application.

An email notification under the subject 'Leveraged Equities Online Application Created' will be sent to the email address you provided. Enclosed in the email will be a link to the saved application.

If you prefer, you can also manually save the application by clicking on the 'Save' button located at the bottom right corner of the application screen.

Retrieving your saved application

You can retrieve your saved application in 2 ways.

1) Through the email notification

Once you have entered your email address into the Borrower Details page of the online application, an email notification will be sent to the email address you provided. Included in the email is a link to retrieve your saved application. Click on the link and enter your email address and password you provided when you saved your application.

2) Through our website

Visit www.leveraged.com.au/support/ and click on the 'Retrieve application' box. You then enter your email address and password that you provided when you saved your application.

Reviewing and submitting your application

Once you've entered your details into the online application and uploaded the requested supporting documentation, you can review your information and documentation on the Confirmation page. On this page you can also elect to download your Application Documents, or, have them emailed to you. These documents need to be signed and returned to us via:

Email: print, sign and email the Application Documents and any supporting documentation (not uploaded to the online application) to: customerservice@leveraged.com.au; or

Post: print, sign and post the Application Documents and any supporting documentation (not uploaded to the online application) to:

Leveraged Equities Limited
Attn: Onboarding Team
GPO Box 5388
Sydney NSW 2001

When you have reviewed your information and chosen how to receive your Application Documents, you need to submit your online application by hitting the submit button located on the bottom right of the Confirmation page. Please note, once you have submitted an application, you will be unable to retrieve or edit the application.

Application Constraints

Guarantors – Company applicants can add up to two Directors who will Guarantee the loan. Additional Director Guarantors will be required to sign a separate form. Please contact Leveraged to obtain a copy of the form.

Correspondence – All correspondence relating to the loan will be sent to only one Borrower.

Contact details – You must provide your mobile number and email address.

Brokers & Advisers – You can nominate one Broker and one Financial Adviser identifying one of them as your primary adviser.

Authorised Person – You can add one Authorised Person who will have full access to operate your account.

Direct Debit start date – If you elect a Direct Debit start date, the start date must be a future business day.