

Rewards Plus

Earn Qantas Points with Leveraged

Rewards Plus is an additional feature available on all Leveraged Equities margin loan products including Margin Loan, Investment Funds Multiplier (IFM) and Direct Investment Loan (DIL), that enables you to earn Qantas Points based on the loan balance.* You may consider this feature^ if you:

- Are a member and enjoy the benefits of the Qantas Frequent Flyer program.
- Want another way to earn Qantas Points to redeem on flights, flight upgrades, products from Qantas Marketplace, hotels, wine and more.



At Leveraged, we know earning Qantas Points can be important to our customers. That's why we'd like to offer you a way to earn more Qantas Points through Rewards Plus.

Rewards Plus combined with your Leveraged Equities Margin Loan, Investment Funds Multiplier (IFM) or Direct Investment Loan (DIL) will help increase your Qantas Points balance and get you to your dream trip faster.

Best of all, Rewards Plus offers you uncapped points potential.

You can apply the Rewards Plus feature when applying for a margin loan with Leveraged. If you already have a Leveraged Equities margin loan, you can simply apply Rewards Plus with the Leveraged Reward Plus Application form available on our website.

What is a margin loan

A Leveraged Equities 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 (ETFs), Listed Investment Companies (LIC's) and managed funds.# These are mortgaged to the lender as security for the loan and the amount you owe.

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.

With a Leveraged Equities margin loan, you can borrow to build an investment portfolio or leverage an existing portfolio thereby boosting your investment capacity.

Yet it's worth remembering that 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 margin loan balance. The number of Qantas Points you earn depends on your daily loan balance. If you have a variable loan, Qantas Points are credited monthly to your Qantas Frequent Flyer account, and if you choose to have a fixed loan, your Qantas Points can be awarded to your Qantas Frequent Flyer account when your interest is paid.**

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 the loan balance of your Margin Loan or Investment Funds Multiplier.

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

Direct Investment Loan

Loan balance	Qantas Points
Up to \$500,000	60,000 points per \$100,000 p.a. pro-rata

Here's an example of how it works

Assume your variable rate loan is \$240,000.

In this scenario the Qantas points that are awarded for a 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).

For a fixed loan, Qantas Points are awarded based on the fixed amount. For example, a \$300,000 fixed loan is eligible to earn 40,000 Qantas Points per \$100,000 pro-rata, as the loan amount sits within the tier \$150,000 – \$499,000. The amount of Qantas Points you could earn is 120,000 (40,000 Qantas Points x \$300,000/\$100,000).

The higher your loan balance, the more Qantas Points you could earn.

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: Ask your financial adviser about Rewards Plus, or contact us.

Call 1300 307 807 Email customerservice@leveraged.com.au Visit leveraged.com.au

* You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply, however Leveraged has arranged for this to be waived for new customers who join Qantas Frequent Flyer via this webpage: <https://www.qantas.com/au/en/frequent-flyer/discover-and-join/join-now.html/code/leveraged>

^ If your request to participate in Rewards Plus is accepted, the variable interest rate applicable to your facility may increase. For more information, refer to the 'Rewards Plus' section of the Leveraged Terms & Conditions.

Managed Funds are not available on the Direct Investment Loan (DIL).

** Points earned on fixed interest loans are usually awarded to the linked Qantas Frequent Flyer account in the month after the interest payment is made.

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 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 financial 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, before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser. Qantas Points are earned and transferred to the linked Qantas Frequent Flyer membership account in accordance with the Leveraged Equities Facility Terms and Conditions. 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. Any enquiries in relation to Qantas Points that are earned through a Leveraged Equities Product should be made directly to Leveraged Equities. (2213708-2250180) (10/25)