

Direct Investment Loan

Everything you need and nothing you don't.

The Direct Investment Loan may be suitable if you:

- Want to increase the amount you have available to invest
- Believe that borrowing to acquire or manage your investment portfolio is a suitable strategy for your financial goals and expectations
- Want to manage your own facility

What is the Direct Investment Loan?

The Direct Investment Loan is a lower interest rate Margin Loan tailored for investors who prefer to manage their own facility. You'll receive the essentials you need such as online application, online tools and integration with the low-fee online broker of your choice.

Why borrow to invest?

The Direct Investment Loan allows you to borrow money, in addition to your own, to invest in a wide variety of acceptable investments, including shares, exchange traded funds and listed investment companies.

By borrowing to invest (also called gearing or leverage) you can build an investment portfolio larger than you would by using only your own funds.

Investors use gearing when they expect the return on their investments to be larger than the cost of borrowing. Yet it's worth remembering that all investment comes with an element of risk.

If the return on your investment is less than your borrowing costs, you will incur a lower return or larger loss than if you had not borrowed or invested at all.

What are the benefits?

Borrowing additional money to invest increases your exposure to an investment, enhancing your profits and potential dividends earned if the portfolio rises.

Diversification

The Direct Investment Loan can enable you to diversify your investment portfolio. Borrowing to invest gives you access to more funds, allowing investment into a different range of asset classes, industries and companies.

Flexibility

Manage your investment activities with the help of a flexible facility, including:

- No set date to repay the loan
- Line of credit
- Funds can be used for future investments
- Online access to view and transact 24/7
- A variety of interest rate options
- A wide selection of Acceptable Investments

Potential tax deductibility

Depending on your individual circumstances, you may be entitled to claim an income tax deduction for some or all of your borrowing costs.

Features of the Direct Investment Loan

Choose your broker	You are free to choose your own online broker to trade with.
Lower interest rate	Highly competitive fixed and variable interest rates.
Invest in a wide range of assets	Invest in a wide range of Acceptable Investments, including shares, exchange traded government bonds, exchange traded products, and listed investment companies.
No minimum loan amount	No minimum loan amount on which interest is charged. No minimum amounts for drawdowns or repayments. Borrow up to a maximum credit limit of \$500,000, with a minimum credit limit of \$20,000.
No application or establishment fee	Flexible repayments and no application or establishment fees.
Individual and joint applications	Available to individuals. (Not available for SMSF, Trust, Company or Guarantor applicants)
24/7 online access	Access your statements and loan account through Leverage Online, 24 hours a day, seven days a week.
Tools and education	Access a wide range of educational material and resources online, including regular Leveraged email updates.

The professional's choice

For those interested in putting in place an investment strategy that may build wealth, we can help. Our service is designed to help investors navigate through dynamic market conditions and realise their financial goals.

Our extensive market experience means you can enjoy the confidence that comes from the superior education and insights we provide. You can expect premium service supported by our proven risk management expertise, advanced portfolio monitoring tools and client nominated target gearing alerts.

At Leveraged we're proud of our heritage. We are one of the first and longest continually operating margin lending specialists in Australia. We are a wholly owned subsidiary of Bendigo and Adelaide Bank, which has more than 150 years of banking, investment and lending expertise.

More information

To find out whether the Direct Investment Loan is right for you, contact us.

Call 1300 307 807

Email customerservice@leveraged.com.au

Visit www.leveraged.com.au

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