

# Direct Investment Loan

Specifically designed for the self-directed investor.

The Direct Investment Loan may be suitable if you:

- Want to increase your investment capacity.
- Believe that borrowing to acquire and build your investment portfolio over the medium to long term is a suitable strategy for your financial goals and risk appetite.
- Want to manage your own margin loan facility.

## What is the Direct Investment Loan?

The Direct Investment Loan is our lower interest rate margin loan tailored for investors who prefer to manage their own margin loan facility.

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 (ETFs) and listed investment companies. These are mortgaged to the lender as security for the loan and the amount you owe.

With a Direct Investment Loan, you can borrow to build an investment portfolio or leverage an existing portfolio thereby boosting your investment capacity.

The minimum Credit Limit you can apply for is \$20,000. The maximum Credit Limit you may be able to apply for is \$500,000. Lending criteria applies.

The Direct Investment Loan is available for individual borrowers including joint borrowers. (Not available for Trust, Company or Guarantor applicants).

## What are the benefits?

### Increase the amount you already have available to invest

Borrowing to acquire an asset is called gearing or leverage. The net return on an investment includes growth in its value plus distributions less transaction costs and taxes. If over your planned investment horizon, the net return on your investment exceeds your borrowing costs then by borrowing to invest you will generally earn a higher after-tax return than if you had invested without borrowing.

Conversely, If the net return on your investment is less than your borrowing costs you may earn a lower return or incur a larger loss than if you had invested without borrowing, or not invested at all.

### Diversify an existing investment portfolio without selling

You may be able to borrow against a portfolio of Acceptable Investments that you already own. You can then use the borrowed money to acquire other investments without selling your existing portfolio. These investments may be in a different range of asset classes, industries and companies.

Investing in a range of different assets is called diversification and it is an investing strategy that may reduce some of the financial risks associated with investing. Whether diversification changes your risk depends on your investment borrowing decisions and your personal circumstances.

### Tax Effectiveness

You may be entitled to claim an income tax deduction for some or all of your borrowing costs depending on your individual circumstances.\*

### Flexibility

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

- Integration with selected online brokers
- Online access to view your portfolio
- A variety of interest rate options
- A wide selection of Acceptable Investments

## What are the potential risks?

Gearing can magnify gains as well as losses. It is possible that the performance of your investments may change, which will result in you earning a lower return or incurring a larger loss than if you had not borrowed to invest.

You may be required to repay some, or all of your loan at short notice which may include you paying an additional amount into your Loan Account or selling some/all of the mortgaged investment portfolio. The Lender may also sell all, or part, of the investment portfolio. Please read the PDS for more information.

## Features of the Direct Investment Loan

Choose your broker	Connectivity with selected online brokers.
Lower interest rate	Our lowest variable interest rate.
Invest in a wide range of assets	Invest in a wide range of Acceptable Investments, including shares, ETF's and listed investment companies.
No minimum loan amount	No minimum loan amount on which interest is charged. No minimum amounts for drawdowns or repayments.
No application or establishment fee	There are no application or establishment fees.
24/7 online access	Access your statements and Loan Account through Leveraged 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.

## About Leveraged

Established in 1991, we're proud to be a margin lending specialist in Australia, and a wholly-owned subsidiary of Bendigo and Adelaide Bank.

We offer a choice of multiple margin loan solutions and additional features, a diverse and frequently reviewed investment list and we connect with most major online platforms and selected brokers.

**More information:** To find out more about the Direct Investment Loan, please contact us.  
**Call** 1300 307 807    **Email** [customerservice@leveraged.com.au](mailto:customerservice@leveraged.com.au)    **Visit** [leveraged.com.au](https://www.leveraged.com.au)

\*This information does not constitute financial or tax advice. We recommend that you obtain your own independent financial and tax advice on the risks and suitability of this type of investment and to determine whether your interest costs will in fact be fully deductible in the current financial year in your particular circumstance.

Gearing involves risk. It can magnify your returns; however, it may also magnify your losses.

The Leveraged Direct Investment Loan is issued by Leveraged Equities Limited ABN 26 051 629 282, AFSL 360118 ("Lender") as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 ("Bendigo"). This information is correct as at 26/02/2025. The information provided is general advice only and does not take into account your personal objectives, financial situation or needs. This information must not be relied upon as a substitute for financial planning, legal, tax or other professional advice. Please consider your personal circumstances, consult a professional investment adviser and read the Product Disclosure Statement and Incorporated Statements (together, the 'PDS') and Product Guide, together with the terms and conditions applying to the product or service available at [www.leveraged.com.au](https://www.leveraged.com.au) or call 1300 307 807 before making an investment decision in relation to this product. Terms, conditions, fees, charges and normal lending criteria apply. The Direct Investment Loan is not available for companies, trusts, guarantor or self-managed superannuation fund applicants. (2120059-2119877) (02/25)