

Summary of key changes to the ANZ Share Investment Loan Terms and Conditions effective from the transfer date.

Change	Description	Page reference(s)
References to ANZ Investment Lending	From the transfer date, our rights and obligations under the ANZ Share Investment Loan contract will be transferred to Leveraged Equities. References to ANZ, ANZ Margin Services or the ANZ Share Investment Loan including the ABN and AFSL have been replaced with the applicable details for Leveraged Equities, a wholly owned subsidiary of Bendigo and Adelaide Bank Limited.	Throughout the entire document
Contact details	We have updated all ANZ contact details to Leveraged Equities contacts. This includes all relevant phone numbers, addresses and websites.	Throughout the entire document
Privacy Policy	The ANZ Privacy policy has been replaced by the Leveraged Equities policy available at leveraged.com.au/policies/privacy-policy	3, 24, 25
Direct Debit	All agreements and arrangements you have made with ANZ to debit an amount from your nominated account (whether under the sweep function or as separately agreed with ANZ) will no longer apply. If you need to set up the same arrangements with Leveraged Equities, you must complete a Nominate a Bank Account form available at leveraged.com.au/anz or leveraged.com.au/forms	4, 30
Options	To continue using Options, your Options terms must be replaced and agreed to with the terms and conditions in the Exchange Options Plus Agreement provided by Leveraged Equities.	6, 10, 32
Restricted Securities	We have removed the term and definition of Restricted Securities and replaced this term with 'Concentration Limit' to better align with the Approved Investment List offered at Leveraged Equities. More information is available at leveraged.com.au/ail	6, 33
Margin call notification	In the event of a margin call, all notices will be made to the borrower personally on the details provided on the loan and cannot be made to an Authorised Person. If you would like to instigate a process where your Authorised Person is notified instead, who then has the obligation to notify you, please contact Leveraged Equities directly on 1300 307 807 (conditions apply).	7
Fees and Charges	Your fees and charges will remain the same. Where Leveraged Equities fees are more favourable to you, then Leveraged Equities will apply those fees. Further details are available at leveraged.com.au/rates	8, 20, 32
Regular Geared Savings Plan and Monthly Contribution	We have replaced references to the ANZ <i>Monthly Contribution to Monthly Drawdown</i> to better reflect Instalment Plus, which is the equivalent feature at Leveraged Equities. Additionally, the requirement to open a Cash Management Account for this feature has been removed as Leveraged Equities only requires that you select your own cheque or savings account and grant a direct debit authority to facilitate the payment of 'Your Monthly Contributions' (as defined in the terms).	9, 31, 32
Banking Code of Practice	The Banking Code of Practice has not been adopted by Leveraged Equities and has been replaced by <i>Code</i> where relevant.	9, 20, 26, 30, 31
Linked Investment Account	The ANZ V2 Plus Account linked to your ANZ Share Investment Loan will be closed and replaced by a new cash management account provided by Adelaide Bank – a division of Bendigo and Adelaide Bank.	9, 11, 31, 32
CHESS Sponsorship	Your CHESS Sponsor will change from ANZ Margin Services Pty Ltd to Pirie Street Custodian Ltd.	16, 34
Set-off	We have included this sentence to clause 31.1. <i>We may also set-off any amount owing by us to you (whether or not due for payment) against any amount owing by you to us (whether or not due for payment).</i>	26
Nominee definition	We have included the additional nominees: (a) Pirie Street Custodian Ltd (ABN 64 004 742 581); (b) Pirie Street Nominees Pty Ltd (ABN 69 077 851 622); or (c) such other replacement nominee as approved by Leveraged Equities.	33