

COMMSEC MARGIN LOAN APPLICATION INSTRUCTIONS FOR FINALISING YOUR APPLICATION - KEEP THIS PAGE FOR YOUR RECORDS

Thank you for choosing CommSec Margin Lending. Please follow the instructions below to complete your application. If you need help, please contact us on **13 17 09** between 8am and 6pm Sydney time, Monday to Friday.

NEXT STEPS TO COMPLETE YOUR APPLICATION:

Step 1:	Fill in all incomplete sections of this application form
Step 2:	Print the form and sign
Step 3:	Attach Proof of ID and required Supporting Documents (if applicable)
Step 4:	Attach any optional requests ^ (if applicable)
Step 5:	Send your application form along with all attachments:

POST:	EMAIL:	FAX:
<p>(no postage necessary)</p> <p>CommSec Reply Paid 60768 Australia Square NSW 1214</p>	<p>(scanned)</p> <p>marginloanapps@commsec.com.au</p>	<p>1300 369 526</p>

WHAT HAPPENS AFTER YOU SEND YOUR APPLICATION

- Once received, your application will be assessed and in most cases, your loan will be opened within 1-2 business days. If additional information is required, we will be in touch with you.
- If you are new to CommSec, you will receive your Client ID via email - you can use this with the password you have provided to us to access the website.
- Once your loan is opened, the new Margin Loan trading account will appear on your Portfolio summary on the website.
- You can then transfer your initial contribution of cash or securities and start using your loan.

HOW TO USE THIS FORM:

- THIS FORM CAN BE COMPLETED ELECTRONICALLY BY ENTERING YOUR RESPONSES INTO THE EMPTY FIELDS.
- ALTERNATIVELY, PLEASE PRINT AND COMPLETE - ENTER YOUR RESPONSES CLEARLY USING CAPITAL LETTERS.

APPLICANT DETAILS

COMPULSORY

By signing the "Acknowledgement & signatures" Section of this Application Form, you indicate that you wish to apply to Commonwealth Bank of Australia ("the Bank", "we" and "us") for a CommSec Margin Loan under the terms of the CommSec Margin Loan Terms and Conditions and Commonwealth Securities Limited ("CommSec" is to provide transfer and settlement services as sponsoring broker, on the basis of the CommSec General Conditions of Trade, Trading Rules and Conditional Order instructions, to facilitate your use of a CommSec Margin Loan Account.

BORROWER

TITLE GIVEN NAME(S) MIDDLE NAME

SURNAME

OTHER NAMES KNOWN BY GENDER M F DATE OF BIRTH DD / MM / YYYY

TRADING EXPERIENCE

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

SUBURB STATE POSTCODE

POSTAL ADDRESS (if same as residential address write 'As above')

SUBURB STATE POSTCODE

E-MAIL ADDRESS * *As a minimum please provide your e-mail address and mobile phone number

PLEASE TICK TO INDICATE YOUR PREFERRED CONTACT NUMBER
 HOME WORK PHONE MOBILE PHONE*

TAX FILE NUMBER MARKETING PREFERENCE
 (If selected you are nominating that you do not wish to receive promotional material, including information about initial public offerings from CommSec).

COUNTRY OF CITIZENSHIP (Please list the country or countries you are a citizen of)

COUNTRY OF RESIDENCE (Please list the country or countries you reside in)

COUNTRY OF TAX RESIDENCE (Please list the country or countries you are required/liable to pay tax or submit a tax return in)

CUSTOMER IDENTIFICATION*

* If Identification was not completed electronically in this application process and is still required, please refer to the Required Supporting Documents section to confirm how you can verify your identity.

APPLICANT FINANCIAL DETAILS

COMPULSORY

CommSec requires this information to assess whether the limit you are applying for is not unsuitable.

Please complete this section accurately. You will be required to provide supporting verification documentation as described in the Required Supporting Documents section for the income and commitment values you enter below.

HOUSEHOLD INFORMATION

Please enter the number of 'Households' plus the number of adults and dependants residing in each household that are associated with this application. A 'Household' is defined as *residences that are for non-investment purpose*.

NUMBER OF HOUSEHOLDS THE BORROWER RESIDES IN		
	NUMBER OF ADULTS	NUMBER OF DEPENDANTS
HOUSEHOLD 1		
HOUSEHOLD 2		
HOUSEHOLD 3		

INCOME AND COMMITMENTS

Do not include any values relating to the Margin Loan that you are applying for (including security / income). Please enter the amount of zero dollars (0) or not applicable (N/A) where any fields are not relevant.

ANNUAL GROSS INCOME	BORROWER 1
ANNUAL GROSS BASE SALARY	\$
ANNUAL GROSS COMMISSIONS / BONUS PAYMENTS	\$
ANNUAL GROSS RENTAL INCOME	\$
ANNUAL GROSS SHARES / MANAGED FUNDS / CASH INVESTMENTS INCOME (e.g. dividends and interest)	\$
ANNUAL GROSS OTHER INCOME (Must be detailed below in order to be considered)	\$
ANNUAL GROSS OTHER INCOME DETAILS	
TOTAL ANNUAL GROSS INCOME	\$

MONTHLY COMMITMENTS

MONTHLY MORTGAGE PAYMENTS (Primary Residence)	\$
MONTHLY RENTAL PAYMENTS	\$
MONTHLY MORTGAGE PAYMENTS (Investment Properties)	\$
MONTHLY LEASE / PERSONAL / CAR LOAN PAYMENTS	\$
MONTHLY CREDIT / STORE CARDS PAYMENTS	\$
MONTHLY LIVING EXPENSES (e.g. food, clothing, education, utilities etc, excluding any commitments that are separately provided)	\$
OTHER MONTHLY COMMITMENTS (Please provide details below)	\$
OTHER MONTHLY COMMITMENT DETAILS (e.g. may include HECS/HELP payments, Court Ruled Child Maintenance payments etc)	
TOTAL MONTHLY COMMITMENTS	\$

APPLICANT FINANCIAL DETAILS

COMPULSORY

STATEMENT OF FINANCIAL POSITION

ASSETS

BORROWER 1

PROPERTY (Primary Residence)	\$
PROPERTY (Investment Properties)	\$
CASH	\$
INVESTMENTS (Shares & Managed Funds)	\$
OTHER INVESTMENTS / ASSETS (Must be detailed below in order to be considered)	\$
OTHER INVESTMENT/ ASSETS DETAILS	
TOTAL ASSETS	\$

BORROWER 1

 LIABILITIES ¹

 LIMIT ²

BALANCE

 REMAINING TERM³

LIABILITIES ¹	LIMIT ²	BALANCE	REMAINING TERM ³
NUMBER OF MORTGAGES (Primary Residence)			
MORTGAGE (Primary Residence) 1	\$	\$	YY/MM
MORTGAGE (Primary Residence) 2	\$	\$	YY/MM
TOTAL MORTGAGE (Primary Residence)	\$	\$	
NUMBER OF MORTGAGES (Investment Property)			
MORTGAGE (Investment Property) 1	\$	\$	YY/MM
MORTGAGE (Investment Property) 2	\$	\$	YY/MM
MORTGAGE (Investment Property) 3	\$	\$	YY/MM
TOTAL MORTGAGE (Investment Property)	\$	\$	
MORTGAGE DETAILS ⁴			
LEASE / PERSONAL / CAR LOANS (Balance)		\$	YY/MM
CREDIT / STORE CARDS (Total Limits)	\$		
OTHER LIABILITIES (Please provide details below)	\$	\$	YY/MM
OTHER LIABILITIES DETAILS			
TOTAL LIABILITIES	\$		

¹ If you have more than two (2) residential or three (3) investment property mortgages please photocopy this sheet and provide additional details separately. Enclose the additional copies with the application together with the supporting documentation.

² For home loan redraw facilities this is your current loan balance plus funds available for redraw e.g. if you have a loan balance of \$250,000 and have made advance payments of \$50,000, your 'Limit' will be \$300,000 and your 'Balance' \$250,000. If you have not made any advance payments your Balance and Limit will be the same.

³ The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.

⁴ If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

REQUIRED SUPPORTING DOCUMENTS

COMPULSORY

Please nominate and provide the relevant supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details section above. You may scan or photocopy any of these documents and send them with this form via email, fax or post.

PROOF OF IDENTIFICATION

- ALL APPLICANTS
- Electronic Identification Provided; **OR**
 - Certified photocopy of ID (e.g. Passport / Drivers Licence) required¹

VERIFICATION OF INCOME , COMMITMENTS AND LIQUID ASSETS

Existing Commonwealth Bank Customers

If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans, or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section(s) below:

ACCOUNT NAME ² (or Borrower Name)	BSB (if applicable)	ACCOUNT/LOAN/ CREDIT CARD NO.	PRODUCT NAME/TYPE

EXISTING
COMMONWEALTH
BANK CUSTOMER

Individual Applicants that qualify as a Wholesale Client

You are not required to provide the supporting verification documentation if you qualify as a Wholesale Client³ (under the Corporations Act 2001 (Cth)) by providing us with a copy of a certificate issued by a qualified accountant that states that you:

- have a gross income of \$250,000 or more for the last two (2) financial years; or
- have net assets of \$2,500,000 or more

If applicable, please nominate how you will be providing the certificate:

- A qualified accountant has completed the 'Certificate by a Qualified Accountant' available on our website: www.comsec.com.au > Support > Forms and Brochures > Margin Loan; **OR**
- A certified¹ copy of an existing certificate issued by a qualified accountant that is less than two (2) years old

INDIVIDUAL
APPLICANT
WHOLESALE
CLIENTS

Proof of Salary, Commissions or Bonus income, which can include:

- The Commonwealth Bank account(s) nominated above; **OR**
- 2 recent payslips (no more than 60 days old); **OR**
- Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); **OR**
- Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); **OR**
- If income is credited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

Proof of Rental Income, which can include:

- The Commonwealth Bank account(s) nominated above; **OR**
- The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); **OR**
- If rental income is credited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

INDIVIDUAL
APPLICANTS

Proof of Shares / Managed Funds Holdings, which can include:

- The CommSec Trading Account nominated above where investments are held; **OR**
- Statements for other Shares / Managed Funds (no more than 60 days old)

Proof of Other Income:

- If 'Other Income' has been specified, provide proof of this recurring income, for consideration

REQUIRED SUPPORTING DOCUMENTS

COMPULSORY

INDIVIDUAL APPLICANTS CONT'D.

Proof of Cash Holdings, which can include:

- The Commonwealth Bank Account(s) nominated above; **OR**
- If cash is held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

Proof of residential and investment property mortgage commitments, which can include:

- The Commonwealth Bank Loan Account(s) nominated above; **OR**
- If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term

Proof of rental commitments, which can include:

- The Commonwealth Bank Account(s) nominated above; **OR**
- The rental agreement, that shows the rental commitment and payment frequency; **OR**
- If rental payments are debited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

Proof of Lease or Personal / Car Loan commitments, which can include:

- The Commonwealth Bank Account(s) / Loan(s) nominated above; **OR**
- If lease or personal / car loan is with another financial institution: The lease agreement or most recent lease / loan statement that shows the commitment value and payment frequency; **OR**
- If lease or personal / car loan payments are debited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

Proof of Credit Card / Store Card commitments, which can include:

- The Commonwealth Bank Account(s) / Credit Card(s) nominated above; **OR**
- The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old)

Proof of Other Commitments:

- If 'Other Commitments' have been specified and details provided, provide proof of this Commitment(s)

SELF EMPLOYED & SOLE TRADER APPLICANTS

2 years company financials:

- P&L and Balance sheet for preceding 2 years; **OR**
- If 2 years company full financials cannot be provided, please provide most recent financial statements and / or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old

If you are a sole trader:

- Full tax returns for preceding 2 years

¹ Refer to the *List of Identification Requirements*, which is also available on our website: www.commsec.com.au > Support > Forms and Brochures > Margin Loan

² If the account is not in the name of the Borrower (e.g. Company name where the Borrower is a director) please enter the Borrower name or both.

³ Once the application has been received and assessed you may be requested to provide supporting verification documentation.

⁴ Bank statements must show the name of the account holder.

LOAN DETAILS

COMPULSORY

CREDIT LIMIT

ENTER THE MAXIMUM BORROWING LIMIT* FOR YOUR MARGIN LOAN (MIN \$20,000)

\$

Your Limit is the maximum amount you wish to borrow through your Margin Loan facility. You are not obliged to borrow up to your maximum amount. *Your *Loan Limit* is subject to our standard credit assessment criteria. We may offer to provide you with a credit limit that is below the level you ask for.

INTEREST PAYMENT DETAILS

If you do not make an election, interest will be added to the *Loan*.

How do you want to pay your monthly interest?

- By Direct Debit. I would like to use my nominated bank account below
- By adding interest to the Loan Balance

FIXED INTEREST RATE OPTION

You can choose to fix the interest rate on all or part of your loan. Call CommSec on **13 17 09** to arrange a fixed *Interest Rate*.

DIRECT DEBIT / CREDIT REQUEST

COMPULSORY

When you wish to deposit funds to your Loan Account (e.g. payments of interest) we can arrange a Direct Debit from your Bank Account. By completing this Direct Debit/Direct Credit Request you are authorising Commonwealth Securities Limited to both direct debit and direct credit your account. Please enter the account details below.

DETAILS OF THE ACCOUNT TO BE DEBITED AND CREDITED

NAME OF FINANCIAL INSTITUTION OR BANK AT WHICH YOUR ACCOUNT IS HELD

ACCOUNT NAME (E.G. MR JOHN BROWN)

BANK STATE BRANCH (BSB)

ACCOUNT NUMBER

The Bank account MUST be in the same name as the applicant details provided in this application. If you wish to use a Bank Account where the Account name is not the same as the applicant details provided in the application, please contact us on 13 17 09 (between 8am and 6pm, Mon to Fri, Sydney time).

Note: Direct Debiting and Direct Crediting is not allowed on all accounts. If in doubt, please refer to your Financial Institution.

ACKNOWLEDGEMENT & SIGNATURES – INDIVIDUAL BORROWERS

COMPULSORY

By signing this application *you* acknowledge that:

1. all information which *you* have given in this application is correct and not misleading in any way; and
2. *you* have read and accept the *CommSec* Margin Loan Terms and Conditions and the *CommSec* Trading Terms and Conditions; and
3. if *you* are an individual *Borrower*, *you* consent to the collection, use and exchange of *your* personal information as set out in the "Privacy Information and Authorisation" section of the *CommSec* Margin Loan Terms and Conditions; and
4. *you* have sought *your* own independent legal and financial advice in relation to *your* obligations under the *CommSec* Margin Loan; and
5. if *we* approve and accept the *Borrower's* application for a *CommSec* Margin Loan then *you* will automatically be legally bound by the Terms and Conditions of the *CommSec* Margin Loan applicable to *you*. No drawings will be allowed, and we may avoid the contract, unless *our* security requirements are satisfied; and
6. by applying for a *CommSec* Margin Loan *you* agree to be bound by the *CommSec* Trading Terms and Conditions; and
7. *you* have read the *CommSec* Financial Services Guide (FSG); and
8. *You* have read the Risk Disclosure Statement for Margin Loan Applicants.
9. *you* acknowledge that the name of individual persons given to the Commonwealth Bank of Australia are true and correct and that the law prohibits the use of false names, as well as the giving or use of a false document in connection with an identification procedure; and
10. If *you* are an individual Trustee of a Trust where there is more than one Trustee, *you* nominate the person listed as 'Applicant 1' in this application to receive margin call notices on *your* behalf; and
11. *you* have read the *CommSec Margin Loan* Product Disclosure Statement (PDS).
12. *You* acknowledge that neither *CommSec*, the Bank nor the Financial institution are required to check the correctness of the details of the Bank Account Provided under the "Direct Debit / Direct Credit Request" section of this application form. *You* authorise and request Commonwealth Securities (APCA User ID No 019108 - Debit and 069346 - Credit) as agent for Commonwealth Bank of Australia to arrange for funds to be debited from *your* specified account. This authorisation is to remain in force in accordance with the terms described in the Direct Debit/Direct Credit Request Service Agreement section of the *CommSec* Margin Loan Terms and Conditions.

ACKNOWLEDGEMENTS – YOU MUST COMPLETE THIS SECTION

1. BORROWING TO INVEST

- Have *you* borrowed any money to provide loan collateral for this margin loan? YES NO
- If yes, is any of that money secured against your primary residential property? YES NO
 - If yes, what is the amount borrowed against the primary residential property? \$

2. RELIABILITY OF INCOME:

- Do *you* have a reliable and stable source of income? YES NO

3. YOUR RESPONSIBILITIES: Are *you* aware that:

- *You* are responsible for managing and regularly monitoring *your* margin loan (in conjunction with *your Adviser* if applicable)
 - *You* are required to clear any *Margin Call* in line with the facility terms
 - *You* must have reserve liquid capital (cash or securities) as an option to cover any *Margin Call* that occurs at short notice, otherwise *we* may be required to sell all or some of the *Financial Products* securing *your Loan*
 - *You* are personally liable for all amounts outstanding on *your Loan* irrespective of the *Financial Products* held
- I UNDERSTAND & ACCEPT

4. MARGIN LENDING RISKS: Are *you* aware that:

- Margin lending risks include, but are not limited to, movements in the Market Value of the *Financial Products* securing the *Loan* and *Interest Rate* movements.
 - At any time, at *our* discretion, *we* may change the *Lending Value* applying to any of the *Financial Products* securing the *Loan* (even to zero), possibly triggering a *Margin Call*
- I UNDERSTAND & ACCEPT

5. MARGIN CALLS: Are *you* aware that:

- *We* will take reasonable steps to contact *you* in the event of a *Margin Call* by phone call, SMS alert or e-mail
 - The *Financial Products* securing *your Loan* may need to be sold to clear the *Margin Call* without reference to *you*
 - If the gearing level on *your Loan* exceeds the *Maximum Gearing Ratio* (at any given time) a *Margin Call* will be triggered
- I UNDERSTAND & ACCEPT

PRINT FULL NAME

SIGNATURE

DATE

OPTIONAL REQUESTS

OPTIONAL

The Optional Request forms are available to download from the confirmation page of your online application or by calling us on 13 17 09. Please attach the relevant supporting documents with your Optional Request as indicated.

REQUEST TYPE	FORMS & SUPPLEMENTARY SUPPORTING DOCUMENTS
3RD PARTY COLLATERAL / MORTGAGOR	<ul style="list-style-type: none"> • <i>Third party mortgager request</i> <p>All applicants: Proof of Identity:</p> <ul style="list-style-type: none"> • CommSec account / CBA bank account / CBA credit card details provided; or • Certified photocopy of ID (e.g. Passport / Drivers Licence)# <p>Trusts Applicants: Proof of Identity</p> <ul style="list-style-type: none"> • CommSec account / CBA bank account / CBA credit card details provided; or • Certified photocopy of the front page of the Trust Deed containing the trust name, the schedule page and the signature page. (The Deed must be certified by a prescribed person other than a trustee for ID purposes.#) <p>Trust as a Third Party Mortgagors where the Trust has over \$500,000 total loan exposure with the Bank</p> <ul style="list-style-type: none"> • Refer to the Trust Applicant’s Proof of Identification section of the Required Supporting Documents,
LOAN REFINANCE	<ul style="list-style-type: none"> • <i>Refinance Request</i> • Copy of recent statement for existing margin loan
STOCK TRANSFER	<p>From an existing CommSec Account</p> <ul style="list-style-type: none"> • Contact us on 13 17 09. No supporting documents required. <p>From another broker</p> <ul style="list-style-type: none"> • <i>Broker to Broker Transfer Request</i> • Current copy of CHESS sponsored holding statements; or a statement from your Broker <p>Lodging Issuer-Sponsored Stock</p> <ul style="list-style-type: none"> • <i>Issuer to CHESS Transfer Request</i> • Copy of recent holding/dividend statement for each issuer-sponsored holding <p>Changing the beneficial ownership of the stock</p> <ul style="list-style-type: none"> • <i>Off-Market Transfer Request</i> • Refer to the requirements on the form <p>Note: The Original Off-Market Transfer form <i>must</i> be returned by <i>POST</i>.</p>
MANAGED FUND TRANSFER	<ul style="list-style-type: none"> • <i>Managed Fund Lodgement and Statutory Declaration form</i> • Copy of current Managed Fund Holding Statement (less than 30 days old) • Completed managed fund application form
STARTING A REGULAR GEARING PLAN	<ul style="list-style-type: none"> • <i>Regular Gearing plan request</i> • Relevant managed fund application form
ADDING AN ADDITIONAL AUTHORITY	<ul style="list-style-type: none"> • <i>Additional Authority form</i> <p>Proof of Identity:</p> <ul style="list-style-type: none"> • CommSec account / CBA bank account / CBA credit card details provided or • Certified photocopy of ID (e.g. Passport / Drivers Licence)#

#Refer to the *List of Identification Requirements*, which is also available on our website: www.commsec.com.au > Support > Forms and Brochures > Margin Loan.

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