

Rewards Plus

Earn Qantas Points with Leveraged.

Rewards Plus is an additional feature available with the Margin Loan or Investment Funds Multiplier. It may be suitable if you:

- Enjoy the benefits of membership of the Qantas Frequent Flyer program
- Want another way to earn Qantas Points to redeem on flights, flight upgrade awards, products from the Qantas Store, hotels, wine and more

At Leveraged, we know earning Qantas Points can be important to a lot of people. That's why we'd like to offer you a way to earn points – through your margin loan with Rewards Plus.

Rewards Plus combined with your margin loan may regularly increase your Qantas Points balance, keep your Frequent Flyer membership active and help you to enjoy the benefits you want sooner.

A margin loan with Rewards Plus

A margin 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, listed investment companies and managed funds.

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.

Discover how Rewards Plus can work for you

With Rewards Plus you can earn Qantas Points based on your loan balance. The number of Qantas Points you earn depends on your daily loan balance and if you have a variable loan, points are credited monthly to your Frequent Flyer account. If you choose to have a fixed loan, your Qantas Points can be credited to your Frequent Flyer account when your interest is paid.

Here's an example of how it works

Assume your variable rate loan is \$240,000. In this scenario the Qantas Points that accrue for the day are approximately 263 (40,000 points multiplied by \$240,000 divided by \$100,000 divided by 365 days in the year).

If your variable rate loan remains at \$240,000 for a month, the Qantas Points awarded for the month will be around 7,890 (263 points per day multiplied by 30 days in the month, assuming that month has 30 days).

The higher your loan balance, the more Qantas Points you could earn – meaning you could be taking off to many destinations around the world.

And best of all, Rewards Plus offers you uncapped points potential.

Rewards Plus schedule of points

The tables below show how many Qantas Points you could potentially earn using Rewards Plus.

Margin Loan and Investment Funds Multiplier

You earn Qantas Points based on your loan balance. This is valid for accounts opened after 1 August 2016.

Loan balance	Qantas Points
Less than \$150,000	Up to 30,000 points per \$100,000 p.a. pro-rata
\$150,000 to \$499,999	Up to 40,000 points per \$100,000 p.a. pro-rata
\$500,000 to \$999,999	Up to 50,000 points per \$100,000 p.a. pro-rata
\$1,000,000 or greater	Up to 60,000 points per \$100,000 p.a. pro-rata

For Rewards Plus package interest rates and fees, visit www.leveraged.com.au/rates-and-fees

The professional's choice

For those interested in putting in place an investment strategy to help 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. As a wholly owned subsidiary of Bendigo and Adelaide Bank, we are backed by the strength of more than 150 years of banking, investment and lending expertise.

For more information

If you would like to know more about Rewards Plus, including the current interest rate[#], speak with your financial adviser, or contact us.

Call 1300 307 807
Email info@leveraged.com.au
Visit www.leveraged.com.au

Issued by Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). This information is correct as at 1 July 2015. This contains general advice only and doesn't take into account your personal objectives, financial situation or needs. Please consider your personal circumstances, consult a professional investment provider and read the PDS and Product Guide, available to download from www.leveraged.com.au before making an investment decision. ^Qantas Points are earned and transferred to your Qantas Frequent Flyer membership account in accordance with the Leveraged Equities Margin Loan Terms and Conditions available in the Product Guide. Points earned on fixed interest loans with upfront interest payments are usually credited in the month after payment is made. #If you have an existing Margin Loan or Investment Funds Multiplier and your request to participate in Rewards Plus is accepted, the variable interest rate applicable to your Facility may increase. *You must be a member of the Qantas Frequent Flyer program to earn Qantas Points on selected products offered by Leveraged Equities, subject to the terms and conditions of the Qantas Frequent Flyer program which are available at qantas.com/terms. Qantas is not responsible for the information provided by Leveraged Equities and does not issue, endorse or provide any advice, opinion or recommendation about Leveraged Equities products. Qantas Points are earned in accordance with Leveraged Equities. (1396324-1396322) (11/19)