

Thank you for requesting this Product Disclosure Statement from Funds Focus.

### ***Fee Reduction***

As highlighted within our offers page, most investment loans typically pay an adviser a trail commission of between 0.3%-0.5%pa. Applications lodged through Wealth Focus receive a rebate enhancing the interest rate you pay.

### ***How to Apply***

Please have a read through the PDS and if you would like to invest the application pages can generally be found towards the back of the document. You will only need to send the application section back with a cheque payable direct to the investment company (not ourselves). You should take note of any minimum investment amounts that may apply.

Then mail the completed application directly to us.

We will then check to ensure your form is completed correctly before forwarding your document on to the investment provider on your behalf.

Wealth Focus Pty Ltd  
Reply Paid 760  
Manly  
NSW 1655

Please note that we are unable to track applications mailed directly to the product provider and therefore cannot guarantee that your discounts have been applied in these instances.

Should you wish to take advantage of our free annual valuation and tax report for all your investments you should complete our broker nomination form for The Wealth Focus Investment Service.

Regards

**Suliman Ravell**  
Managing Director



Before you apply for a BT Margin Loan, we recommend that you read our **Margin Lending Made Easy** brochure. This will provide you with a good understanding of how the product works. You can download this from our website [www.bt.com.au](http://www.bt.com.au) or you can phone our BT Customer Relations Consultants on 1800 816 222 and request them to send one to you.

**BT Margin Lending accepts applications from:**

- An individual or joint individual borrower/s, where they are Australian citizens **and** Australian residents.
- Australian company borrowers. All company directors need to sign as guarantors on the Loan Application Form.
- Australian trustee borrowers (ie family trust, testamentary trust, discretionary trust). For company trustee borrowers, all company directors need to sign as guarantors on the Loan Application Form.

If you have any questions regarding completing the Loan Application Form which follows, and:

**You are a direct investor:**

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at [client.marginlending@btfinancialgroup.com](mailto:client.marginlending@btfinancialgroup.com).

**You are a financial adviser:**

- call BT Adviser Relations on 1800 671 409
- email us at [adviser.marginlending@btfinancialgroup.com](mailto:adviser.marginlending@btfinancialgroup.com).

Phone lines are available Mon – Fri from 8.00am – 6.30pm (AEST).

**You can submit the Loan Application Form and any attachments by:**

-  mail BT Margin Lending  
GPO Box 3917, Sydney NSW 2001
-  fax **This form cannot be faxed**

**The original Loan Application form must be sent to BT Margin Lending.**

**APPROVAL OF YOUR BT MARGIN LOAN**

BT Margin Lending will contact you or your nominated financial adviser to notify you of your loan approval and/or any additional conditions.

Once your BT Margin Loan is approved, you will receive a Welcome Pack and your own personal login details to BTOline which will allow you to monitor your loan 24 hours a day, 7 days a week.

**CONTENTS OF THE BT MARGIN LOAN APPLICATION FORM**

Section 1	Borrower details	pages 35 to 41
Section 2	Loan facility details	page 42
Section 3	Power of attorney and signing section – borrowers and guarantors	pages 43 to 45
Section 4	Optional account details	pages 46 to 65
Section 5	Optional forms	pages 67 to 80

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**! FOLLOW THESE INSTRUCTIONS TO ENSURE THE ACCURATE COMPLETION OF YOUR BT MARGIN LOAN APPLICATION FORM.**

**1. All borrowers and guarantors must read:**

- CHES explanation on page 2
- Risk disclosure statement on page 3
- Privacy disclosure and consent on page 5
- BT Margin Loan Facility Deed on page 8

**2. All guarantors must read:**

- Guarantor and Third Party additional risk disclosure statement on page 4
- Guarantee and Indemnity on page 26

**When you sign the Loan Application Form, you are confirming that you have read, understood and accept each of the documents listed in 1 and 2 above.**

**3. Complete the relevant sections of the Loan Application Form as listed in the checklist below.**

**4. All borrowers** (including individuals/sole traders, individual trustees, companies and company trustees), **and company directors/guarantors and authorised representatives**, who are **not** existing Westpac customers must provide original certified copies of identification documents in accordance with the Anti Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF). Refer to the Proof of Identification Section 4F on page 60 for more information regarding acceptable identification documentation and approved certifiers.

**CHECKLIST FOR EACH TYPE OF BORROWER**

- Complete the relevant sections of the Loan Application Form as listed in this table.
- You may cross [X] the relevant sections as you read, complete and sign them to ensure that you are accurately completing the Loan Application Form.

**BT MARGIN LOAN APPLICATION FORM – MANDATORY SECTIONS FOR COMPLETION PER BORROWER TYPE**

Individual	Individual Trustee	Company	Company Trustee
<input type="checkbox"/> 1A. Individual Borrower Details <input type="checkbox"/> 1B. Additional Individual Borrower Details (for joint applicants only) <input type="checkbox"/> 2A. Refinancing a Margin Loan <input type="checkbox"/> 2B. Margin Call Contact <input type="checkbox"/> 2C. Interest Rate Payment Options <input type="checkbox"/> 3A. Borrowers Power of Attorney <input type="checkbox"/> 3B. Borrowers Signing Section <input type="checkbox"/> All borrowers noted in 1A and 1B who are <b>not</b> existing Westpac customers have been identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60.	<input type="checkbox"/> 1A. Individual Borrower Details <input type="checkbox"/> 1B. Additional Individual Borrower Details (where there is more than one individual trustee) <input type="checkbox"/> 1G. Trust Borrowers Details <input type="checkbox"/> 1H. Trustee Details <input type="checkbox"/> 1I. Beneficiary Details <input type="checkbox"/> 2A. Refinancing a Margin Loan <input type="checkbox"/> 2B. Margin Call Contact <input type="checkbox"/> 2C. Interest Rate Payment Options <input type="checkbox"/> 3A. Borrowers Power of Attorney <input type="checkbox"/> 3B. Borrowers Signing Section <input type="checkbox"/> 4C. Solicitor's Trust Opinion on Trustee Borrowers <input type="checkbox"/> Original Certified copy* of Trust Deed attached <input type="checkbox"/> All borrowers noted in 1A and 1B who are <b>not</b> existing Westpac customers have been identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60.	<input type="checkbox"/> 1C. Company Borrower Details <input type="checkbox"/> 1E. Company Directors and Guarantor Details <input type="checkbox"/> 1F. Private Company Shareholdings <input type="checkbox"/> 2A. Refinancing a Margin Loan <input type="checkbox"/> 2B. Margin Call Contact <input type="checkbox"/> 2C. Interest Rate Payment Options <input type="checkbox"/> 3A. Borrowers Power of Attorney <input type="checkbox"/> 3B. Borrowers Signing Section <input type="checkbox"/> 3C. Guarantors Signing Section <input type="checkbox"/> \$200 cheque for company application fee attached <input type="checkbox"/> All directors/ guarantors noted in 1E who are <b>not</b> existing Westpac customers have been identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60. <input type="checkbox"/> If the company borrower listed in Section 1C is <b>not</b> an existing Westpac customer, the company must be identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60.	<input type="checkbox"/> 1C. Company Borrower Details <input type="checkbox"/> 1E. Company Directors and Guarantor Details <input type="checkbox"/> 1F. Private Company Shareholdings <input type="checkbox"/> 1G. Trust Borrower Details <input type="checkbox"/> 1H. Trustee Details <input type="checkbox"/> 1I. Beneficiary Details <input type="checkbox"/> 2A. Refinancing a Margin Loan <input type="checkbox"/> 2B. Margin Call Contact <input type="checkbox"/> 2C. Interest Rate Payment Options <input type="checkbox"/> 3A. Borrowers Power of Attorney <input type="checkbox"/> 3B. Borrowers Signing Section <input type="checkbox"/> 3C. Guarantors Signing Section <input type="checkbox"/> 4C. Solicitor's Trust Opinion on Trustee Borrowers <input type="checkbox"/> \$200 cheque for company application fee attached <input type="checkbox"/> Original Certified copy* of Trust Deed attached <input type="checkbox"/> All directors/guarantors noted in 1E who are <b>not</b> existing Westpac customers have been identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60. <input type="checkbox"/> If the company trustee borrower listed in Section 1C is <b>not</b> an existing Westpac customer, the company trustee must be identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60.

\* All trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Section 4F.4 on page 61.

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**BT MARGIN LOAN APPLICATION FORM – ADDITIONAL SECTIONS FOR COMPLETION BY SOME BORROWERS**

<input type="checkbox"/> You have selected a Fixed Interest Rate Facility in Section 2C Interest Rate Payment Options.	➤	<input type="checkbox"/> You have read Section 4D Fixed Interest Rate Information and Terms and Conditions. By signing the Loan Application Form, you acknowledge that you have read, understood and accepted these Terms and Conditions.
<input type="checkbox"/> You have requested that your monthly interest cost be debited to your bank account in Section 2C Interest Rate Payment Options.	➤	<input type="checkbox"/> Complete the Direct Debit Request Form on page 69 of the Optional Forms Section of this Application Booklet.
<input type="checkbox"/> You would like the convenience of BT Margin Lending being able to debit and/or credit your bank account on your instruction.	➤	<input type="checkbox"/> Complete the Direct Debit Request Form on page 69 of the Optional Forms Section of this Application Booklet.
<input type="checkbox"/> You are refinancing an existing margin loan with another provider to BT Margin Lending.	➤	<input type="checkbox"/> Complete Section 2A Refinancing a Margin Loan. <input type="checkbox"/> Complete the Loan Refinance Form on page 71 of the Optional Forms Section of this Application Booklet.
<input type="checkbox"/> You have been introduced to this BT Margin Lending facility by a financial adviser.	➤	<input type="checkbox"/> Complete Section 4A Nominated Financial Adviser.
<input type="checkbox"/> You would like to nominate an Authorised Representative on this BT Margin Loan.	➤	<input type="checkbox"/> Complete Section 4B Authorised Representative. <input type="checkbox"/> If your Authorised Representative is <b>not</b> an existing Westpac customer, they have been identified in accordance with AML/CTF requirements which are listed in the Proof of Identification Section 4F on page 60.
<input type="checkbox"/> You are a resident of the state of Tasmania.	➤	<input type="checkbox"/> You must register a power of attorney in a form acceptable to us with the Land Titles Office situated at Level 1, 134 Macquarie Street, Hobart prior to sending your Loan Application Form to BT Margin Lending.
<input type="checkbox"/> You would like to lodge a new managed fund investment and/or commence a regular gearing strategy on your BT Margin Loan.	➤	<input type="checkbox"/> Complete the Managed Fund Application and Regular Gearing Form on page 73 of the Optional Forms Section of this Application Booklet. <input type="checkbox"/> If you are commencing a regular gearing strategy you must also complete the Direct Debit Request Form on page 69 of the Optional Forms Section of this Application Booklet.
<input type="checkbox"/> You would like to lodge your existing managed fund investments as security on your BT Margin Loan.	➤	<input type="checkbox"/> Complete the Australian Standard Transfer Form (ASTF) on page 75 of the Optional Forms Section of this Application Booklet. You must complete a separate ASTF for each managed fund investment.
<input type="checkbox"/> You would like to lodge your existing share investments as security on your BT Margin Loan.	➤	<input type="checkbox"/> Complete the Lodging Shares Form on page 77 of the Optional Forms Section of this Application Booklet. <input type="checkbox"/> If your personal details on your Issuer Sponsored Statement do not match those on the loan exactly, you must also complete the Name Correction and Indemnity Request Form on page 79 of this Application booklet.
<input type="checkbox"/> Some or all of the security on your BT Margin Loan is being provided by an entity other than the borrower ie a third party.	➤	<input type="checkbox"/> Complete Section 4E Third Party Security Provider Application.

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This page is left blank intentionally.

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

For a loan application of three or more parties, attach a letter confirming all parties to the loan and an additional Loan Application Form with relevant details.

## SECTION 1: BORROWER DETAILS

### 1A. INDIVIDUAL BORROWER DETAILS

Joint individual borrowers must complete Sections 1A and 1B.

Cross [X] appropriate box:

- Individual  
 Individual Trustee(s)     Complete section 1G also

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/  /

Drivers Licence number

Occupation

Home phone number

( )

Mobile phone number

Work phone number

( )

Fax number

( )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

State  Postcode

Mailing address

If you provide a mailing address it will be used for all future correspondence, including for CHESS purposes.

State  Postcode

Tax file number (TFN)<sup>1</sup>

Complete this section also if you the borrower, also act as a sole trader.

Full business name (if any)

Principal place of business (if any) (PO Box is not acceptable)

State  Postcode

Australian Business Number (ABN)<sup>1</sup>

Tax file number (TFN)<sup>1</sup>

Are you, the borrower, an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification.  
 Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Account number

Account name

**OR**

Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

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**SECTION 1: BORROWER DETAILS**

**1B. ADDITIONAL INDIVIDUAL BORROWER DETAILS**

Cross [X] appropriate box:

Individual

Individual Trustee(s) **➤** Complete section 1G also

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/  /

Drivers Licence number

Occupation

Home phone number

( )

Mobile phone number

Work phone number

( )

Fax number

( )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

State  Postcode

Mailing address

If you provide a mailing address it will be used for all future correspondence, including for CHESSE purposes.

State  Postcode

Tax file number (TFN)<sup>1</sup>

Are you, the borrower, an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification.  
 Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Account number

Account name

**OR**

Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

**1C. COMPANY BORROWER DETAILS**

Company type – cross [X] only one of the following categories:

Australian Company – Public

**➤** Complete this section and Section 1D only

Australian Company – Private

**➤** Complete this section and Sections 1E and 1F

If you are a company trustee borrower

**➤** Complete this section and Sections 1E, 1F, 1G, 1H and 1I

Full name of company as registered by ASIC

Australian Company Number (ACN)

Australian Business Number (ABN)<sup>1</sup>

Tax file number (TFN)<sup>1</sup>

Place of registration/incorporation

Date of registration/incorporation (dd/mm/yyyy)

/  /

Registered office address (PO Box is not acceptable)

State  Postcode

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**SECTION 1: BORROWER DETAILS**

Principal place of business (if any) (PO Box is not acceptable)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

Mailing address

If you provide a mailing address it will be used for all future correspondence, including for CHESS purposes.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

Contact person

\_\_\_\_\_

Daytime phone number

( )

Fax number

( )

Mobile phone number

\_\_\_\_\_

Email address\*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\* In the future, BT may elect to email correspondence to you.

Is the company an existing Westpac customer?

Yes  No

If Yes: Select and complete one of the following forms of identification.

Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Account number

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Account name

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**OR**

Westpac customer number

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If No: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

**1D. PUBLIC AUSTRALIAN COMPANY DETAILS**

Complete this section if you crossed Australian Company – Public in Section 1C.

Name of Australian market or exchange where company is listed

\_\_\_\_\_

Is the company a majority owned subsidiary of an Australian listed company?

Yes. Provide:

Name of listed company

\_\_\_\_\_

Name of Australian market or exchange where listed

\_\_\_\_\_

No. Answer the question below.

Is the company regulated? (Licensed and subject to regulatory oversight by a Westpac approved statutory Commonwealth, State or Territory regulator)

Yes. Provide:

Name of regulator

\_\_\_\_\_

Licence details

\_\_\_\_\_

No.

**1E. COMPANY BORROWER – DIRECTOR AND GUARANTOR DETAILS**

Complete this section if you crossed Australian Company – Private in Section 1C.

How many directors are there? (insert number)

\_\_\_\_\_  
\_\_\_\_\_

All directors are to complete this section. Company and Company Trustee borrowers must have all Director Guarantees in place before the Margin Loan facility can be approved. If there are more than four company directors, attach a separate sheet.

**DIRECTOR AND GUARANTOR 1**

Title

Mr  Mrs  Miss  Ms  Other  \_\_\_\_\_

Given name(s)

\_\_\_\_\_

Surname

\_\_\_\_\_

Date of birth (dd/mm/yyyy)

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

Drivers Licence number

\_\_\_\_\_  
\_\_\_\_\_

Home phone number

( )

Mobile phone number

\_\_\_\_\_

Work phone number

( )

Fax number

( )

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**SECTION 1: BORROWER DETAILS**

Email address\*

Grid for email address entry

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

Grid for residential address, with State and Postcode fields

Mailing address

Grid for mailing address, with State and Postcode fields

Tax file number (TFN)<sup>1</sup>

Grid for tax file number

Are you an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification. Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Grid for BSB number

Account number

Grid for account number

Account name

Grid for account name

**OR**

Westpac customer number

Grid for Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

**DIRECTOR AND GUARANTOR 2**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Grid for given name(s)

Surname

Grid for surname

Date of birth (dd/mm/yyyy)

Grid for date of birth

Drivers Licence number

Grid for drivers licence number

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Grid for product

Other info

Grid for other info

Home phone number

( ) Grid for home phone number

Mobile phone number

Grid for mobile phone number

Work phone number

( ) Grid for work phone number

Fax number

( ) Grid for fax number

Email address\*

Grid for email address

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

Grid for residential address, with State and Postcode fields

Mailing address

Grid for mailing address, with State and Postcode fields

Tax file number (TFN)<sup>1</sup>

Grid for tax file number

Are you an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification. Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Grid for BSB number

Account number

Grid for account number

Account name

Grid for account name

**OR**

Westpac customer number

Grid for Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

**DIRECTOR AND GUARANTOR 3**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Grid for given name(s)

Surname

Grid for surname

**SECTION 1: BORROWER DETAILS**

Date of birth (dd/mm/yyyy)

  /  /  

Drivers Licence number

Home phone number

(    )

Mobile phone number

Work phone number

(    )

Fax number

(    )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

    
  State                  Postcode

Mailing address

    
  State                  Postcode

Tax file number (TFN)<sup>1</sup>

Are you an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification.  
Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Account number

Account name

**OR**

Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

**DIRECTOR AND GUARANTOR 4**

Title

Mr  Mrs  Miss  Ms  Other

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Other info

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

  /  /  

Drivers Licence number

Home phone number

(    )

Mobile phone number

Work phone number

(    )

Fax number

(    )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

    
  State                  Postcode

Mailing address

    
  State                  Postcode

Tax file number (TFN)<sup>1</sup>

Are you an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification.  
Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Account number

Account name

**OR**

Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

## SECTION 1: BORROWER DETAILS

### 1F. PRIVATE COMPANY SHAREHOLDINGS

Complete this section if you crossed Australian Company – Private in Section 1C or the trustee is a private company. Provide details of **all individuals** who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital.

There are no shareholders who own more than 25% of the company.

#### SHAREHOLDER 1

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Residential address (PO Box is not acceptable)

State Postcode

#### SHAREHOLDER 2

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Residential address (PO Box is not acceptable)

State Postcode

#### SHAREHOLDER 3

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Residential address (PO Box is not acceptable)

State Postcode

#### SHAREHOLDER 4

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Residential address (PO Box is not acceptable)

State Postcode

### 1G. TRUST BORROWER DETAILS

Your solicitor must read and complete Section 4C on page 49.

Full name of trust

Full business name (if any) of the Trustee in respect of the trust

Date of trust deed (dd/mm/yyyy)

/  /

Australian Business Number (ABN)<sup>1</sup>

Tax file number (TFN)<sup>1</sup>

Type of trust – cross [X] only one of the following categories:

Family trust  Charitable trust  Estate trust

Other

Trust description – cross [X] only one of the following categories:

Discretionary trust  Testamentary trust

Other

### 1H. TRUSTEE DETAILS

How many trustees are there? (insert number)

List the full name and address of each trustee below.

#### TRUSTEE 1

Full given name(s) or company name

Surname

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**SECTION 1: BORROWER DETAILS**

Residential address if an individual trustee or company registered address if company trustee *(PO Box is not acceptable)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*State Postcode*

**TRUSTEE 2**

Full given name(s) or company name

\_\_\_\_\_

Surname

\_\_\_\_\_

Residential address if an individual trustee or company registered address *(PO Box is not acceptable)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*State Postcode*

**TRUSTEE 3**

Full given name(s) or company name

\_\_\_\_\_

Surname

\_\_\_\_\_

Residential address if an individual trustee or company registered address if company trustee *(PO Box is not acceptable)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*State Postcode*

**TRUSTEE 4**

Full given name(s) or company name

\_\_\_\_\_

Surname

\_\_\_\_\_

Residential address if an individual trustee or company registered address if company trustee *(PO Box is not acceptable)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*State Postcode*

If there are more trustees, provide details on a separate sheet and attach to this application.

*Trustee borrowers must also, as applicable, complete the Individual Borrower Details Section 1A/1B or the Company Borrower Details in Sections 1C, 1E and 1F.*

**11. BENEFICIARY DETAILS**

How many beneficiaries are there? *(insert number)*

□ □

**BENEFICIARY 1**

Full given name(s) or company name

\_\_\_\_\_

Surname

\_\_\_\_\_

**BENEFICIARY 2**

Full given name(s)

\_\_\_\_\_

Surname

\_\_\_\_\_

**BENEFICIARY 3**

Full given name(s)

\_\_\_\_\_

Surname

\_\_\_\_\_

**BENEFICIARY 4**

Full given name(s)

\_\_\_\_\_

Surname

\_\_\_\_\_

If there are more beneficiaries, provide details on a separate sheet and attach to this application.

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## SECTION 2: LOAN FACILITY DETAILS

### 2. LOAN FACILITY DETAILS

Complete all Sections 2A to 2C.

#### 2A. REFINANCING A MARGIN LOAN

Are you refinancing your loan from another Margin Lending Provider?

- No
- Yes **➤** Complete the Loan Refinance Form on page 71 in the Optional Forms Section of this Application Booklet.

#### 2B. MARGIN CALL CONTACT

*A margin call contact is mandatory for your BT Margin Loan. You must keep the details of this contact up to date. Any margin call contact other than the borrower(s), must be an Authorised Representative on your BT Margin Loan and must be identified as per the Proof of Identity Requirements Section 4F on page 60.*

Indicate the contact person in the event of a margin call.

Borrower/s

Full name of borrower/s

- Financial Adviser **➤** Complete sections 4A and 4B also
- Another contact (ie Authorised Representative) **➤** Complete section 4B also

### 2C. INTEREST RATE PAYMENT OPTIONS

*You have the option of selecting variable or fixed interest rates (or a combination of both) to apply on your BT Margin Loan. Select your preferred interest rate below. You have the option of selecting a fixed interest rate at any time.*

*Current interest rates can be viewed at [www.bt.com.au](http://www.bt.com.au).*

What type of interest rate would you prefer on your BT Margin Loan?

<input type="checkbox"/> Variable rate – calculated daily and charged monthly in arrears	<input type="checkbox"/> Direct debit from a bank account. Complete the Direct Debit Request Form on page 69 in the Optional Forms Section of this Application Booklet.
<input type="checkbox"/> Fixed interest prepaid for terms of either 3, 6, 9 and 12 months.*	<input type="checkbox"/> Capitalise to your loan. You must have sufficient funds available to cover the monthly interest cost.
<input type="checkbox"/> Fixed interest rate paid monthly in arrears for terms of either 1 to 5 years.*	You must attach a Prepaid Interest Quote to this Application Form. A Prepaid Interest Quote can be obtained by calling our BT Customer Relations Consultants on 1800 816 222, or by logging onto <a href="http://www.bt.com.au/calculators">www.bt.com.au/calculators</a> .
	Call our BT Customer Relations Consultants on 1800 816 222, for a quote.

*\*The terms and conditions applicable to fixed interest rates are detailed in Section 4D of this Application Booklet. If you elect a fixed interest rate option – either prepaid or paid monthly in arrears – and you sign this Loan Application Form, you acknowledge that you have read, understood and accepted the terms and conditions in this Section 4D.*

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## SECTION 3: SIGNING SECTION

### 3. SIGNING SECTION

#### 3A. BORROWERS POWER OF ATTORNEY

1. Without limiting any power of attorney given by me under the BT Margin Loan Facility Deed (**deed**), I appoint BT Securities Limited ABN 84 000 720 114 (**the Lender**) and each person who is at any time authorised by **the Lender** or a related body corporate of **the Lender** to exercise the powers contained in this power of attorney of **the Lender** separately as my attorneys.
2. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
3. I agree that this power of attorney cannot be revoked by me without the written consent of **the Lender**.
4. I give the authorisations, consents and acknowledgments set out in the Loan Application Form attached to this power of attorney.
5. I declare that the information given in the Loan Application Form is correct and that this power of attorney is given for valuable consideration.
6. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
7. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
8. An attorney may, in my name:
  - (a) do everything needed (including completing any blanks) to execute and deliver the **deed** and other documents listed in the Schedule in the Signing Section to this power of attorney and any other documents connected with them, and
  - (b) stamp and register at my cost any of the documents listed in the Schedule in the Signing Section to this power of attorney and any other document connected with them.
9. Without limiting clause 8, an attorney may also in my name execute any document or do any act in connection with:
  - (a) any notification to a share registry, **securities** issuer or CHESSE of a change of registration details (including the registered name) of any of my **securities** to correspond with the details advised by me to **the Lender** from time to time,
  - (b) any conversion request form, transfer form or other document, in relation to any **securities** for the purpose of converting or transferring those **securities** to or from my participant holding with BT (Queensland) Pty Limited ABN 49 009 818 875 (**the Nominee**) or **the Lender** and/or an agent of either of them;
  - (c) any document which relates in any way to my **securities** or **entitlements** that form part of the **loan portfolio** or that are otherwise related to the **deed** including:
    - (i) directions to a company or share registry as to the address for payment of **entitlements**, and
    - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporation Act in respect of **securities**, and
  - (d) any direction to **the Nominee** as nominee under the **deed**, or
  - (e) stamping and registering any documents, or
  - (f) any instructions to a sponsor of my participant sponsored holding.

10. I declare that:

- (a) I am the legal owner of the **securities** and **entitlements** that form the part of the **loan portfolio** applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney, and
  - (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself, and
  - (c) any person who deals with the attorneys in good faith may accept as true, a statement the attorney signs which says:
    - (i) an act of the attorney is a proper exercise of the powers under this power of attorney, or
    - (ii) this power of attorney has not been revoked.
11. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any loss or costs they suffer or incur in exercising powers under this power of attorney.
12. The meaning of the words printed **like this** and some other important words are explained in the section Meaning of Words and Interpretation in the **deed** or in this power of attorney.
13. I, me, mine and similar terms are references to each person or company identified as a borrower (or guarantor, as the case may be) in the Loan Application Form and executes this power of attorney separately.

**Important: Business Purpose Declaration (required for personal borrowers and individual trustees)**

By signing the Loan Application Form, the borrower (or individual trustee):

- declares that the credit to be provided to him/her by the Lender is to be applied wholly or predominantly for business or investment purposes (or both), and
- acknowledges that the Consumer Credit Code does not apply.

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**SECTION 3: SIGNING SECTION**

**3B. BORROWERS SIGNING SECTION**

**SCHEDULE**

- a) A BT Margin Loan Facility Deed between me (possibly together with other borrowers and third party security providers), the Lender and the Nominee.
- b) One or more CHESS sponsorship agreements substantially in the form set out in the facility relating to securities and entitlements I hold either alone or together with another person.

By signing below, you acknowledge, declare and confirm that:

- you have read and understood, and that you accept, the terms of the BT Margin Loan Facility Deed (deed) as set out in the BT Margin Loan Application, including the CHESS explanation on page 2, the Risk disclosure statement on page 3, and the Privacy disclosure and consent on page 5
- you grant the Power of Attorney in Section 3A of this BT Margin Loan Application Form, and further confirm that if you are a company borrower, the directors have executed the Power of Attorney in accordance with the company's constitution; and
- all the information you have provided on this Loan Application Form is true and correct
- any loan provided to you, as an individual, pursuant to this application will be applied wholly or predominantly for business or investment purposes.

**For Company or Company Trustee Borrowers, either two Directors, or one Director and the Secretary or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature. Company or Company Trustee borrowers do not need to have their signatures witnessed in this Section.**

Signature of **Borrower**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of **Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

Signature of **Additional Borrower**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Company Secretary

Signature of **Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

<sup>1</sup> You are not required by law to provide your TFN or ABN, however if you do not provide one, tax may be deducted from your dividends and distributions at the highest marginal tax rate (plus Medicare Levy). If you quote your TFN or ABN, you authorise BTS to disclose it to its related bodies corporate, BTQ, ASX Settlement and Transfer Corporation Pty Ltd, fund managers, trustees, sponsors of your shareholdings and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

Wealth Focus Pty Ltd  
PO Box 760  
Manly  
NSW 1655  
Tel: 1300 559 869  
AFSL: 314872

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**SECTION 3: SIGNING SECTION**

**3C. GUARANTORS SIGNING SECTION**

*All Directors of a Company Borrower or Company Trustee Borrower must sign here as guarantors to give effect to their Guarantee.*

**SCHEDULE**

a) Guarantee and Indemnity between me (possibly together with other guarantors), the Lender and the Nominee.

By signing below, you acknowledge, declare and confirm that:

- you have read and understood, and that you accept, the terms of the BT Margin Loan Facility Deed (deed) and the Guarantee and Indemnity as set out in the BT Margin Loan Application, the Risk disclosure statement on pages 3 and 4, and the Privacy disclosure and consent on page 5, and
- you grant the Power of Attorney in Section 3A of this BT Margin Loan Application Form, and
- all the information you have provided on this Loan Application Form is true and correct.

**All Company Directors must sign as guarantors. All signatures must be witnessed.**

**Signature of Guarantor 1**

Date (dd/mm/yy)

Signatory's full name (please print)

**Signature of Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

**Signature of Guarantor 2**

Date (dd/mm/yy)

Signatory's full name (please print)

**Signature of Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

**Signature of Guarantor 3**

Date (dd/mm/yy)

Signatory's full name (please print)

**Signature of Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

**Signature of Guarantor 4**

Date (dd/mm/yy)

Signatory's full name (please print)

**Signature of Witness**

*Witness must be an independent party to this application*

Signatory's full name (please print)

<sup>1</sup> You are not required by law to provide your TFN or ABN, however if you do not provide one, tax may be deducted from your dividends and distributions at the highest marginal tax rate (plus Medicare Levy). If you quote your TFN or ABN, you authorise BTS to disclose it to its related bodies corporate, BTQ, ASX Settlement and Transfer Corporation Pty Ltd, fund managers, trustees, sponsors of your shareholdings and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

Wealth Focus Pty Ltd  
PO Box 760  
Manly  
NSW 1655  
Tel: 1300 559 869  
AFSL: 314872

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**4. OPTIONAL ACCOUNT DETAILS**

**4A. Nominated Financial Adviser – page 47**

Complete this section with your financial adviser.

**4B. Authorised Representative – page 48**

Complete this section if:

- you have nominated a margin call contact in 2B other than the borrower(s)
- you want to nominate an additional person to operate this loan on your behalf.

**4C. Solicitor's Trust Opinion on Trustee Borrowers – page 49**

Complete this section if you have completed Section 1G of the Loan Application Form.

**4D. Fixed Interest Rate Information and Terms and Conditions – page 50**

You must read this section if you have selected a Fixed Interest Rate facility in Section 2C of the Loan Application Form. By signing the Loan Application Form, you acknowledge that you have read, understood and accepted these terms and conditions.

**4E. Third Party Security Provider Application – page 52**

Complete this application where security for your BT Margin Loan is being provided by an entity other than the Borrower i.e. a third party security provider.

**4F. Proof of Identification – page 60**

All borrowers (including individuals/sole traders, individual trustees, companies and company trustees), and company directors/guarantors and authorised representatives, who are **not** existing Westpac customers must provide original certified copies of identification documents in accordance with the Anti Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF). This Section details acceptable identification documentation and approved certifiers.

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4A. NOMINATED FINANCIAL ADVISER**

Complete this section with your financial adviser.

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Name of Dealer Group

Wealth Focus Pty Ltd

Financial adviser's company name (if applicable)

Australian Financial Services Licence (AFSL) number

314872

Australian Business Number (ABN)

8 7 1 2 3 5 5 6 7 3 0

BT Financial Group Adviser number (if applicable)

Westpac financial advisers are to record their 'L' number

Mailing address

Wealth Focus Pty Ltd

PO Box 760

Manly NSW 1655

State

Postcode

Tel: 1300 559 869

Daytime phone number

( )

Mobile phone number

Fax number

( )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Would you like your financial adviser to be your Authorised Representative?

Yes

Complete section 4B also

No

By saying 'Yes', you give your financial adviser the authority to act on your margin lending facility in all matters as if they were you. You must notify us immediately if you wish to revoke this authority at any time.

**THIS REMAINING SECTION IS TO BE COMPLETED SOLELY BY THE FINANCIAL ADVISER.**

Is this BT Margin Loan application for you?

Yes  No

I elect not to receive commission in relation to this margin loan. I acknowledge that the Lender may at its discretion pay an amount to the credit of the loan equal to some or all of the commission which may otherwise have been paid.

**RECORD OF VERIFICATION**

I acknowledge and confirm that I have sighted the required identity documentation in accordance with the (AML/CTF) Act 2006 and the completed IFSA/FPA Identification Form and any supporting information is attached to this Loan Application Form.

**SIGNING SECTION**

Signature of **Financial Adviser**

Date (dd/mm/yy)

/ /

Full name of financial adviser

Signature of **Borrower**

Date (dd/mm/yy)

/ /

Full name of borrower (please print)

**Westpac Private Bank Use Only**

Executive Manager name

Executive Manager number

Customer CIS Key

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4B. AUTHORISED REPRESENTATIVE**

You may nominate additional people to operate your BT Margin Loan on your behalf. This can be your financial adviser (nominated in Section 4A of this Loan Application Form), or another individual. An authorised representative can do anything you are able to do under your margin loan (including but not limited to increasing the loan, buying and selling investments, attending to margin calls and changing your contact details) until you provide us with a written request to terminate their appointment.

You must complete this section if you wish to nominate a margin call contact other than the borrower(s).

**DETAILS OF AUTHORISED REPRESENTATIVE**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/  /

Drivers Licence number

Home phone number

(  )

Mobile phone number

Work phone number

(  )

Fax number

(  )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

State  Postcode

Relationship to the borrower(s)

Are you an existing Westpac customer?

Yes  No

If **Yes**: Select and complete **one** of the following forms of identification. Note: The name of the account identification must be the same name as you have provided above.

Westpac account details

BSB number

Account number

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Account name

**OR**

Westpac customer number

If **No**: In order to meet our obligations under the AML/CTF Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification Section 4F on page 60 for a list of acceptable documentation and eligible certifiers.

For more than one Authorised Representative, attach an additional sheet to this Loan Application Form.

**SIGNING SECTION**

By signing this form I/we agree that:

- BT Margin Lending is authorised to provide any information in relation to my/our BT Margin Loan to the authorised representative/s and can assume that each authorised representative has the authority to operate the loan independently
- BT Margin Lending may verify instructions received from the authorised representative/s but is not obliged to do so and
- I/we will ratify any action taken by the authorised representative in accordance with this authority.

Signature of **Authorised Representative**

Date (dd/mm/yy)

/  /

For company or company trustee borrowers, either two Directors, or one Director and the Secretary or the Sole Director and Secretary must sign. Please indicate your company capacity by marking the appropriate box below your signature.

Signature of **Borrower/Company Officer**

Date (dd/mm/yy)

/  /

Signatory's full name (please print)

**Company Officer:** please indicate company capacity

Sole/Director OR  Director OR  Company Secretary

Signature of **Additional Borrower/Company Officer**

Date (dd/mm/yy)

/  /

Signatory's full name (please print)

**Company Officer:** please indicate company capacity

Sole/Director OR  Director OR  Company Secretary

**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4C. SOLICITOR'S TRUST OPINION ON TRUSTEE BORROWERS**

Ask your solicitor to read and complete this Section. Do not make any amendments to this Section. You must also attach an original certified copy\* of the Trust Deed and any subsequent amendments to this Loan Application Form.

I certify that:

1. I am a solicitor holding a current unrestricted practicing certificate and engaged by the Applicant (**Trustee**) as trustee of the trust (**trust**) each as described in this Loan Application Form independently of **the Lender**, and
2. I have examined the documents (**trust documents**) set out in the Schedule below (copies of which are attached to this Loan Application Form) in relation to the **trust** described in this BT Margin Loan Application. To the best of my knowledge and belief, these are the only documents relating to the constitution and powers of the **trust**, and
3. To the best of my knowledge and belief, the **trust** has been validly constituted and is subsisting at the date of this BT Margin Loan Application, and
4. To the best of my knowledge and belief, the **Trustee** described in this Loan Application Form was properly appointed, and
5. Having reviewed the BT Margin Loan Application booklet including the BT Margin Loan Facility Deed and the Loan Application Form (**loan documents**), in my opinion, the **Trustee** has the power to borrow the funds and grant security and perform all the obligations and transactions (**transactions**) contemplated in the **loan documents**, and
6. To the best of my knowledge and belief, the entry into the **transactions** and performance of the **obligations** under the **loan documents** by the **Trustee** is considered to be for the benefit of the **trust**, and
7. The terms of the **trust documents** examined by me do not restrict the right of the **Trustee** to be fully indemnified out of the assets of the **trust** to satisfy any liability of **the Lender** properly incurred by the **Trustee** as trustee of the **trust** arising out of the transactions contemplated by the **loan documents**, and
8. The **trust documents**, consent(s), authorities or other documents examined by me, enable the **Trustee** to enter into and perform the **transactions** despite any conflict of interest and duty which may arise on the part of the **Trustee**; and if the **Trustee** is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**, and
9. The **trust documents** authorise the **Trustee** to open bank accounts, and
10. The **trust documents** authorise the **Trustee** to delegate the **Trustee's** powers, and
11. The **trust documents** authorise the **Trustee** to enter into contracts in relation to trust property, in the **Trustee's** capacity as trustee of the **trust**, and
12. No consent is required from any beneficiary of the **trust** under the **trust documents** to enable the **Trustee** to enter into and perform the **transactions**, and
13. This opinion is to be relied upon by **the Lender, the Nominee** and their respective assigns.

\* All trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Section 4F.4 on page 61.

**SCHEDULE – SOLICITOR TO COMPLETE**

Date(s) of Trust Deed(s) (dd/mm/yy)

--	--	--	--	--	--	--	--	--	--

Documents examined


Name of Solicitor

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Mailing address

<small>State</small>
<small>Postcode</small>

Daytime phone number

Fax number

Email address


Signature of Solicitor

Date (dd/mm/yy)

--	--	--

Full name of Solicitor

Name of firm (if applicable)

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**4D. FIXED INTEREST RATE INFORMATION AND TERMS AND CONDITIONS****1. What is a fixed interest rate loan?**

It is a loan where the interest rate is fixed (stays the same) for an agreed period.

**2. Where can you find the indicative fixed interest rates?**

BT Margin Lending offer fixed and pre-paid interest rates from time to time, applicable to relevant terms of the underlying investments securing BT Margin Loans. For current indicative rates:

- visit [www.bt.com.au](http://www.bt.com.au), or
- call BT Margin Lending Customer Relations on 1800 816 222

BT Margin Lending will at your request provide a quote on an indicative rate.

**3. What is the fixed interest rate applicable to your loan?**

Your actual fixed interest rate will be the rate determined by BT Margin Lending from the available rates on the day your loan is drawn for the relevant term that you have selected to pay fixed rate interest. This rate may be different from any indicative rate quoted to you earlier.

If you are prepaying the interest on your BT Margin Loan, the fixed interest rate that will prevail on your loan will be as per your accepted prepaid interest quote.

**4. When does your fixed interest rate commence and how is it charged to your loan?**

Your fixed interest rate commences from the date when your loan is first drawn or the date you advise us. The interest is charged to your loan account on the last day of every month if you have selected to pay interest monthly in arrears. However, if you have selected to prepay the interest annually in advance, your applicable prepaid interest, for the relevant term is charged to your loan account on the day your loan is drawn.

**5. Below is further information including terms and conditions applicable to fixed interest rate:****(a) What is the best type of facility – variable or fixed?**

The answer depends upon your individual financial circumstances and your opinion on interest rate movements in the future. There are risks involved.

No one can accurately forecast future interest rates. However, there are a number of sources of information that may help you in coming to your own conclusion. These include economic papers produced by the government, the Reserve Bank and comment by economic writers in the newspapers. BT Margin Lending staff are not able to advise you on possible future interest rate movements.

If you think that interest rates will fall during your proposed fixed interest rate period, then a variable interest rate facility may be your preferred option.

If you think there is a risk that interest rates will rise during this period, then the fixed interest rate facility may be your preferred option.

It is your decision which option is best for you. You should discuss your decision with your accountant or financial adviser.

**(b) What are the main advantages of fixed interest rate borrowing?**

Your interest rate is fixed for the chosen period. During that time you are unaffected by interest rate increases. As repayments are a known cost you can budget more effectively.

**(c) What are the main disadvantages of fixed interest rate borrowing?**

Interest rates can fall leaving you to continue paying the agreed fixed interest rate throughout the fixed interest rate period. Your repayment amount is set. If you make a lump sum payment or repay the loan early there may be a cost (see below).

**(d) Can I change from one type of interest rate to another interest rate?**

Yes, however you may be liable to pay an administration fee. An administration fee is charged when changing from one interest rate type to another. It does not apply to changes made within 14 days after a fixed interest rate period ends.

The administration fee applies when the following changes are made during the overall term:

- fixed interest rate to a variable interest rate
- one fixed interest rate to another fixed interest rate

The administration fee will be in addition to any prepayment costs or fees that may be incurred when you switch a fixed interest rate loan to another fixed interest rate or to a variable interest rate.

**(e) What if I wish to prepay my fixed interest rate loan?**

If you do any of the following before the end of a fixed rate period:

- prepay all or part of your loan (that is, repay it ahead of the due date); or
- switch all or part of your loan from the fixed interest rate to a new fixed interest rate or to a variable interest rate,

then you may need to pay an amount to BT Margin Lending (a 'Break Cost'). This amount depends on the interest rate movements and the remainder of the fixed interest rate period left to run.

The Break Cost will apply regardless of the reason for prepayment or switch, and whether or not the prepayment or switch is carried out at your request. BT Margin Lending may debit any such Break Cost to your loan.

When BT Margin Lending agrees to lend money at a fixed interest rate, it does so on the understanding that it will receive the fixed interest rate payments for the whole of the fixed rate period. A prepayment means that BT Margin Lending will miss the full amount of those fixed rate payments, which may result in a Break Cost to BT Margin Lending.

A prepayment administration fee is applicable to any partial or full prepayment of a drawing during any fixed rate period, which BT Margin Lending may debit to your margin loan account.

**(f) How is the Break Cost calculated?**

To calculate whether you need to pay BT Margin Lending a Break Cost, BT Margin Lending will use a formula. The formula is a pre-estimate of BT Margin Lending's loss in the value, at the time of the prepayment or switch, of receiving payments early when compared to the value, at the time of the prepayment or switch, of the payments it would have received had the prepayment or switch not occurred.

The formula does not necessarily reflect the actual transaction that BT Margin Lending may enter into at the time of prepayment. Nor does it necessarily reflect a specific transaction that BT Margin Lending enters into when it fixes your interest rate, to manage its own funding position. BT Margin Lending manages its funding on a portfolio basis. There will not necessarily be a specific transaction referable to your loan.

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

Among other factors, that formula takes into account:

- the **Wholesale Interest Rate** (defined below) for the fixed interest rate period which applied on the first day of the fixed interest rate period (the 'original **Wholesale Interest Rate**')
- the **Wholesale Interest Rate** for the part of the fixed interest rate period left to run, using rates which apply at the time of the prepayment or switch (the 'current **Wholesale Interest Rate**')
- the amount of principal repaid
- the amount of any unpaid interest, fees, charges and any default interest which has been debited
- the timing, dollar amount and frequency of payments required under your fixed interest payment arrangement
- the portion of the fixed interest rate period left to run.

'**Wholesale Interest Rate**' is the rate at which BT Margin Lending can obtain funds from the money market on the relevant day for the relevant term applicable. For the purposes of the formula, the Wholesale Interest Rate does not include any applicable customer margin.

When using the formula BT Margin Lending may assume that the interest rates which apply on the day that it makes the calculation will be the current rates on the date of prepayment.

In general terms, you will pay BT Margin Lending a Break Cost, if the current Wholesale Interest Rate is lower than the original Wholesale Interest Rate.

**(g) What happens if you agree to switch to a fixed rate loan but change your mind?**

If you notify BT Margin Lending that you wish to switch from:

- a fixed rate to a variable rate; or
- one fixed rate to another fixed rate,

and BT Margin Lending agrees to do this but you decide not to proceed before the Interest Payment Date when the switch is due to take effect, BT Margin Lending may agree not to proceed with the switch.

However, you may have to pay BT Margin Lending a cost in relation to the amount of the relevant drawing if you decide not to proceed with the switch after BT Margin Lending has agreed to it. That cost will be calculated on the same basis as a prepayment cost, as if you had proceeded with the switch and repaid the relevant drawing on the same Interest Payment Date.

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4E. THIRD PARTY SECURITY PROVIDER APPLICATION**

Complete this section when security for your BT Margin Loan is being provided (owned) by someone other than the borrower(s) – ie a third party security provider. Third party security can be provided by individuals, companies and trusts.

Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a third party security application.

**! FOLLOW THESE INSTRUCTIONS TO ENSURE THE ACCURATE LODGEMENT OF YOUR THIRD PARTY SECURITY**

1. All third party security providers must read:
  - CHES explanation on page 2
  - Risk disclosure statement on page 3
  - Privacy disclosure and consent on page 5
  - BT Margin Loan Facility Deed on page 8
  - Guarantor and Third Party additional risk disclosure statement on page 4.
2. Complete the relevant sections of the Third Party Security Provider Application form as listed in the table below. You may cross the relevant sections as you read, complete and sign them to ensure that you are accurately completing the Third Party Security Provider Application.

**BT MARGIN LOAN THIRD PARTY SECURITY PROVIDER APPLICATION FORM – MANDATORY SECTIONS FOR COMPLETION**

Individual	Individual Trustee	Company	Company Trustee
<input type="checkbox"/> 4E.1 Name of Borrower	<input type="checkbox"/> 4E.1 Name of Borrower	<input type="checkbox"/> 4E.1 Name of Borrower	<input type="checkbox"/> 4E.1 Name of Borrower
<input type="checkbox"/> 4E.2 Individual Third Party Details	<input type="checkbox"/> 4E.2 Individual Third Party Details	<input type="checkbox"/> 4E.4 Company Third Party Details	<input type="checkbox"/> 4E.4 Company Third Party Details
<input type="checkbox"/> 4E.3 Additional Individual Third Party Details (for joint security providers only)	<input type="checkbox"/> 4E.3 Additional Individual Third Party Details (for joint security providers only)	<input type="checkbox"/> 4E.5 Company Director Details	<input type="checkbox"/> 4E.5 Company Director Details
<input type="checkbox"/> 4E.8 Third Party Power of Attorney	<input type="checkbox"/> 4E.6 Third Party Trust Details	<input type="checkbox"/> 4E.8 Third Party Power of Attorney	<input type="checkbox"/> 4E.6 Third Party Trust Details
<input type="checkbox"/> 4E.9 Third Party Signing Section	<input type="checkbox"/> 4E.7 Third Party Trustee Details	<input type="checkbox"/> 4E.9 Third Party Signing Section	<input type="checkbox"/> 4E.7 Third Party Trustee Details
	<input type="checkbox"/> 4E.8 Third Party Power of Attorney	<input type="checkbox"/> \$200 cheque for company application fee attached	<input type="checkbox"/> 4E.8 Third Party Power of Attorney
	<input type="checkbox"/> 4E.9 Third Party Signing Section		<input type="checkbox"/> 4E.9 Third Party Signing Section
	<input type="checkbox"/> 4E.10 Third Party Solicitor's Trust Opinion		<input type="checkbox"/> 4E.10 Third Party Solicitor's Trust Opinion
	<input type="checkbox"/> Original certified* copy of Trust Deed attached		<input type="checkbox"/> Original certified* copy of Trust Deed attached
			<input type="checkbox"/> \$200 cheque for company application fee attached

\* All trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Section 4F.4 on page 61.

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4E.1. NAME OF BORROWER TO WHICH THIRD PARTY SECURITY IS TO BE APPLIED.**

Borrower's name(s)


Borrower's client code

*For existing BT Margin loans only*

 - 

**4E.2. INDIVIDUAL THIRD PARTY SECURITY PROVIDER DETAILS**

*Additional individual third party security provider must complete Section 4E.3.*

Cross [X] appropriate box:

- Individual  
 Individual Trustee(s)     Complete section 4E.6 and 4E.7 also

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Drivers Licence number

Occupation

Home phone number

 ( ) 

Mobile phone number

Work phone number

 ( ) 

Fax number

 ( ) 

Email address\*

*\* In the future, BT may elect to email correspondence to you.*

Residential address (PO Box is not acceptable)

  
  
 State  Postcode

Mailing address

*If you provide a mailing address it will be used for all future correspondence, including for CHES purposes.*

  
  
 State  Postcode

Tax file number (TFN)<sup>1</sup>

**4E.3. ADDITIONAL INDIVIDUAL THIRD PARTY SECURITY PROVIDER DETAILS**

Cross [X] appropriate box:

- Individual  
 Individual Trustee(s)     Complete section 4E.6 and 4E.7 also

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Drivers Licence number

Occupation

Home phone number

 ( ) 

Mobile phone number

Work phone number

 ( ) 

Fax number

 ( ) 

Email address\*

*\* In the future, BT may elect to email correspondence to you.*

Residential address (PO Box is not acceptable)

  
  
 State  Postcode

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**DIRECTOR 2**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Drivers Licence number

Home phone number

 ( )

Mobile phone number

Work phone number

 ( )

Fax number

 ( )

Email address\*

*\* In the future, BT may elect to email correspondence to you.*

Residential address (PO Box is not acceptable)

  
  
 State  Postcode

Mailing address

  
  
 State  Postcode

Tax file number (TFN)<sup>1</sup>

**DIRECTOR 3**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Drivers Licence number

Home phone number

 ( )

Mobile phone number

Work phone number

 ( )

Fax number

 ( )

Email address\*

*\* In the future, BT may elect to email correspondence to you.*

Residential address (PO Box is not acceptable)

  
  
 State  Postcode

Mailing address

  
  
 State  Postcode

Tax file number (TFN)<sup>1</sup>

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**DIRECTOR 4**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/  /

Drivers Licence number

Home phone number

(  )

Mobile phone number

Work phone number

(  )

Fax number

(  )

Email address\*

\* In the future, BT may elect to email correspondence to you.

Residential address (PO Box is not acceptable)

State  Postcode

Mailing address

State  Postcode

Tax file number (TFN)<sup>1</sup>

**4E.6. TRUST THIRD PARTY DETAILS**

Your solicitor must read and complete section 4E.10.

Full name of Trust

Full business name (if any)

Date of trust deed (dd/mm/yyyy)

/  /

Australian Business Number (ABN)<sup>1</sup>

Tax file number (TFN)<sup>1</sup>

Type of trust – cross [X] only one of the following categories:

Family trust  Charitable trust  Estate trust

Other

Trust description – cross [X] only one of the following categories:

Discretionary trust  Testamentary trust

Other

**4E.7. TRUSTEE DETAILS**

How many trustees are there? (insert number)

List the full name and address of each trustee below.

**TRUSTEE 1**

Full given name(s) or company name

Surname

Residential address if an individual trustee or company registered address if company trustee (PO Box is not acceptable)

State  Postcode

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**TRUSTEE 2**

Full given name(s) or company name

Surname

Residential address if an individual trustee or company registered address if company trustee (*PO Box is not acceptable*)

<input type="text"/>	
<input type="text"/>	
<i>State</i>	<i>Postcode</i>

**TRUSTEE 3**

Full given name(s) or company name

Surname

Residential address if an individual trustee or company registered address if company trustee (*PO Box is not acceptable*)

<input type="text"/>	
<input type="text"/>	
<i>State</i>	<i>Postcode</i>

**TRUSTEE 4**

Full given name(s) or company name

Surname

Residential address if an individual trustee or company registered address if company trustee (*PO Box is not acceptable*)

<input type="text"/>	
<input type="text"/>	
<i>State</i>	<i>Postcode</i>

If there are more trustees, provide details on a separate sheet and attach to this application.

*Trustee third party security providers must also, as applicable, complete the Individual Third Party Security Provider Details Section 4E.2/4E.3 OR the Company Third Party Security Provider Details in Section 4E.4 and 4E.5.*

**4E.8. THIRD PARTY SECURITY PROVIDER POWER OF ATTORNEY**

Without limiting any power of attorney given by me under the BT Margin Loan Facility Deed (**deed**), I appoint BT Securities Limited ABN 84 000 720 114 (**the Lender**) and each person who is at any time authorised by **the Lender** or a related body corporate of **the Lender** to exercise the powers contained in this power of attorney separately as my attorneys.

1. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
2. I agree that this power of attorney cannot be revoked by me without the written consent of **the Lender**.
3. I give the authorisations, consents and acknowledgments set out in the Loan Application Form attached to this power of attorney.
4. I declare that the information given in the Loan Application Form is correct and that this power of attorney is given for valuable consideration.
5. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
6. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
7. An attorney may, in my name:
  - (a) do everything needed (including completing any blanks) to execute and deliver the **deed** and other documents listed in the Schedule in the Signing Section to this power of attorney and any other documents connected with them; and
  - (b) stamp and register at my cost any of the documents listed in the Schedule in the Signing Section to this power of attorney and any other document connected with them.
8. Without limiting clause 7, an attorney may also in my name execute any document or do any act in connection with:
  - (a) any notification to a share registry, **securities** issuer or CHES of a change of registration details (including the registered name) of any of my **securities** to correspond with the details advised by me to **the Lender** from time to time;
  - (b) any conversion request form, transfer form or other document, in relation to any **securities** for the purpose of converting or transferring those **securities** to or from my participant holding with BT (Queensland) Pty Limited ABN 49 009 818 875 (**the Nominee**) or **the Lender** and/or an agent of either of them;
  - (c) any document which relates in any way to my **securities** or **entitlements** that form part of the **loan portfolio** or that are otherwise related to the **deed** including:
    - (i) directions to a company or share registry as to the address for payment of **entitlements**; and
    - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporation Act in respect of **securities**; and
  - (d) any direction to **the Nominee** as nominee under the **deed**; or
  - (e) stamping and registering any documents; or
  - (f) any instructions to a sponsor of my participant sponsored holding.
9. I declare that:
  - (a) I am the legal owner of the **securities** and **entitlements** that form the part of the **loan portfolio** applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney; and
  - (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself; and

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

- (c) any person who deals with the attorneys in good faith may accept as true, a statement the attorney signs which says:
  - (i) an act of the attorney is a proper exercise of the powers under this power of attorney; or
  - (ii) this power of attorney has not been revoked.
- 10. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any loss or costs they suffer or incur in exercising powers under this power of attorney.
- 11. The meaning of the words printed **like this** and some other important words are explained in the section Meaning of Words and Interpretation in the **deed** or in this power of attorney.
- 12. I, me, mine and similar terms are references to each person identified as a third party security provider in the Loan Application Form and executes this power of attorney separately.

**4E.9 THIRD PARTY SECURITY PROVIDER SIGNING SECTION**

**SCHEDULE**

- a) A BT Margin Loan Facility Deed between me (possibly together with other borrowers and third party security providers), the Lender and the Nominee;
- b) one or more CHESS sponsorship agreements substantially in the form set out in the facility relating to securities and entitlements I hold either alone or together with another person.

**BY SIGNING BELOW YOU CONFIRM THAT:**

- You have read and understood, and that you accept, the terms of the BT Margin Loan Facility Deed as set out in the BT Margin Loan Application, including the CHESS explanation on page 2, the Risk disclosure statement on pages 3 and 4, and the Privacy disclosure and consent on page 5; and
- grant the Power of Attorney in Section 4E.8 of this BT Margin Loan Application Form, and further confirm that if you are a company Third Party Security Provider, the directors have executed the Power of Attorney in accordance with the company's constitution; and
- All the information you have provided on this Loan Application Form is true and correct.

**For Company or Company Trustee Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Sole Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.** Company or Company Trustee Third Party Security providers do not need to have their signatures witnessed in this Section.

**Signature of Third Party Security Provider**

[Signature box]

Date (dd/mm/yy)

/ /

Signatory's full name (please print)

[Name box]

Director  Sole Director and Secretary

**Signature of Witness**

*Witness must be an independent party to this application*

[Signature box]

Signatory's full name (please print)

[Name box]

**Signature of Additional Third Party Security Provider**

[Signature box]

Date (dd/mm/yy)

/ /

Signatory's full name (please print)

[Name box]

Director  Company Secretary

**Signature of Witness**

*Witness must be an independent party to this application*

[Signature box]

Signatory's full name (please print)

[Name box]

<sup>1</sup> You are not required by law to provide your TFN or ABN, however if you do not provide one, tax may be deducted from your dividends and distributions at the highest marginal tax rate (plus Medicare Levy). If you quote your TFN or ABN, you authorise BTS to disclose it to its related bodies corporate, BTQ, ASX Settlement and Transfer Corporation Pty Ltd, fund managers, trustees, sponsors of your shareholdings and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

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[Product box]

Other info

[Other info box]

**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4.E.10. SOLICITOR'S TRUST OPINION ON THIRD PARTY TRUSTEE SECURITY PROVIDERS**

Ask your solicitor to read and complete this Section. Do not make any amendments to this Section. You must also attach an original certified copy\* of the Trust Deed and any subsequent amendments to the Loan Application Form.

I certify that:

1. I am a solicitor holding a current unrestricted practicing certificate and engaged by the Third Party Trust Security Provider (**Third Party Trustee**), as trustee of the trust (**trust**), each as described in this Loan Application Form independently of **the Lender**, and
2. I have examined the documents (**trust documents**) set out in the Schedule below (copies of which are attached to this Loan Application Form) in relation to the **trust** described in this BT Margin Loan Application. To the best of my knowledge and belief, these are the only documents relating to the constitution and powers of the **trust**, and
3. To the best of my knowledge and belief, the **trust** has been validly constituted and is subsisting at the date of this BT Margin Loan Application, and
4. To the best of my knowledge and belief, the **Third Party Trustee** described in this Loan Application Form was properly appointed, and
5. Having reviewed the BT Margin Loan Application booklet including the BT Margin Loan Facility Deed and the Loan Application Form (**loan documents**), in my opinion, the **Third Party Trustee** has the power to grant security and perform all the obligations and transactions (**transactions**) contemplated in the **loan documents**, and
6. To the best of my knowledge and belief, the entry into the **transactions** and performance of the obligations under the **loan documents** by the **Third Party Trustee** is considered to be for the benefit of the **trust**, and
7. The terms of the **trust documents** examined by me do not restrict the right of the **Third Party Trustee** to be fully indemnified out of the assets of the **trust** to satisfy any liability of **the Lender** properly incurred by the **Third Party Trustee** as trustee of the **trust** arising out of the **transactions** contemplated by the **loan documents**, and
8. The **trust documents**, consent(s), authorities or other documents examined by me, enable the **Third Party Trustee** to enter into and perform the **transactions** (including the granting of a mortgage to secure the obligations of the borrower(s)) despite any conflict of interest and duty which may arise on the part of the Third Party Trustee; and if the **Third Party Trustee** is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**, and
9. The **trust documents** authorise the **Third Party Trustee** to open bank accounts, and
10. The **trust documents** authorise the **Third Party Trustee** to delegate the **Third Party Trustee's** powers, and
11. The **trust documents** authorise the **Third Party Trustee** to enter into contracts in relation to **trust** property, in the **Third Party Trustee's** capacity as trustee of the **trust**, and
12. No consent is required from any beneficiary of the **trust** under the **trust documents** to enable the **Third Party Trustee** to enter into and perform the **transactions**, and
13. This opinion is to be relied upon by the Lender, BT (Queensland) Pty Limited (the Nominee) and their respective assigns.

\* All third party trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Section 4F.4 on page 61.

**SCHEDULE – SOLICITOR TO COMPLETE**

Date(s) of Trust Deed(s) (dd/mm/yy)

		/			/				
--	--	---	--	--	---	--	--	--	--

Documents examined


Name of Solicitor

Title

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	
-----------------------------	------------------------------	-------------------------------	-----------------------------	--------------------------------	--

Given name(s)

--

Surname

--

Mailing address

State <span style="margin-left: 100px;">Postcode</span>

Daytime phone number

( )
-----

Fax number

( )
-----

Email address


Signature of Solicitor

--

Date (dd/mm/yy)

	/	/
--	---	---

Full name of Solicitor

--

Name of firm (if applicable)

--

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## SECTION 4: OPTIONAL ACCOUNT DETAILS

### 4F. PROOF OF IDENTIFICATION

All borrowers (including individuals/sole traders, individual trustees, companies and company trustees), and company directors/guarantors and authorised representatives, who are not existing Westpac customers must provide original certified copies of identification documents in accordance with the AML/CTF Act 2006. This Section details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this BT Margin Loan.

Please consult the relevant sections that apply to you.

#### 4F.1 PROOF OF IDENTIFICATION FOR INDIVIDUALS

Refer to this section if you are:

- An individual/sole trader and/or joint individual borrower
- A company director/guarantor of a company or company trustee borrower
- An authorised representative
- An individual trustee for a trust borrower

You must be identified in accordance with the AML/CTF Act 2006. If any of the above persons are noted on the Loan Application Form and they are **not** existing Westpac customers, they must provide original certified copies of acceptable identification documentation by an approved certifier.

#### VERIFICATION PROCEDURE

You must provide original certified copies of identification documents (listed below) that show your full name, your date of birth and residential address. These documents can be certified by either:

- Your financial adviser – where they have introduced you to this BT Margin Loan, have an AFSL license and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to this BT Margin Loan Application together with the original certified identification documents.
- Any other eligible certifier as listed in Section 4F.4. They must complete the Certified Copy Certificate on pages 63 to 65 and attach it to this BT Margin Loan Application together with the original certified identification documents.

#### IDENTIFICATION DOCUMENTS

- At least **TWO** identification documents are required of which one must come from Table A.
- At least **ONE** identification document must specify your full name and current residential address.
- At least **ONE** identification document must specify your full name date of birth.
- All documents must be current unless specified otherwise.

If you are unable to provide these identity documents, contact our BT Customer Relations Consultants on 1800 816 222 for further options.

#### Table A. Primary Identification Documents

- Australian or foreign birth certificate
- NSW birth card\*
- Australian Citizenship certificate
- Citizenship certificate issued by a foreign government
- Australian State/Territory driver's licence/permit\*
- Australian passport\* (a passport that has expired within the preceding two years is acceptable – must not be cancelled, defaced or mutilated)
- Foreign passport\* or foreign travel document\* issued by a foreign government, the United Nations or an agency of the United Nations
- Centrelink pension card (Australian)
- Department of Veteran Affairs pension card (Australian)
- National Identity Card issued by a foreign government, the United Nations or an agency of the United Nations.
- NSW RTA photo card or Proof of Age card
- Proof of age cards\* (eg KEYPASS photo ID card, proof of Age Card or 18+ card).

#### Table B. Secondary Identification Documents

- Medicare card
- Marriage certificate (Australian)
- Health Care Card (Centrelink/Department of Veteran Affairs)
- Commonwealth Seniors health card/State seniors card
- Foreign driver's licence\*
- Passbook issued by an Australian financial institution which contains a black light signature
- Notice issued by the Commonwealth or a State/Territory within the preceding 12 months that records the provision of financial benefits and contains the individual's name and residential address (eg a notice from Centrelink)
- Notice issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (this document must contain the individual's name and residential address)
- Notice issued by the Australian Taxation Office within the preceding 12 months which contains the individual's name and residential address
- Identification card\* issued to a Public Service employee (Australian)
- Security guards' licence\*
- Shooters/Firearms licence\*

\* Must contain photograph and signature.

Documents cannot be accepted if they are cancelled, defaced or mutilated.

Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

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## SECTION 4: OPTIONAL ACCOUNT DETAILS

### 4F.2 PROOF OF IDENTIFICATION FOR COMPANIES

Refer to this section if a company or company as trustee for a trust is applying for a BT Margin Loan.

#### VERIFICATION PROCEDURE

You must attach original, certified copies of acceptable identification documents (listed below) that show:

- Full name of company as registered by ASIC
- If company is registered as public or proprietary
- ACN

#### IDENTIFICATION DOCUMENTS

At least **two** identification documents are required of which one must come from Table A.

**Table A. Primary Identification Documents**

- ASIC search

**Table B. Secondary Identification Documents**

- ASIC certificate of registration
- Disclosure certificate from the company
- If public company, relevant financial market or exchange search (eg Australian Stock Exchange)
- Public document issued by the company (eg audited annual accounts)
- If regulated, search of relevant Commonwealth, State or Territory regulator.

*Documents cannot be accepted if they are cancelled, defaced or mutilated.*

### 4F.3 PROOF OF IDENTIFICATION FOR TRUSTS

Refer to this section if the borrower is a trust.

Where the trustee is an individual/s the trustees must also complete Section 4F.1.

Where the trustee is a company, please also complete Section 4F.2.

You must attach:

- an original certified copy of the trust deed which shows:
  - a) full name of trust and names of all trustees and beneficiaries
  - b) a solicitor's trust opinion on trustee borrowers, Section 4C must also be completed.

*Documents cannot be accepted if they are cancelled, defaced or mutilated.*

### 4F.4 HOW TO CERTIFY YOUR IDENTITY DOCUMENTS

An original certified copy is a document that has been certified as a true copy of an original document.

To certify an identity document:

- take the original identity document and a photocopy to one of the people listed below (eligible certifiers) and ask them to certify that the photocopy is a true and correct copy of the original document
- that person will need to print their name, date and qualification/occupation which makes them an eligible certifier on the photocopy
- the certifier must also include the following statement on the photocopy 'I certify that this is a true copy of the original document'
- the certifier must complete the Certified Copy Certificate on pages 63 to 65 (to be used for individuals only), or if the certifier is a financial adviser the appropriate IFSA Identification Form
- photocopies of certified documents will not be accepted. The original signature of the certifier must be visible.

#### List of eligible persons who can certify your identity documents

1. A person enrolled on the roll of the Supreme Court or a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
2. A Judge of a Court.
3. A Magistrate.
4. A Chief Executive Officer of a Commonwealth Court.
5. A Registrar or Deputy Registrar of a Court.
6. A Justice of the Peace.
7. A Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
8. A Police Officer.
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1985).
12. An officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. A finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).
14. An officer with, or authorised representative of, a holder of an Australian Financial Services licence, having 2 or more continuous years of service with one or more licensees.
15. A member of the Institute of Chartered Accountants in Australia, Certified Practising Accountants Australia or the National Institute of Accountants with 2 or more years of continuous membership.
16. An International Bank employee authorised by their institution to open accounts, where the International Bank has a current correspondent banking relationship with Westpac and is acceptable to the Bank.

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**SECTION 4: OPTIONAL ACCOUNT DETAILS**

**4F.5. CERTIFIED COPY CERTIFICATE (FOR INDIVIDUALS ONLY)**

*(attached on the next three pages)*

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Attach certified  
copies here



## Certified Copy Certificate – *Customer Identification Documents* (To be used for Individuals only)

Upon instruction from the Bank, this form may be used where the customer is not able to present their original identification documents to the Bank in person.

### Part A: Customer Details

Full name  Date of birth

Residential address   
Suburb  State  Postcode  Country

Signature of customer (to be signed in the presence of the certifier)

### Part B: Certifier Details

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name  Occupation

Place of employment  Business phone number

Employment address   
Suburb  State  Postcode  Country

Category of certifier (see list on page 3 – insert relevant number)

Where the name on the identification documents differs from the name used by the customer, provide an explanation given by the customer or sight and record documentation which identifies the customer in their former name e.g. marriage certificate or deed poll.

### Signature of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.
- The customer signed this form in my presence.

**Privacy Statement:** The Bank is collecting your personal information in order to assist in the identification of the Customer named in Part A.

Signature  Date

**Part C: Details of Documents Certified**

- At least **two identification documents** must be certified with at least one being a **primary identification document**.
- The combination of identification documents certified must contain the customer's **full name, residential address and date of birth**.
- Certify the first page of the document(s) with "This is a true copy of the original document" followed by the Certifier's signature and the date. Initial any subsequent pages.
- All documents **must be current unless specified otherwise**.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

**Primary identification documents** – please tick (✓) which document(s) are certified.

Document	Certified
Birth certificate – Australian (must be a full birth certificate) .....	<input type="checkbox"/>
Birth certificate – Foreign (issued by a foreign government, the United Nations or an agency of the United Nations; must be a full birth certificate) .....	<input type="checkbox"/>
NSW birth card* .....	<input type="checkbox"/>
Citizenship certificate – Australian .....	<input type="checkbox"/>
Citizenship certificate – Foreign (issued by a foreign government) .....	<input type="checkbox"/>
Driver's licence – Australian* .....	<input type="checkbox"/>
Learner's driver's licence – Australian* .....	<input type="checkbox"/>
Passport – Australian (can either be current or expired within the last 2 years; must not be cancelled, defaced or mutilated)* .....	<input type="checkbox"/>
Passport – Foreign (issued by a foreign government, the United Nations or an agency of the United Nations; must not be cancelled, defaced or mutilated)* .....	<input type="checkbox"/>
Travel document – Foreign (issued by a foreign government, the United Nations or an agency of the United Nations)* .....	<input type="checkbox"/>
Boat licence – Australian* .....	<input type="checkbox"/>
Taxi licence – Australian* .....	<input type="checkbox"/>
Pension card – Centrelink .....	<input type="checkbox"/>
Pension card – Department of Veterans' Affairs .....	<input type="checkbox"/>
KEYPASS photo ID card* .....	<input type="checkbox"/>
18+ Proof of age card* .....	<input type="checkbox"/>
National identity card (issued by a foreign government, the United Nations or an agency of the United Nations)* .....	<input type="checkbox"/>
NSW RTA photo card or Proof of age card* .....	<input type="checkbox"/>

\* must contain a photograph and signature

**Secondary identification documents** – please tick (✓) which document(s) are certified.

Document	Certified
Driver's licence – Foreign* .....	<input type="checkbox"/>
Security guard's licence* .....	<input type="checkbox"/>
Shooter's/firearms licence* .....	<input type="checkbox"/>
Blind Citizens Australia ID card* .....	<input type="checkbox"/>
Multiple Sclerosis Society photo ID card* .....	<input type="checkbox"/>
Public Service employee ID card – Australian* .....	<input type="checkbox"/>
Student ID card – Australian higher education (TAFE or University)* .....	<input type="checkbox"/>
Working With Children check card (Blue card) QLD, VIC, WA* .....	<input type="checkbox"/>
Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address .....	<input type="checkbox"/>
Financial benefits notice issued by a Commonwealth, State or Territory government issued within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink) .....	<input type="checkbox"/>
Financial institution passbook (Australian) which must be current and have a black light signature .....	<input type="checkbox"/>
Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address .....	<input type="checkbox"/>
Health care card – Centrelink .....	<input type="checkbox"/>
Health care card – Department of Veterans' Affairs .....	<input type="checkbox"/>
Marriage certificate – Australian .....	<input type="checkbox"/>
Medicare card .....	<input type="checkbox"/>
Commonwealth seniors health card or State seniors card .....	<input type="checkbox"/>

\* must contain a photograph and/or signature

**Checklist for Certifier** (must be completed *in full* by the Certifier)

Please tick (✓)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All identification documents are certified as a true copy of the original document.
- At least two identification documents are certified with at least one being a primary identification document.
- The combination of identification documents certified contains the customer's full name, residential address and date of birth.
- This form was signed by the customer in your presence.
- The certified copies are attached to this form.

**NOTE** : It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

**Category of Certifiers**

(Note: Overseas customers can ONLY use category 7, 11 or 16 below)

- 1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- 2. A judge of a court
- 3. A magistrate
- 4. A chief executive officer of a Commonwealth court
- 5. A registrar or deputy registrar of a court
- 6. A Justice of the Peace
- 7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
- 8. A police officer
- 9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- 10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- 11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- 12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- 13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- 14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
- 15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
- 16. An international bank employee authorised by their institution to open accounts, where the international bank is acceptable to the Bank

**Bank use only**

Bank officer's name		Salary number
<input type="text"/>		<input type="text"/>
Branch/Department	BSB	Customer IDV Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	Date	
<input type="text"/>	<input type="text"/>	

**5. OPTIONAL FORMS**

**DIRECT DEBIT REQUEST (DDR) FORM** **page 69**

Use this form to enable BT Margin Lending to debit and/or credit your bank account.

**LOAN REFINANCE FORM** **page 71**

Use this form to transfer your existing margin loan to BT Margin Lending for either a full or partial refinance.

**MANAGED FUND APPLICATION AND REGULAR GEARING FORM** **page 73**

Use this form to make initial managed fund applications and/or to commence regular gearing on your loan. If you are commencing a regular gearing plan and require equity contribution, please ensure you also complete the DDR form.

**AUSTRALIAN STANDARD TRANSFER FORM (ASTF)** **page 75**

Use this form to transfer your existing managed fund investments to your BT Margin Loan. You will need to complete a separate ASTF for each individual managed fund, even if they are with the same fund manager.

**LODGING SHARES FORM** **page 77**

Use this form to transfer your existing shares to your BT Margin Loan.

**NAME CORRECTION AND INDEMNITY REQUEST FORM** **page 79**

Use this form to correct any discrepancies in the registration details of an existing issuer sponsored share holding which is to be applied to your BT Margin Loan.

BT USE ONLY

Agreement

Product

Other info

**USE THIS FORM TO ENABLE BT SECURITIES LIMITED ABN 84 000 720 114 TRADING AS BT MARGIN LENDING TO DEBIT AND/OR CREDIT YOUR BANK ACCOUNT ON REQUEST.**

- Complete sections 1, 2, 3 and 4, where you would like BT Margin Lending to debit and credit your bank account on request.
- Complete sections 1, 2 and 4, where you would like BT Margin Lending to only credit your bank account on request.

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

### QUESTIONS?

#### If you are a direct investor:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at [client.marginlending@btfinancialgroup.com](mailto:client.marginlending@btfinancialgroup.com).

#### If you are a financial adviser:

- call BT Adviser Relations on 1800 671 409
- email us at [adviser.marginlending@btfinancialgroup.com](mailto:adviser.marginlending@btfinancialgroup.com).

Phone lines are available Mon – Fri from 8.00am – 6.30pm (AEST).

## 1. BORROWER'S DETAILS

Borrower's name(s)


Borrower's client code

*For new BT Margin Loan Applications this will be left blank*

## 2. NOMINATED BANK ACCOUNT

If you complete this form we will debit or credit this account according to your instructions whether they be written, over the telephone or online.

**At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.**

I/We give permission that you withdraw funds from my/our account with the following financial institution:

Name of financial institution

Branch name

BSB number

Account number

Bank account name(s)


## 3. DEBIT INSTRUCTIONS

### Note:

- You can choose to have any combination or all of the debit options listed below.
- Your nominated bank account will be linked to your BT Margin Loan for future debit and/or credit instructions.

### Monthly Interest Debit

An amount equal to the monthly interest charge on your BT Margin Loan. In most instances, this will be a variable sum deducted from your nominated bank account on the first business day of each month.

### One Off Debit

For example, use this option to debit your initial investment amount, or if you are a company borrower, to debit your company application fees.

Amount

\$

### Regular Debits

A sum where you determine the amount, frequency and date on which monies will be deducted from your account.

Amount

\$

Start date (dd/mm/yyyy)

/  /

Frequency

Weekly  Fortnightly  Monthly

BT USE ONLY

#### 4. DECLARATION AND SIGNATURES

I/We confirm that I/we am/are the primary account holder or authorised signatory for funds to be deducted from or credited to this nominated bank account through the Bulk Electronic Clearing System.

In addition to the amounts specified by me/us under Debit Instructions above, I/we authorise BT Margin Lending to debit the account with an amount required to pay off the total amount or part of it owing under the BT Margin Loan.

I/We acknowledge that this Direct Debit arrangement is governed by the terms given below.

I/We authorise BT Margin Lending to confirm my/our account details with the financial institution above.

For Company or Company Trustee account holders, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

##### Signature of **Bank Account Holder 1**

Date (dd/mm/yy)

Signatory's full name (*please print*)

Director  Sole Director and Secretary

##### Signature of **Bank Account Holder 2**

Date (dd/mm/yy)

Signatory's full name (*please print*)

Director  Company Secretary

#### BT SECURITIES LIMITED ('BTS') DIRECT DEBIT REQUEST SERVICE AGREEMENT

This agreement sets out the terms on which you have authorised BTS to arrange for amounts payable to BTS to be made by deduction from your account at your Financial Institution in accordance with the Direct Debit Request on page 69.

At least one of the account signatories must be a party to the BT Margin Loan.

##### OUR RIGHTS

- Where the drawing date falls on a non business day we will draw the amount on the next business day. If at any point you are uncertain as to when the debit will be processed to your Nominated Bank Account you should contact your Financial Institution.
- We will not change the amount or frequency of drawings without your prior instructions except when we debit the account to recover the total amount or part of it owing under the BT Margin Loan.
- We reserve the right to cancel the BTS Direct Debit Plan drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and any monies owing will be added to your loan unless alternate instructions are received.
- You should check your account details provided in Section 2 of this Nominated Bank Account Form against a recent statement from your nominated Financial Institution to ensure they are accurate. If you are uncertain about your account details or the availability of the BTS Direct Debit Plan in relation to your account, you should check with your Financial Institution as direct debiting through the Bulk Electronic Clearing System may not be available on all accounts.
- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential. However,

Westpac Banking Corporation may require BTS to provide that information to it in connection with a claim made on it relating to an incorrect or wrongful debit or credit.

##### YOUR RIGHTS

- You may terminate the BTS Direct Debit Plan drawing arrangements at any time or stop any individual drawing by giving written notice to us or your Financial Institution at least 14 business days prior to the next drawing.
- You may defer or suspend deductions to the BTS Direct Debit Plan for up to 3 months or alter the details of your BTS Direct Debit Plan by giving written notice to us or your Financial Institution at least 10 business days prior to the next drawing.
- If you want to change the drawing amount and/or frequency of your BTS Direct Debit Plan, written notification signed by all signatories to the bank account and who are not the borrowers to the BT Margin Loan, must be received by us at least 10 business days prior to the next drawing.
- If you consider that an amount under Debit Instructions above has been initiated incorrectly you should take the matter up directly with us.
- We will give you at least 14 business days notice in writing of any changes to the terms of the drawing arrangements.
- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting BT Margin Lending on 1800 816 222. Alternatively, you may direct any claims to your Financial Institution.

##### YOUR COMMITMENT TO US, YOUR RESPONSIBILITIES

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise us if the account nominated by you under the BTS Direct Debit Plan drawing is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method should:
  - your facility be cancelled as a result of unpaid monies;
  - your facility be cancelled by either yourself or your nominated Financial Institution.

##### **Special note: Client Service Agreement**

If you are not the borrower of the BT Margin Loan, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from your bank account or any amount that is debited to pay off the total amount or part of it owing under the BT Margin Loan. There is no maximum loan limit and BTS will not advise you if the borrower varies the size of their loan.

Additionally in order to verify your signature, you may be required to submit a copy of your Drivers Licence or Passport that has been certified by a Justice of the Peace or Solicitor.

If you would like to link additional bank accounts to the loan complete a separate Direct Debit Request form for each bank account. These forms are available on [www.bt.com.au](http://www.bt.com.au).

##### You can submit this form by:

- ✉ mail BT Margin Lending  
GPO Box 3917, Sydney NSW 2001
- ☎ fax **This form cannot be faxed**

**The original Direct Debit Request form must be sent to BT Margin Lending.**

**USE THIS FORM TO TRANSFER YOUR EXISTING MARGIN LOAN TO BT MARGIN LENDING, FOR EITHER A FULL OR PARTIAL REFINANCE.**

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

**QUESTIONS?**

**If you are a direct investor:**

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at [client.marginlending@btfinancialgroup.com](mailto:client.marginlending@btfinancialgroup.com).

**If you are a financial adviser:**

- call BT Adviser Relations on 1800 671 409
- email us at [adviser.marginlending@btfinancialgroup.com](mailto:adviser.marginlending@btfinancialgroup.com).

Phone lines are available Mon – Fri from 8.00am – 6.30pm (AEST).

**Do you have an existing BT Margin Loan?**

Cross [X] appropriate box:

- Yes   Complete section 1
- No   Complete section 2. You will also need to complete the BT Margin Lending Loan Application form.

**1. BORROWER'S DETAILS**

Borrower's name(s)


Borrower's client code

 - 

(Client code to be completed by BT Margin Lending)

**2. DETAILS OF LOAN TO BE REFINANCED**

Name of existing margin lender


Full name of existing loan to be refinanced


Account number of existing margin loan

BT USE ONLY

**3. FULL OR PARTIAL REFINANCE**

**Full refinance**

You wish to transfer your entire margin lending portfolio to BT Margin Lending

- I/We authorise our existing margin lender (named above) to provide BT Margin Lending with any and all information regarding my/our margin lending account.
- I/We authorise our existing margin lender (named above) to transfer my/our CHESS HIN and managed fund holdings to BT Securities Limited.
- I/We authorise BT Securities Limited to pay out any outstanding loan(s) against these securities, if any.

**OR**

**Partial refinance**

You wish to transfer a portion of your margin lending portfolio to BT Margin Lending.

Indicate loan value

\$

- I/We authorise our existing margin lender (named above) to transfer the stocks and holdings listed below to BT Securities Limited.
- I/We authorise BT Securities Limited to pay out any outstanding loan against these securities, if any.

**1 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**2 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**3 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

Continued on page 72 ►►



**4 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**5 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**6 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**7 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**8 PARTIAL REFINANCE**

Name of security

Quantity (Number of shares or units)

Name security is registered in

**4. DECLARATION AND SIGNATURES**

Where any of the securities to be refinanced are owned by a third party (i.e. not the borrower), the third party security provider is also to sign this section.

**For Company or Company Trustee, Borrowers and/or Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of **Borrower**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of **Additional Borrower**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Company Secretary

Signature of **Third Party Security Provider**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Sole Director and Secretary


Signature of **Additional Third Party Security Provider**

Date (dd/mm/yy)

Signatory's full name (please print)

Director  Company Secretary

**You can submit this form by:**

 mail BT Margin Lending  
GPO Box 3917, Sydney NSW 2001

 fax **This form cannot be faxed**

**The original Loan Refinance form must be sent to BT Margin Lending.**

**USE THE FORM ON THE FOLLOWING PAGE TO TRANSFER YOUR MANAGED FUNDS INTO THE NAME OF BT QUEENSLAND PTY LIMITED (BTQ).**

- You will need to complete a separate transfer form for each individual managed fund, even if they are with the same fund manager.
- Photocopy this form if you need additional copies, or download and print them from [www.btonline.com.au](http://www.btonline.com.au).

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

### QUESTIONS?

#### If you are a direct investor:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at [client.marginlending@btfinancialgroup.com](mailto:client.marginlending@btfinancialgroup.com).

#### If you are a financial adviser:

- call BT Adviser Relations on 1800 671 409
- email us at [adviser.marginlending@btfinancialgroup.com](mailto:adviser.marginlending@btfinancialgroup.com).

Phone lines are available Mon–Fri from 8.00am–6.30pm (AEST).

### Important information:

- 1** Although the investments are not registered in your name you remain the beneficial owner. This means that you can still sell or transfer your units (via instructions to BT Margin Lending), and you receive any income, imputation credits and other entitlements relating to them (subject to the terms of the BT Margin Loan Facility Agreement).

### GUIDE TO COMPLETING THE AUSTRALIAN STANDARD TRANSFER FORM

#### 1 Full name of company or eligible body

The name of fund manager relating to the investment. Example: BT Funds Management Limited.

#### 2 Full description of securities

Class: Fund name

Example: BT Active Balanced Fund

Units: Number of units you are providing as security as at the date the transfer form is signed by you, the seller.

#### 3 Quantity

Number of units in words.

#### 4 Full name(s) of seller(s)

The full name of the person(s) who holds the fund (as it appears on their statement). Also supply full address.

#### 5 Consideration and Uncertified transferor identification

You do not need to complete these sections.

#### 6 Buyer(s) information

You do not need to complete these sections.

#### 7 Seller(s) – sign here

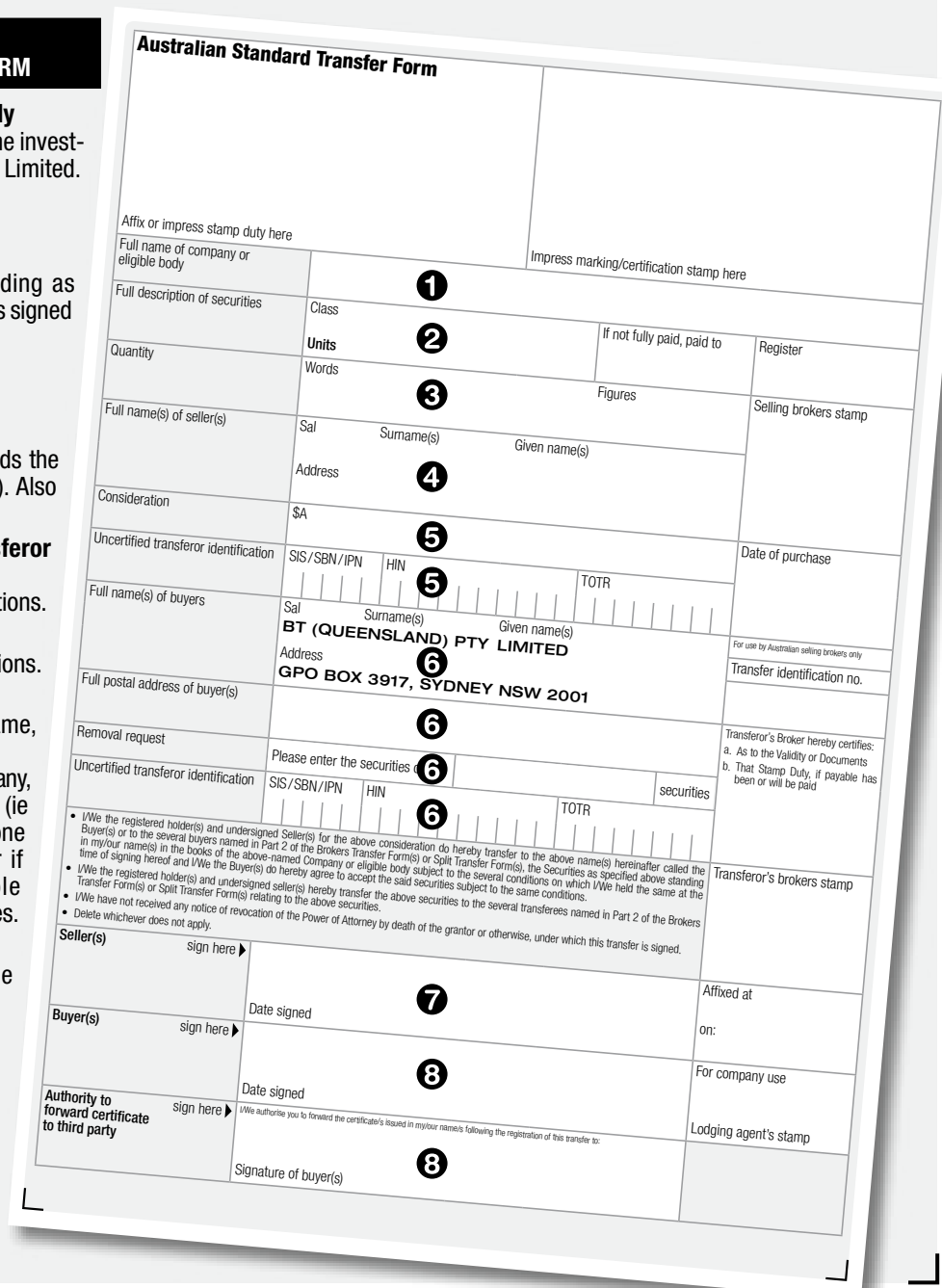
- If the fund is held in more than one name, all persons must sign.
- If the fund is held in the name of a company, two authorised signatories must sign (ie two directors, or one director and one company secretary, or one director if signing as sole director and sole secretary.) Indicate company capacities.

#### 8 Buyer(s) signatures

You do not need to complete these sections.

#### You can submit this form by:

-  mail BT Margin Lending  
GPO Box 3917,  
Sydney NSW 2001
-  fax **This form cannot be faxed**



**Australian Standard Transfer Form**

Affix or impress stamp duty here

Impress marking/certification stamp here

Full name of company or eligible body

Full description of securities

Class **1**

Units **2**

Quantity

Words **3**

Figures

Full name(s) of seller(s)

Sal Surname(s) Given name(s)

Address **4**

Consideration

\$A **5**

Uncertified transferor identification

SIS/SBN/IPN HIN **5** TOTR

Full name(s) of buyers

Sal Surname(s) Given name(s)

**BT (QUEENSLAND) PTY LIMITED**

Address **6**

**GPO BOX 3917, SYDNEY NSW 2001**

Full postal address of buyer(s) **6**

Removal request

Please enter the securities **6**

Uncertified transferor identification

SIS/SBN/IPN HIN **6** TOTR securities

Transfer identification no.

Transferor's Broker hereby certifies:  
a. As to the Validity or Documents  
b. That Stamp Duty, if payable has been or will be paid

Transferor's brokers stamp

**7** Seller(s) sign here

Date signed **7**

**8** Buyer(s) sign here

Date signed **8**

Authority to forward certificate to third party

sign here **8**

I/We authorise you to forward the certificate's issued in my/our name(s) following the registration of this transfer to:

Signature of buyer(s)

Affixed at on:

For company use

Lodging agent's stamp

I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) or to the several buyers named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above-named Company or eligible body subject to the several conditions on which I/We held the same at the time of signing hereof and I/We the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.

I/We the registered holder(s) and undersigned seller(s) hereby transfer the above securities to the several transferees named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s) relating to the above securities.

I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.

Delete whichever does not apply.

# Australian Standard Transfer Form

Affix or impress stamp duty here

Impress marking/certification stamp here

Full name of company or eligible body			
Full description of securities	Class  <b>Units</b>	If not fully paid, paid to	Register
Quantity	Words	Figures	Selling brokers stamp
Full name(s) of seller(s)	Sal Surname(s) Given name(s)  Address		
Consideration	\$A		Date of purchase
Uncertified transferor identification	SIS/SBN/IPN	HIN	
Full name(s) of buyers	Sal Surname(s) Given name(s)	For use by Australian selling brokers only	
	<b>BT (QUEENSLAND) PTY LIMITED</b> Address <b>GPO BOX 3917, SYDNEY NSW 2001</b>	Transfer identification no.	
Full postal address of buyer(s)			Transferor's Broker hereby certifies: a. As to the Validity of Documents b. That Stamp Duty, if payable has been or will be paid
Removal request	Please enter the securities on the		
Uncertified transferor identification	SIS/SBN/IPN	HIN	TOTR
<ul style="list-style-type: none"> <li>I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) or to the several buyers named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above-named Company or eligible body subject to the several conditions on which I/We held the same at the time of signing hereof and I/We the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.</li> <li>I/We the registered holder(s) and undersigned seller(s) hereby transfer the above securities to the several transferees named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s) relating to the above securities.</li> <li>I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.</li> <li>Delete whichever does not apply.</li> </ul>			Transferor's brokers stamp
<b>Seller(s)</b>	sign here ▶	Affixed at	
	Date signed	on:	
<b>Buyer(s)</b>	sign here ▶	For company use	
	Date signed	Lodging agent's stamp	
<b>Authority to forward certificate to third party</b>	sign here ▶	I/We authorise you to forward the certificate/s issued in my/our name/s following the registration of this transfer to:	
	Signature of buyer(s)		

**USE THIS FORM TO LODGE SHARES AS SECURITY FOR YOUR BT MARGIN LOAN.**

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

**QUESTIONS?**

**If you are a direct investor:**

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at [client.marginlending@btfinancialgroup.com](mailto:client.marginlending@btfinancialgroup.com).

**If you are a financial adviser:**

- call BT Adviser Relations on 1800 671 409
  - email us at [adviser.marginlending@btfinancialgroup.com](mailto:adviser.marginlending@btfinancialgroup.com).
- Phone lines are available Mon – Fri from 8.00am – 6.30pm (AEST).

**1. BORROWER'S DETAILS**

Borrower's name(s)


Borrower's client code

 - 

(Client code to be completed by BT Margin Lending)

**2. LODGEMENT INSTRUCTIONS**

Select from the options below:

Lodge the following issuer sponsored shares (*attach a copy of your most recent Issuer Sponsored Statement or Dividend statement*)

Transfer all broker sponsored shares from  
Stockbroking firm

to BT Margin Lending (*HIN Transfer*)

Transfer the following broker sponsored shares from  
Stockbroking firm

to BT Margin Lending

**For all broker sponsored share transfers, provide your stockbroking account number**

BT USE ONLY

**1 SHARE TRANSFER**

Security holder (*must be a party on the BT Margin Loan*)

ASX Code

SRN/HIN

Number of shares

**2 SHARE TRANSFER**

Security holder (*must be a party on the BT Margin Loan*)

ASX Code

SRN/HIN

Number of shares

**3 SHARE TRANSFER**

Security holder (*must be a party on the BT Margin Loan*)

ASX Code

SRN/HIN

Number of shares

**4 SHARE TRANSFER**

Security holder (*must be a party on the BT Margin Loan*)

ASX Code

SRN/HIN

Number of shares

Continued on page 78 ►►

**5 SHARE TRANSFER**

Security holder *(must be a party on the BT Margin Loan)*

ASX Code

SRN/HIN

Number of shares

**6 SHARE TRANSFER**

Security holder *(must be a party on the BT Margin Loan)*

ASX Code

SRN/HIN

Number of shares

For more than six share transfers, attach a separate sheet.

**If lodging issuer sponsored shares, answer the question below:**

Do your personal details on your issuer sponsored statement match those on the loan exactly? (Note: If your details vary even slightly, your lodgement request may be significantly delayed.)

- Yes  Proceed to Section 3 to sign this form.
- No  Contact the share registry directly to amend your details or complete the Name Correction and Indemnity Request form, which can be found in the Optional Forms section of the BT Margin Loan Application Booklet (page 79), or downloaded from [www.bt.com.au](http://www.bt.com.au).

**3. SIGNING SECTION**

The borrower/s is/are required to sign this form, when the shares being lodged are owned by the borrower/s.

Where the shares being lodged are owned by a third party (must be a third party security provider on the loan), the third party is required to sign this form. The borrower/s is/are not required to sign in this instance.

For Company or Company Trustee, Borrowers and/or Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

**Signature of Borrower**

Date (dd/mm/yy)

 /  / 

Signatory's full name *(please print)*

Director  Sole Director and Secretary

**Signature of Additional Borrower**

Date (dd/mm/yy)

 /  / 

Signatory's full name *(please print)*

Director  Company Secretary

**Signature of Third Party Security Provider**

Date (dd/mm/yy)

 /  / 

Signatory's full name *(please print)*

Director  Sole Director and Secretary

**Signature of Additional Third Party Security Provider**



Date (dd/mm/yy)

 /  / 

Signatory's full name *(please print)*

Director  Company Secretary

**You can submit this original form by:**

-  mail BT Margin Lending  
GPO Box 3917, Sydney NSW 2001
-  fax (02) 9274 5782