



ANZ Investment Lending

Transfer of your ANZ Share Investment Loan to Leveraged Equities

ANZ Share Investment Loan Details:
Account Number: 9999999
Account Name: MR BEN JORDAN

Thank you for being a valued customer of ANZ Investment Lending.

We are writing to let you know that your ANZ Share Investment Loan is to be transferred to Leveraged Equities Limited ABN 26 051 629 282 ("Leveraged"), a wholly owned subsidiary of Bendigo and Adelaide Bank Limited.



Notice of the Transfer Date

The **Transfer Date** will be 1 April 2023 or such later transfer date as we notify to you. If there is to be a delay in the Transfer Date, we will notify you of the revised Transfer Date before 1 April 2023.

The effect of the transfer

On and from the Transfer Date, our rights and obligations under your ANZ Share Investment Loan contract will be transferred to Leveraged (in accordance with our novation rights under your ANZ Share Investment Loan contract). From that time, we will cease to be the lender under the loan contract and Leveraged will take our place.

Why is this happening?

The decision to transfer ANZ Share Investment Loans to Leveraged is part of our strategy to focus on core banking services. We have chosen to transfer to Leveraged, one of Australia's most experienced margin lenders. Leveraged was named Money magazine's Margin Lender of the Year 2022.

What changes can you expect?

Together, ANZ and Leveraged are committed to achieving a smooth transfer of your ANZ Share Investment Loan contract to Leveraged.

At the time of transfer, you will:

- retain the same credit limit
- retain the same loan interest rate schedule
- continue with any fixed interest rate at the same rate and maturity (if applicable).

Current Facility Features and Details

Your key facility details are as follows:

Credit Limit	\$1,000,000
Variable Interest rate	9.99%

Fixed loan amount	\$550,000
Fixed interest rate	9.99%
Fixed interest expiry date	28/06/2023

Fixed loan amount	\$200,000
Fixed interest rate	9.88%
Fixed interest expiry date	29/06/2023

Fixed loan amount	\$60,000
Fixed interest rate	9.77%
Fixed interest expiry date	30/06/2023

V2 Plus Linked Investment Account	Yes
Options enabled	Yes
Managed Funds	Yes
Regular Geared Savings Plan enabled	Yes

Notice of required changes to your ANZ Share Investment Loan contract

As Leveraged is to become the lender under your ANZ Share Investment Loan contract, it is appropriate that we make some changes to the terms and conditions applicable to your loan contract. The purpose of these changes is to facilitate the continued provision and administration of your loan by Leveraged.

The changes that are being made to the terms and conditions of your ANZ Share Investment Loan contract are those shown in the amended copy of the ANZ Share Investment Loan terms and conditions (named Leveraged Equities Share Investment Loan terms and conditions), which can be found at anz.com/investmentlending under **Important Documents**. This email serves as notice to you that these changes will take effect on and from the Transfer Date.

Funds in your ANZ V2 Plus Account

Your existing ANZ V2 Plus Account will cease to be a linked investment account under your loan contract. Bendigo and Adelaide Bank Limited, the parent company of Leveraged, will offer a new linked investment account through its Adelaide Bank division, to be held on your behalf by Leveraged's nominee. Accordingly, your consent is being sought below for a transfer of the cash balance in your ANZ V2 Plus Account to this new account. Further details about this are outlined in the "What you need to do" box below.

Notice of change of Controlling Participant

Currently, ANZ Margin Services Pty Limited is the Controlling Participant of your Participant Sponsored Holding. As a part of the transfer of your ANZ Share Investment Loan contract to Leveraged, it will also be necessary to change the Controlling Participant of your Participant Sponsored Holding. Attached to this email is a notice relating to this change.

Direct debit arrangements

Your existing direct debit arrangement with ANZ will not transfer to Leveraged and you will need to set up a new arrangement with Leveraged. This will be particularly important if you have a Regular Geared Savings Plan in place. New Direct Debit forms will be included in a letter that Leveraged will send you shortly.

Option Transactions

You may currently enter into option contracts in respect of Approved Securities (collateral) under your loan. An important change to your ANZ Share Investment Loan contract is that from the Transfer Date, 'Option Transactions' will no longer be available under your existing ANZ Share Investment Loan terms.

If you wish to continue to hold or trade in options positions from the Transfer Date, you will need to do so on the terms set out in Leveraged's Share Investment Loan Exchange Options Plus Agreement (EOPA) available at leveraged.com.au/anz. The Exchange Options Plus Application Form will be provided in the letter from Leveraged.

What you need to do

Keep an eye out for a letter from Leveraged

Leveraged will soon send you a letter containing forms that they will ask you to complete and return to assist with the transfer of your loan contract. You will need to complete and sign the pre-filled forms and return them to Leveraged by 17 March 2023.

To ensure you receive these documents and other important updates, please check your details below are correct (Please contact us as soon as possible if the below is no longer current):

Postal address: 833 COLLINS STREET
DOCKLANDS VIC 3008

Provide your consent to transfer the balance of your ANZ V2 Plus Account

You currently have an ANZ V2 Plus Account linked to your ANZ Share Investment Loan contract. This account will not be transferred to Leveraged. In order for Leveraged to continue to operate your loan contract in conjunction with a Linked Investment Account, Leveraged is proposing that an Adelaide Cash Management Account¹ is established on your behalf before the Transfer Date.

We are seeking your consent to transfer the balance of your ANZ V2 Plus account to your new Adelaide Cash Management Account, with the transfer to take place on or after the Transfer Date.

You can provide your consent in any of the following ways:

- Reply to this email
- Contact us via phone on 1800 639 330, Monday to Friday 8am – 6pm (Sydney/Melbourne time) or
- Email us at investmentlending@anz.com

Your ANZ V2 Plus cash account will be closed shortly after the Transfer Date.

Update your dividend instructions

If you have your dividends directed to your ANZ V2 Plus Account or your ANZ Share Investment Loan, you will need to provide new instructions to the share registries, about where you want the dividends to be paid. Alternatively, you can request Leveraged to send these instructions on your behalf once your loan has transferred.

Download your information from My Portfolio

My Portfolio will close at the time of the transfer of your ANZ Share Investment Loan contract. It is important that you download your statements and any other transaction information before the transfer. Your final monthly statement will be sent to you via post.

Can I trade during the transfer period?

You can continue to trade in your usual manner right through the transfer process. However, to allow us to move your loan account to Leveraged, we won't be able to process some requests (e.g. stock transfers, banking or options-related requests) for a short period. Details of cut-off dates for all account requests are available at leveraged.com.au/anz

What if I don't want my loan to transfer to Leveraged?

If you would like to:

	Form to be completed	Download from
• refinance to another lender	Investment Lending Refinancing Request form	anz.com/investmentlending Return before Friday 24 March 2023
• close your ANZ Share Investment Loan before the transfer to Leveraged	Account Closure form	

How you can contact us

If you have any questions about these changes, you can find more information by visiting leveraged.com.au/anz. Please contact ANZ Investment Lending on **1800 639 330**, Monday to Friday 8am – 6pm (Sydney/Melbourne time) or email us at investmentlending@anz.com and we will be happy to assist.

Yours sincerely,

Kim Pearson
ANZ Investment Lending Product Owner

Contact us



Call 1800 639 330
Monday – Friday, 8am – 6pm
(Sydney/Melbourne time)



Email Us
investmentlending@anz.com



Visit us online
anz.com/myportfolio/

Important information

¹ More information on the Adelaide Cash Management Account will be provided by Leveraged.

This is a service email which has been sent to ANZ Investment Lending clients for information purposes regarding the service we provide. You cannot unsubscribe from these types of communications.

The ANZ Share Investment Loan is provided by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZ").

This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. ANZ recommends that you read the ANZ Share Investment Loan Product Disclosure Statement and the ANZ Investment Lending Terms and Conditions which are available from anz.com/investmentlending or by calling the Client Services Team on 1800 639 330 before deciding whether to acquire, or to continue to hold, the product.

The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Securities Exchange (ASX Group), Sydney Stock Exchange (SSX) and Cboe (previously known as Chi-X), at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). Disclosure documents relating to ANZ Share Investing products and services are available on www.anzshareinvesting.com or by calling us on 1300 658 355. ANZ is the issuer of the ANZ Cash Investment Account, ANZ Share Investment Loan and V2 PLUS Account. The obligations of CMC Markets Stockbroking are not guaranteed by ANZ. CMC Markets Stockbroking and ANZ are not representatives of each other.

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