

**Before you apply for a BT Margin Lending facility, all borrowers must read:**

1. the Guide to BT Margin Lending brochure;
2. the BT Margin Lending – Margin Loan – Product Disclosure Statement;
3. the CHES explanation, Supplementary risk disclosure statement and Privacy disclosure and consent;
4. the BT Margin Lending Facility Agreement; and
5. the BT Securities Limited Financial Services Guide.

These documents are contained within the BT Margin Lending Application booklet or they can be downloaded from [www.bt.com.au](http://www.bt.com.au). You can also phone our BT Customer Relations Consultants on **1800 816 222** for more information.

**Who can apply for a BT Margin Lending facility**

1. Individual or joint individuals, who are Australian residents for tax purposes and reside in Australia.
2. Australian proprietary companies which are not subsidiaries of listed companies. The company directors are required to guarantee the obligations of a company borrower. The company directors must be Australian residents for tax purposes and reside in Australia.
3. Australian trustees of family, discretionary or testamentary trusts. Charitable trusts are not eligible for a BT Margin Lending facility. The directors of proprietary company trustees are required to guarantee the obligations of the company trustee borrower. The company directors must be Australian residents for tax purposes and reside in Australia.

**How to complete this Loan Application**

1. This Loan Application contains mandatory and additional optional sections to complete. The optional sections are dependent on your applicant type and how you would like to set up your BT Margin Lending facility.
2. The checklists below will assist you to complete the Loan Application Form accurately. You may care to mark the relevant sections as you go to ensure that you are accurately completing the form and that you are providing any additional attachments required to support the loan application.
3. Please use BLACK PEN and print in clear CAPITAL LETTERS.

**Mandatory sections for completion per applicant type**

Applicant Type	Complete	Description/Comment
Individual or Joint Individuals	Section 1	Individual Applicant Details
	Section 4	BT Margin Lending Facility Details
	Section 5	Individual Applicant Financial Details
	Section 6	Applicant Signing Section
	Section 7	Verification of Income (documentation is attached)
Individual(s) acting as trustee(s) of a trust	Section 1	Individual Applicant Details
	Section 3	Trust Applicant Details
	Section 4	BT Margin Lending Facility Details
	Section 5	Individual Applicant Financial Details
	Section 6	Applicant Signing Section
	Section 7	Verification of Income (documentation is attached)
	Appendix I	Solicitor's Trust Opinion
	Original certified copy of Trust Deed is attached	
Company	Section 1	Individual Applicant Details to be completed by company directors
	Section 2	Company Applicant Details
	Section 4	BT Margin Lending Facility Details
	Section 5	Individual Applicant Financial Details
	Section 6	Applicant Signing Section and Guarantor Disclosure Election
	Section 7	Verification of income documentation is attached
		Cheque for \$200 (made payable to BT Margin Lending) for company application fee is attached
Company acting as trustee of a trust	Section 1	Individual Applicant Details (to be completed by company trustee directors)
	Section 2	Company Applicant Details
	Section 3	Trust Applicant Details
	Section 4	BT Margin Lending Facility Details
	Section 5	Individual Applicant Financial Details
	Section 6	Applicant Signing Section and Guarantor Disclosure Election
	Section 7	Verification of income documentation is attached
	Appendix I	Solicitor's Trust Opinion
		Original certified copy of Trust Deed is attached
		Cheque for \$200 (made payable to BT Margin Lending) for company application fee is attached

## Additional sections that may need to be completed by all applicants

If you are:	Complete	Other information/comment
<input type="checkbox"/> Nominating a Financial Adviser who has introduced you to this BT Margin Lending facility	Appendix A	Your financial adviser must hold a valid Australian Financial Services Licence (AFSL). You may also consider whether you would like to nominate your financial adviser to act as either your Authorised Representative (Appendix B) for your BT Margin Lending facility.
<input type="checkbox"/> Nominating another person to be your Authorised Representative on your BT Margin Lending facility	Appendix B	Your nominated Authorised Representative must be an Australian resident for tax purposes and reside in Australia.
<input type="checkbox"/> Having a third party (i.e. not the applicant) provide some or all of the security on your BT Margin Lending facility	Appendix C	Some or all of the security on your BT Margin Lending facility may be provided by an entity other than the applicant i.e. a third party. Third party security is accepted from: a) individuals who are Australian residents for tax purposes and reside in Australia; and b) Australian proprietary companies.  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.
<input type="checkbox"/> Requesting that your monthly interest cost be debited to your nominated bank account	Appendix D	At least one of the signatories on the nominated bank account must be an applicant on your Loan Application. All signatories must complete this form.
<input type="checkbox"/> Refinancing an existing loan you have with another margin lender to BT Margin Lending	Appendix E	Use this form to either fully or partially refinance your existing margin loan to BT Margin Lending.
<input type="checkbox"/> Applying for a new managed fund investment to be applied as security for your BT Margin Lending facility and/or commencing a regular gearing strategy	Appendix F	Please complete this form and, if you are commencing a regular gearing strategy, you must also complete Appendix D – Direct Debit Request form.
<input type="checkbox"/> Lodging your existing managed fund investments as security on your BT Margin Lending facility	Appendix G	You must complete a separate Australian Standard Transfer Form (ASTF) for each managed fund investment. Additional forms can be downloaded from our website <a href="http://www.bt.com.au">www.bt.com.au</a>
<input type="checkbox"/> Lodging your existing share investments as security on your BT Margin Lending facility	Appendix H	If you have Issuer Sponsored shares and the personal details on your Issuer Sponsored Statement do not match those on the Loan Application Form exactly, you must also complete Appendix K – Name Correction and Indemnity Request form.
<input type="checkbox"/> You are not an existing Westpac customer and need to be identified to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requirements	Appendix J	All applicants, directors of company applicants, guarantors and authorised representatives, who are not existing Westpac customers, must provide original certified copies of prescribed identification documents.
<input type="checkbox"/> A resident of the State of Tasmania		You must register a power of attorney in a form acceptable to us with the Land and Titles Office situated at Level 1, 134 Macquarie Street, Hobart, prior to sending your Loan Application Form to BT Margin Lending. You may download this Power of Attorney form from our website <a href="http://www.bt.com.au">www.bt.com.au</a>

### Submitting your Loan Application Form

The **original** Loan Application Form and all other required information must be sent to:

**BT Margin Lending**  
**GPO Box 3917**  
**Sydney NSW 2001**

(BT Margin Lending **will not** accept a faxed Loan Application form)

### Approval of your BT Margin Lending facility

Please note that all applications are subject to our approval.

BT Margin Lending is committed to responsible lending practices and conducts a comprehensive assessment process which includes credit reference agency checking and affordability verification. To enable us to do this we ask you to provide the financial information and supporting documentation to verify your income in Sections 5 and 7 respectively.

BT Margin Lending will contact you or your nominated financial adviser (where applicable) to notify you of the decision and/or any additional information and conditions.

If we approve your application for a BT Margin Lending facility, we will send you a Welcome Pack and your login details to *BTOnline* which will allow you to monitor your loan 24 hours a day, 7 days a week.

### Questions

If you have any questions regarding completing the Loan Application Form or the loan approval process, and:

You are the applicant:	You are the nominated financial adviser:
<ul style="list-style-type: none"> <li>Call BT Customer Relations Consultants on <b>1800 816 222</b></li> <li>Email us at <a href="mailto:client.marginlending@btfinancialgroup.com">client.marginlending@btfinancialgroup.com</a></li> </ul>	<ul style="list-style-type: none"> <li>Call BT Adviser Relations Consultants on 1800 671 409</li> <li>Email us at <a href="mailto:adviser.marginlending@btfinancialgroup.com">adviser.marginlending@btfinancialgroup.com</a></li> </ul>

Phone lines are available Monday to Friday, 8.00am to 6.30pm Sydney time

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

For a Loan Application consisting of more than two individual applicants, complete an additional Loan Application and attach a letter confirming all applicants to the BT Margin Lending facility.

## 1. INDIVIDUAL APPLICANT DETAILS

This section is to be completed by individual borrowers and directors of company borrowers. This includes individual trustee borrowers and directors of a company trustee borrower.

### 1A. INDIVIDUAL APPLICANT 1 – PERSONAL DETAILS

Type of applicant

Individual Borrower 1  Individual Trustee Borrower 1   
 Director and Guarantor 1

Title

Mr  Mrs  Miss  Ms  Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy) Driver licence number State of issue

/  /

Marital status

Single  Married  Divorced  Widowed  De facto

Number of dependants

Home phone number

( )

Mobile phone number

Work phone number

( )

Fax number

( )

Email address (BT may elect to email correspondence to you)


Current residential address (a PO Box is not acceptable)


State

Postcode

Time at current residential address

Years

Months

Current residential status

Own  Mortgage  Rent   
 Other  Specify

Previous residential address (if less than 2 years at current address)


State

Postcode

Time at current residential address

Years

Months

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHESS purposes)


State

Postcode

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

Are you an existing Westpac customer?

No  To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify our customers before we provide a service. Refer to Appendix J (Proof of Identification) for a list of acceptable documentation and eligible certifiers.

Yes  Give details below. **Note:** the name of the account must be the same name you have provided.

Westpac Customer Number

**OR**

BSB number

Account number

Account name


### 1B. INDIVIDUAL APPLICANT 1 – EMPLOYMENT DETAILS

Give details of your main employment only. Attach details of additional employment.

Current employment status

Full-time  Part-time  Casual/temporary/contractor   
 Self-employed  Other  Specify

BT USE ONLY

Agreement	Product	Other info
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Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader

Time with current employer/business	Years	Months
-------------------------------------	-------	--------

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

State	Postcode

Tax file number (TFN) †

Australian Business Number (ABN) † (self-employed/sole trader applicants only)

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you were self-employed/sole trader

Time with current employer/business	Years	Months
-------------------------------------	-------	--------

Previous employer's address or principal place of business if you were self-employed/sole trader (a PO Box is not acceptable)

State	Postcode

### 1C. INDIVIDUAL APPLICANT 2 – PERSONAL DETAILS

Type of applicant

Individual Borrower 2     Individual Trustee Borrower 2   
 Director and Guarantor 2

Title

Mr    Mrs    Miss    Ms    Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)    Driver licence number    State of issue

/ /		
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Marital status

Single    Married    Divorced    Widowed    De facto

Number of dependants

Home phone number

Mobile phone number

Work phone number

Fax number

Email address (BT may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable) (write 'SAME' if the same as Applicant 1's residential address)

State	Postcode
Time at current residential address	Years    Months

Current residential status

Own    Mortgage    Rent   
 Other  Specify

Previous residential address (if less than 2 years at current address)

State	Postcode
Time at current residential address	Years    Months

Mailing address (write 'AS ABOVE' if the same as your current residential address or 'SAME' if the same as Applicant 1's mailing address. We may use this address for future correspondence, including for CHES purposes)

State	Postcode

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

Are you an existing Westpac customer?

No  To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify our customers before we provide a service. Refer to Appendix J (Proof of Identification) for a list of acceptable documentation and eligible certifiers.

Yes  Give details below. **Note:** the name of the account must be the same name you have provided above.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

**1D. INDIVIDUAL APPLICANT 2 – EMPLOYMENT DETAILS**

Give details of your main employment only. Attach details of additional employment.

Current employment status

Full-time  Part-time  Casual/temporary/contractor   
 Self-employed  Other  Specify

Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader


Time with current employer/business	Years	Months
<input type="text"/>	<input type="text"/>	<input type="text"/>

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)


State                      Postcode

Tax file number (TFN) †

Australian Business Number (ABN) †  
(self-employed/sole trader applicants only)

Previous employment details  
(if less than 2 years with current employer)

Previous employer's name or full business name if you were self-employed/sole trader


Time with current employer/business	Years	Months
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous employer's address or principal place of business if you were self-employed/sole trader (a PO Box is not acceptable)


State                      Postcode

† 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 BT Securities Limited ABN 84 000 720 114 to disclose it to its related bodies corporate, BT (Queensland) Pty Limited ABN 49 009 818 875, ASX Settlement Pty Limited ABN 49 008 504 532, fund managers, trustees, sponsors of your shareholdings, service providers and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

**2. COMPANY APPLICANT DETAILS**

Type of applicant

Proprietary Australian Company  Proprietary Australian Company as trustee for a trust

Number of company directors

**2A. COMPANY NAME AND CONTACT DETAILS**

Company name


Australian Company Number (ACN)

Australian Business Number (ABN) †

Registered business name (if any)


Tax File Number (TFN) †

Nature of business

Place of registration  
(State or Territory)

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

 /  / 

Registered address (a PO Box is not acceptable)


State                      Postcode

Mailing address (We may use this address for future correspondence, including for CHES purposes)


State                      Postcode

Name of contact person

Daytime phone number

 (    )

Mobile phone number

Email address


**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

Is the company licensed and subject to the regulatory oversight by a regulator such as APRA, APCA, ASIC, ASX, Private Health Insurance Administration Council, RBA or Sydney Futures Exchange?

No  Go to next question

Yes  What is the regulator's name

Regulator's licence number

Is the company an existing Westpac customer?

No  To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify our customers before we provide a service. Refer to Appendix J (Proof of Identification) for a list of acceptable documentation and eligible certifiers.

Yes  Give details below. **Note:** the name of the identification must be the same name you have provided above.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

## 2B. COMPANY DIRECTORS AND SHAREHOLDINGS

**Note:** All company directors must complete the Individual Applicant Details in Section 1. If there are more than 2 company directors, please complete an additional Loan Application Form, and attach a letter confirming all directors to the facility.

Are there any individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital? This includes individuals who are owners of an underlying company and who ultimately own more than 25% of the issued capital in the company listed above in section 2A.

No  Go to next question

Yes  Give details below

**1** Full given name and surname of shareholder

Residential address (a PO Box is not acceptable)

State

Postcode

**2** Full given name and surname of shareholder

Residential address (a PO Box is not acceptable)

State

Postcode

**3** Full given name and surname of shareholder

Residential address (a PO Box is not acceptable)

State

Postcode

### 3. TRUST APPLICANT DETAILS

#### 3A. NAME AND TYPE OF TRUST

Full name of trust (e.g. *The Citizen family trust*)

Full name(s) of the trustee(s) of the trust

Date of trust deed (dd/mm/yyyy) State/Territory of establishment

 /  /  

Tax file number (TFN) †

Australian Business Number (ABN) †

Type of trust

Discretionary (including family trusts)  Testamentary   
Other  Specify

Contact address of the trustee (a PO Box is not acceptable)

  
  
 State  Postcode

Name of contact person

Daytime phone number

 (  ) 

Mobile phone number

Email address

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

† 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 BT Securities Limited ABN 84 000 720 114 to disclose it to its related bodies corporate, BT (Queensland) Pty Limited ABN 49 009 818 875, ASX Settlement Pty Limited ABN 49 008 504 532, fund managers, trustees, sponsors of your shareholdings, service providers and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

### 3B. BENEFICIARY DETAILS

Do the terms of the trust identify the beneficiaries by reference to membership of a class?

No  Go to next question

Yes  Give details of the membership class(es) (e.g. *Class A, Class B, Class C, Primary, Secondary, Tertiary*)

Number of beneficiaries

Full name of beneficiaries

1.
2.
3.
4.

*If there are more than four beneficiaries, please photocopy and complete this section for the additional beneficiaries and attach it as an additional sheet to your Loan Application.*

### 4. BT MARGIN LENDING FACILITY DETAILS ALL APPLICANTS MUST COMPLETE THIS SECTION

#### 4A. CREDIT LIMIT

What credit limit you would like to apply for?

*Minimum credit limit \$20,000*

*Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances, regular gearing payments and any interest to be capitalised. The Credit Limit that you apply for will be assessed against your income and financial details which we ask you to provide in Section 5. As a responsible lender, we will only approve a Credit Limit which we consider is affordable to you after consideration and verification of your financial circumstances. In some instances, this may be lower than the Credit Limit you have requested above.*

Will you be commencing a regular gearing strategy following approval of this BT Margin Lending facility?

No  Yes  Please make sure you also complete Appendices D and F.

#### 4B. SPONSORSHIP DETAILS

If listed securities will form part of your loan security portfolio, you must be sponsored on CHESS. Each applicant (with the exception of company directors) is required to complete the following:

Please sponsor me for CHESS purposes  
i.e. create a new Holder Identification Number (HIN)

Please transfer my existing CHESS sponsorship  
Give details of your existing CHESS sponsorship below

Current HIN

Current sponsor PID (if known)

Current sponsor name

Please make sure you also complete Appendix H – Lodging Shares form.

#### 4C. INTEREST RATE PAYMENT OPTIONS

If this Loan Application is approved your BT Margin Lending facility will be established on a variable interest rate basis. However, you have the option of selecting a fixed interest rate at any time after approval. The minimum loan balance that can be fixed is \$20,000.

For further information regarding fixed interest rate lending and to view current interest rates, please phone our Customer Relations Consultants on **1800 816 222**.

How do you wish to pay your **variable rate** interest?

If you do not select a payment option, your variable rate interest will automatically be capitalised to your BT Margin Lending facility subject to the terms of that facility.

Direct debit my bank account.  
Please make sure you also complete Appendix D – Direct Debit Request form

Capitalise to my BT Margin Lending facility  
You must ensure that sufficient funds available are maintained in your account and that your account is operating within the approved Credit Limit.

#### 4D. MARGIN CALL CONTACT

You are required to nominate a Margin Call Contact for your BT Margin Loan. If you are the sole applicant, the margin call contact must be you (unless we agree otherwise). If there are multiple applicants, the margin call contact must be one of the applicants.

We may also use the relevant contact details provided by the applicant nominated in Section 1 to send margin calls to.

**It is YOUR responsibility to keep nominated Margin Call Contact details up to date at ALL times.**

Margin call contact details

You may select one or both of the contact options. Electronic notices under this BT Margin Loan can only be sent to one mobile phone number and one email address for each loan.

Margin call contact name

SMS to this mobile phone number

Email to this email address

Preferred contact method for margin call

SMS  Email

#### Declaration

By signing below, I/we agree that BT Margin Lending is authorised to send margin call notices to the nominated Margin Call Contact.

Signature of **Applicant 1**

Date

Full name of **Applicant 1**

Signature of **Applicant 2**

Date

Full name of **Applicant 2**

## 5. INDIVIDUAL APPLICANT FINANCIAL DETAILS

This section is to be completed by individual borrowers and company directors who will act as guarantors on this BT Margin Lending facility. This includes individual trustee borrowers, and directors of a company trustee. Please complete this section unless BT Margin Lending advises you that this information is not required.

BT Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification to determine an applicant's capacity to repay the facility. When you apply for a BT Margin Lending facility, our intention is to ensure that your new facility commitment is manageable. We want to ensure you have enough surplus income to service your facility. Please complete this section accurately and provide supporting income verification documentation as described in Section 7.

### 5A. INCOME DETAILS

Income type	Applicant 1	Applicant 2
Gross annual salary	\$	
Bonus, overtime and allowances	\$	
Rental income	\$	
Dividends	\$	
Interest	\$	
Other income	\$	

### 5B. STATEMENT OF FINANCIAL POSITION – ASSETS AND LIABILITIES

**ASSETS** – List all assets whether individually or jointly held \*

Asset type	Description	Value	Percentage Ownership	
			Applicant 1	Applicant 2
Residence	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Cash at bank	<i>Name of institution</i>	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%

**LIABILITIES** – List all liabilities whether individually or jointly liable \*

Liability type	Description	Limit	Outstanding balance	Interest rate	Monthly payments	Percentage Ownership	
						Applicant 1	Applicant 2
Loan 1		\$	\$	%	\$	%	%
Loan 2		\$	\$	%	\$	%	%
Loan 3		\$	\$	%	\$	%	%
Credit cards		\$	\$	%	\$	%	%
Rent		\$	\$	%	\$	%	%
Leases		\$	\$	%	\$	%	%
Other		\$	\$	%	\$	%	%

Where you have listed a margin loan above, will this BT Margin Loan be used to refinance the above facility?

No  Yes  *Please make sure you also complete Appendix E – Loan Refinance form*

\* Attach details if there is insufficient space.

**Note:**

- Where existing loans are being increased to provide the initial equity contribution on your BT Margin Loan, please list the increased loan amount and repayments. Please provide a copy of any approval documentation from your lender.
- Please also list any new loans that you have had approved to provide the initial equity contribution on your BT Margin Loan. Please provide a copy of any approval documentation from your lender.

## 6. APPLICANT SIGNING SECTION

### 6A. POWER OF ATTORNEY

1. Without limiting any power of attorney given by me under the BT Margin Lending Facility Agreement (**Facility Agreement**), 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 **Facility Agreement** 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 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 may form part of the **mortgaged property** or that are otherwise related to the **Facility Agreement** 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 **Facility Agreement**, 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 section in the **Facility Agreement** or in this power of attorney.
13. I, me, mine and similar terms are references to each person identified as a borrower in the Loan Application Form and executes this power of attorney separately.

#### Important: Credit Purpose Declaration

By signing the Loan Application Form, the borrower (or individual trustee) declares that any credit to be provided to him/her by the Lender under the facility will not be applied wholly or predominantly for:

- i) personal, domestic or household purposes, or
- ii) to purchase, renovate or improve residential property for investment purposes, or
- iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

### 6B. APPLICANTS SIGNING SECTION

#### Schedule

- a) The BT Margin Lending Facility Agreement between me (possibly together with other borrowers and third party security providers), the Lender and the Nominee.
- b) One or more CHES 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 accept the terms of the BT Margin Lending – Margin Loan – Product Disclosure Statement, the BT Margin Lending Facility Agreement (version dated November 2010) (**Facility Agreement**), the Supplementary risk disclosure statement, the BT Securities Limited Financial Services Guide, the Privacy disclosure and consent, the CHES explanation and the power of attorney conditions,
- you accept the risks of margin lending and your obligations if we approve your application,
- you give our officers and us the power to enter into agreements, which bind you and do other things on your behalf without referring to you, including to complete your HIN details in your sponsorship agreement,
- you acknowledge that you have read and accepted the information under the heading Privacy disclosure and consent in the Loan Application Form, and consent to the collection, use and disclosure of personal information in accordance with the Privacy disclosure and consent. Where you have provided information about another individual (such as a financial adviser), you declare that the individual has been made aware of the fact and the contents of the Privacy disclosure and consent.
- you grant the Power of Attorney in Section 6A of this Loan Application Form,
- 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 (or for both purposes),
- you are an Australian resident for tax purposes residing in Australia, and
- you acknowledge receiving a copy of the sponsorship agreement (contained in the Facility Agreement) for your records.

**6B. APPLICANTS SIGNING SECTION *continued***

**In addition, if you are a company or company trustee applicant**

- you acknowledge that unless you direct us in writing to the contrary, all directors are authorised to operate on the margin lending facility.
- you acknowledge receiving a copy of the sponsorship agreement for your records.
- you authorise us to give information about your company (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:
  - details about your creditworthiness at the time at which you applied for your loan;
  - whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to BT Margin Lending;
  - whether the loan account is in arrears;
  - whether there is an immediate likelihood that the guarantee will be called upon;
  - what the balance of the loan account is; and
  - the interest rate charged on the principal debt.
- You acknowledge that the company directors are Australian residents for tax purposes and reside in Australia.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor's request while the guarantee is in place.

**For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your capacity by marking the appropriate box below your signature. Company and company trustee borrowers do not need to have their signatures witnessed.**

Signature of **Applicant 1**



Date

Full name of **Applicant 1**

Title

Director  Sole Director and Secretary

Signature of **Witness**

*Witness must be an independent party to this loan application*



Date

Full name of **Witness**

Signature of **Applicant 2**



Date

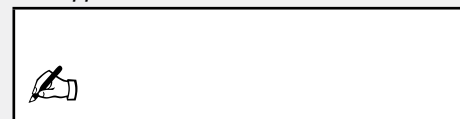
Full name of **Applicant 2**

Title

Director  Company Secretary

Signature of **Witness**

*Witness must be an independent party to this loan application*



Date

Full name of **Witness**

**6C. COMPANY DIRECTOR'S GUARANTEE DISCLOSURE ELECTION**

*This section is to be completed by ALL Company Directors. If there are more than four Company Directors, please attach a separate sheet. Company Borrowers and Company Trustee Borrowers must have ALL Director Guarantees in place before the loan application can be finalised. Subject to your instructions below, we will provide you, the Director(s), with the requested information about the Company and Company Trustee Borrower together with the Guarantee and Indemnity for execution.*

**Director Guarantor 1**

Given name(s) *(include first and middle names)*

Surname

Home phone number

Mobile phone number

Work phone number

Fax number

Mailing address *(a PO Box is not acceptable)*

<i>State</i>	<i>Postcode</i>

**Director Guarantor 2**

Given name(s) *(include first and middle names)*

Surname

Home phone number

Mobile phone number

Work phone number

Fax number

Mailing address *(a PO Box is not acceptable)*

<i>State</i>	<i>Postcode</i>

**Director Guarantor 3**

Given name(s) *(include first and middle names)*

Surname

Home phone number

Mobile phone number

Work phone number

Fax number

Mailing address *(a PO Box is not acceptable)*

<i>State</i>	<i>Postcode</i>

**Director Guarantor 4**

Given name(s) *(include first and middle names)*

Surname

Home phone number

Mobile phone number

Work phone number

Fax number

Mailing address *(a PO Box is not acceptable)*

<i>State</i>	<i>Postcode</i>

**Disclosure elections**

*You are entitled to receive copies of the following information before you enter into a guarantee. The information will help you to decide whether or not you wish to give a guarantee.*

Please indicate the items you wish to receive:

	Director Guarantor			
	1	2	3	4
The Company Borrower's Loan Application Form, including the applicable terms and conditions and any related security contracts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any credit reports the Lender may have received from third party organisations relating to the loan application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial accounts or statements of financial position the Lender received from the Company Borrower to support the loan application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We will give you other information we have about the Company Borrower's loan application that you reasonably request.

Please specify any further information you require.


**Declaration**

I elect to receive the information indicated in the table above.

Signature of **Director Guarantor 1**

Date

Signature of **Director Guarantor 2**

Date

Signature of **Director Guarantor 3**

Date

Signature of **Director Guarantor 4**

Date

## 7. VERIFICATION OF INCOME

All documentation required by and in support of the loan application as set out in the Loan Application Form is to be original, or a copy of the original.

Please indicate which documents each applicant is attaching to support and verify the main income details provided in Section 5. BT Margin Lending may request additional information further to the below, where required.

### PAYG INCOME

Please provide the following supporting documentation:

Two most recent computerised/electronically produced payslips; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Salary/employment letter dated no more than 6 weeks prior to the date of the Loan Application; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Most recent employment contract; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Last PAYG payment summary/group certificate, or last tax return; <b>and</b>	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Evidence of consistent income amounts regularly deposited to a bank account.	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

### SELF-EMPLOYED/SOLE TRADER INCOME

Please provide the following documents:

Signed financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Tax returns for the self-employed applicant for the last two years; and	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Last ATO Tax Assessment notice	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

### COMPANY AND TRUST INCOME

Please provide the following documents for the company or company trustee and the trust:

Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
Tax returns for the last 2 years; and	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
Last ATO Tax Assessment notice	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

### RENTAL INCOME

Please provide one of the following documents:

The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (for each property owned); or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

### INTEREST INCOME

Please provide one of the following documents:

Current investment certificate (not older than 12 months); or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Bank statements/passbooks held in the name/s of the applicant (showing last 6 months history) and confirming amount of investment held and detailed narrative; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

### DIVIDEND INCOME

Please provide one of the following documents:

Most recently issued dividend advice for each investment held; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

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#### CONTENTS

Appendix A	Financial Adviser Nomination Form	Complete this form when a financial adviser has recommended that you apply for a BT Margin Loan Facility. Complete this form with your financial adviser. This form can also be used to nominate your financial adviser as your authorised representative on this BT Margin Loan Facility.	page 53
Appendix B	Authorised Representative Form	Use this form to nominate additional people to operate your BT Margin Loan Facility on your behalf.	page 55
Appendix C	Third Party Security Provider Application Form	Complete this form when security for your BT Margin Loan Facility is being provided (owned) by someone other than the applicant(s) – i.e. a third party security provider. Third party security can be provided by: a) individuals who are Australian residents for tax purposes and reside in Australia; and b) Australian proprietary companies where the company directors are Australian residents for tax purposes and reside in Australia.	page 57
Appendix D	Direct Debit Request (DDR) Form	Use this form to enable BT Margin Lending to debit and/or credit your nominated bank account.	page 63
Appendix E	Loan Refinance Form	Use this form to either fully or partially refinance your existing margin loan to BT Margin Lending.	page 65
Appendix F	Managed Fund Application and Regular Gearing Form	Use this form to make the initial managed fund applications and/or to commence regular gearing on your BT Margin Loan Facility. If you are commencing a regular gearing plan and require equity contribution, please ensure you also complete Appendix D – the DDR form.	page 67
Appendix G	Australian Standard Transfer Form (ASTF)	Use this form to transfer your existing managed fund investments to your BT Margin Loan Facility. You will need to complete a separate ASTF for each individual managed fund, even if they are with the same fund manager.	page 69
Appendix H	Lodging Shares Form	Use this form to transfer shares you currently own to your BT Margin Loan Facility.	page 71
Appendix I	Solicitor's Trust Opinion	If you are applying for this BT Margin Loan Facility in the capacity of an individual or company acting as trustee of a trust, your solicitor must complete and sign this form.	page 73
Appendix J	Proof of Identification	Follow this Appendix where applicants (including individuals, trusts and individual trustees, companies and company trustees) and company directors/ guarantors and authorised representatives, are not existing Westpac customers. To satisfy AML/CTF legislation, they must provide original certified copies of identification documents.	page 75
Appendix K	Name Correction and Indemnity Request Form	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 Facility.	page 85

This page is left blank intentionally.

Complete this form when a financial adviser has recommended/introduced you to this BT Margin Loan Facility. Your financial adviser must hold a valid Australian Financial Services License. Complete this form with your financial adviser. If you would also like your financial adviser to be an authorised representative on your BT Margin Loan Facility, please complete section B of this form.

### FORM INSTRUCTIONS

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

The **original** of this form and any other required information must be attached to the BT Margin Lending Loan Application and sent to:

mail BT Margin Lending  
GPO Box 3917  
Sydney NSW 2001

fax **This form cannot be faxed**

### QUESTIONS?

If you have any questions regarding completing this form, and:

#### You are the applicant:

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

#### You are the nominated financial adviser:

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

Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney time).

### A. NOMINATED FINANCIAL ADVISER

Complete this section with your financial adviser.

Title

Mr  Mrs  Miss  Ms  Other

Given name(s) (include first and middle names)

Surname

Name of dealer group

Financial adviser's company name (if applicable)

Wealth Focus Pty Ltd

Australian Financial Services License (AFSL) number

314872

Australian Business Number (ABN)

87123556730

BT Financial Group Adviser number (if applicable)

Westpac financial advisers are to record their "L" number.

Mailing address

PO Box 760

Manly

NSW 1655

State

Postcode

Work phone number

Mobile phone number

Fax number

Email address\*

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

Would you like your financial adviser to be your Authorised Representative? If yes, please complete Section B of this form also.

Yes  No

Would you like a copy of your margin lending statement sent to your financial adviser?

Yes  No

This remaining section A is to be completed solely by the financial adviser.

Is this BT Margin Loan Facility for you?

Yes  No

I elect not to receive commission in relation to this BT Margin Loan Facility, and request that:  
(Please tick [✓] one of the options below.)

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; or

the commission be rebated back to the BT Margin Loan Facility in the form of an interest rate discount, which I acknowledge remains at the discretion of BT Margin Lending.

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 the Loan Application Form.

### SIGNING SECTION

**For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of Financial Adviser

Full name of Financial Adviser (please print)

Signature of **Applicant 1**

Full name of Applicant 1 (please print)

Director  Sole Director and Secretary

Signature of **Applicant 2**

Full name of Applicant 2 (please print)

Director  Company Secretary

Date (dd/mm/yy)

Financial adviser stamp (please use black ink only)

Wealth Focus Pty Ltd  
PO Box 760  
Manly  
NSW 1655  
Tel: 1300 559869

Adviser initials

WESTPAC PRIVATE BANK USE ONLY

Executive Manager Name \_\_\_\_\_

Executive Manager Number \_\_\_\_\_

**B. AUTHORISED REPRESENTATIVE**

Complete this section where you would like your financial adviser to operate your BT Margin Loan Facility on your behalf. Where you nominate your financial adviser to act as your authorised representative on your BT Margin Loan Facility, with the exception of receiving a margin call (which will be directed to the Margin Call Contact), they will be able to do anything you are able to do under your margin loan. This includes but is not limited to increasing the loan, buying and selling investments and changing your contact details. You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

Please have your financial adviser provide the following additional details, relative to themselves.

Date of birth (dd/mm/yyyy)

Drivers licence number

State of issue

Are you, the authorised representative, an Australian Resident for tax purposes?

Yes (Your authorised representative must be an Australian resident for tax purposes and reside in Australia.)

Home phone number

Current residential address (PO Box is not acceptable)

State Postcode

Are you, the authorised representative, an existing Westpac customer?

Yes  No

If **Yes**, select and complete ONE of the following forms of identification. Note that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account holders name(s)

OR Westpac customer number

If **No**, to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify customers before we provide a service. Refer to Appendix J, Proof of Identification, for a list of acceptable documentation and eligible certifiers.

**SIGNING SECTION**

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Authorised Representative**

Full name of **Authorised Representative** (please print)

Signature of **Applicant 1**

Full name of Applicant 1 (please print)

Director  Sole Director and Secretary

Signature of **Applicant 2**

Full name of Applicant 2 (please print)

Director  Company Secretary

Date (dd/mm/yy)

Use this form to nominate additional people to operate your BT Margin Loan Facility on your behalf. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything you are able to do under your BT Margin Loan Facility (including but not limited to increasing the loan, buying and selling investments and changing your contact details). You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

#### FORM INSTRUCTIONS

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

The **original** of this form and any other required information must be attached to the BT Margin Lending Loan Application and sent to:

mail BT Margin Lending  
GPO Box 3917  
Sydney NSW 2001

fax **This form cannot be faxed**

#### QUESTIONS?

If you have any questions regarding completing this form, and:

##### You are the applicant:

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

##### You are the nominated financial adviser:

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

Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney time).

#### A. DETAILS OF AUTHORISED REPRESENTATIVE

Title

Mr  Mrs  Miss  Ms  Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Drivers licence number

State of issue

Home phone number

 ( )

Mobile phone number

Work phone number

 ( )

Fax number

 ( )

Email address\*

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

Current 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 that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account holders name(s)



OR Westpac customer number

If **No**, to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify customers before we provide a service. Refer to Appendix J, Proof of Identification, for a list of acceptable documentation and eligible certifiers.

#### B. 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 Facility to the authorised representative/s and can assume that each authorised representative/s 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.
- I/we will ratify any action taken by the authorised representative/s in accordance with this authority.
- The nominated authorised representative confirms that they are an Australian resident for tax purposes.

**For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of **Authorised Representative**

Full name of **Authorised Representative** *(please print)*

Signature of **Applicant 1**

Full name of Applicant 1 *(please print)*

Director  Sole Director and Secretary

Signature of **Applicant 2**

Full name of Applicant 2 *(please print)*

Director  Company Secretary

Date (dd/mm/yy)

Complete this form when security for your BT Margin Loan Facility is being provided (owned) by someone other than the borrower(s) – i.e. a third party security provider. 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 Form.

#### FORM INSTRUCTIONS

##### Before you complete this Third Party Security Provider Application, please ensure that you read:

1. the Guide to BT Margin Lending brochure;
2. the BT Margin Lending – Margin Loan – Product Disclosure Statement;
3. the CHESS explanation, Supplementary risk disclosure statement and Privacy disclosure and consent;
4. the BT Margin Lending Facility Agreement;
5. the BT Securities Limited Financial Services Guide; and
6. the Third Party Security Provider additional risk disclosure statement.

You can download the above documents 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 for more information.

##### Who can provide third party security on a BT Margin Loan Facility

BT Margin Lending will accept Third Party Security Applications from:

1. Individuals who are Australian residents for tax purposes and reside in Australia.
2. Australian proprietary companies which are not subsidiaries of listed companies. The company directors must be Australian residents for tax purposes and reside in Australia.

##### How to complete this Third Party Security Provider Application Form

1. This form contains mandatory sections to complete, which are dependent on the entity providing the third party security i.e. individual or company.
2. The checklist opposite will assist you to complete this Third Party Security Provider Application Form accurately. You may care to tick [✓] the relevant sections as you go, to ensure that you are accurately completing the form, and that you are providing any additional attachments required to support this application.
3. Please use **BLACK PEN** and print in clear **CAPITAL LETTERS**.

#### Mandatory Sections for Completion per Third Party Security Provider Type

Third Party Security Provider Type	Complete	Description/Comment
Individual Third Party Security Providers	<input type="checkbox"/> Section 1	Name of Borrower
	<input type="checkbox"/> Section 2	Individual Third Party Security Provider – Personal Details
	<input type="checkbox"/> Section 4	Third Party Security Provider Signing Section
Company Third Party Security Providers	<input type="checkbox"/> Section 1	Name of Borrower
	<input type="checkbox"/> Section 3	Company Third Party Security Provider Details
	<input type="checkbox"/> Section 4	Third Party Security Provider Signing Section
	<input type="checkbox"/> Cheque for \$200 cheque (made payable to BT Margin Lending) for company application fee is attached.	

#### Submitting your Third Party Security Provider Application Form

The **original** of this form and any other required information must be attached to the Loan Application Form and sent to:

mail BT Margin Lending  
GPO Box 3917  
Sydney NSW 2001

fax **This form cannot be faxed**

#### Approval of your Third Party Security Provider Application

Please note that all applications are subject to our approval. BT Margin Lending will contact you, the borrower or any nominated financial adviser to notify you of the decision and/or any additional information and conditions.

#### QUESTIONS?

If you have any questions regarding completing this form, and:

##### You are the applicant:

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

##### You are the nominated financial adviser:

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

Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney time).

**1. NAME OF BORROWER TO WHOM THIRD PARTY SECURITY IS TO BE APPLIED**

Borrower's name

Borrower's client code (for existing BT Margin Loan Facilities only)

**2. INDIVIDUAL THIRD PARTY SECURITY PROVIDERS – PERSONAL DETAILS**

*For a Third Party Security Application consisting of more than two individual security providers, please complete an additional Third Party Security Application Form, and attach a letter confirming all third party security providers to the BT Margin Loan Facility.*

**2A INDIVIDUAL THIRD PARTY SECURITY PROVIDER 1**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)

Drivers licence number

State of issue

Home phone number

Mobile phone number

Work phone number

Fax number

Email address\*

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

Current residential address (PO Box is not acceptable)

*Mailing address (write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHESSE purposes.)*

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

**2B INDIVIDUAL THIRD PARTY SECURITY PROVIDER 2**

Title

Mr  Mrs  Miss  Ms  Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)

Drivers licence number

State of issue

Home phone number

Mobile phone number

Work phone number

Fax number

Email address\*

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

Current residential address (PO Box is not acceptable)

*Mailing address (write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHESSE purposes.)*

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

**3. COMPANY THIRD PARTY SECURITY PROVIDER**

**3A COMPANY DETAILS**

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>

Registered office address (PO Box is not acceptable)

Form with three lines for address and fields for State and Postcode.

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

Form with three lines for address and fields for State and Postcode.

Mailing address (We may use this address for future correspondence, including for CHES purposes.)

Form with three lines for address and fields for State and Postcode.

Name of contact person

Form with one line for name.

Home phone number

Form with one line for home phone number.

Mobile phone number

Form with one line for mobile phone number.

Work phone number

Form with one line for work phone number.

Fax number

Form with one line for fax number.

Email address\*

Form with one line for email address.

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

**3B COMPANY THIRD PARTY SECURITY PROVIDER DIRECTOR DETAILS**

How many directors are there?

Form with one line for number of directors.

All company directors are to complete this section. If there are more than two company directors, attach a separate sheet.

**DIRECTOR 1**

Title

Form with checkboxes for Mr, Mrs, Miss, Ms, Other and a text field.

Given name(s) (include first and middle names)

Form with one line for given name(s).

Surname

Form with one line for surname.

Date of birth (dd/mm/yyyy)

Form with fields for date of birth.

Drivers licence number

Form with one line for drivers licence number.

State of issue

Form with one line for state of issue.

Home phone number

Form with one line for home phone number.

Mobile phone number

Form with one line for mobile phone number.

Work phone number

Form with one line for work phone number.

Fax number

Form with one line for fax number.

Email address\*

Form with one line for email address.

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

Current residential address (PO Box is not acceptable)

Form with three lines for address and fields for State and Postcode.

Mailing address (write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHES purposes.)

Form with three lines for address and fields for State and Postcode.

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

Form with one line for tax file number.

**DIRECTOR 2**

Title

Form with checkboxes for Mr, Mrs, Miss, Ms, Other and a text field.

Given name(s) (include first and middle names)

Form with one line for given name(s).

Surname

Form with one line for surname.

Date of birth (dd/mm/yyyy)

Form with fields for date of birth.

Drivers licence number

Form with one line for drivers licence number.

State of issue

Form with one line for state of issue.

Home phone number

Form with one line for home phone number.

Mobile phone number

Form with one line for mobile phone number.

Work phone number

Form with one line for work phone number.

Fax number

Form with one line for fax number.

Email address\*

Form with one line for email address.

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

Current residential address (PO Box is not acceptable)

Form with three lines for address and fields for State and Postcode.

Mailing address (write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHES purposes.)

Form with three lines for address and fields for State and Postcode.

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

Form with one line for tax file number.

## 4. THIRD PARTY SECURITY PROVIDER SIGNING SECTION

### 4A POWER OF ATTORNEY

Without limiting any power of attorney given by me under the BT Margin Lending Facility Agreement (**Facility Agreement**), 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 BT Margin Lending Loan Application attached to this power of attorney.
4. I declare that the information given in the BT Margin Lending Loan Application 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 **Facility Agreement** 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 CHESS 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 **Facility Agreement** 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 **Facility Agreement**; 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;
  - (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.
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 **Facility Agreement** 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 BT Margin Lending Loan Application and executes this power of attorney separately.
13. Where the third party security provider in the BT Margin Lending Loan Application is a company, I confirm that the directors of the company authorised me to advise that the provision of the third party security is considered to be in the best interest of the company because:

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**4B SIGNING SECTION**

**SCHEDULE**

- a) The **Facility Agreement** between me (possibly together with other borrowers and third party security providers), **the Lender** and **the Nominee**;
- b) one or more CHESSE 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 accept the terms of the BT Margin Lending – Margin Loan – Product Disclosure Statement, the BT Margin Lending Facility Agreement (**Facility Agreement**), the Supplementary risk disclosure statement, the Third Party Security Provider additional risk disclosure statement, the BT Securities Limited Financial Services Guide, the Privacy disclosure and consent, the CHESSE explanation and the power of attorney conditions,
- you accept the risks of margin lending and your obligations if we approve your application,
- you give our officers and us the power to enter into agreements, which bind you and do other things on your behalf without referring to you, including to complete your HIN details in your sponsorship agreement,
- you acknowledge that you have read and accepted the information under the heading Privacy disclosure and consent in the BT Margin Lending Loan Application, and consent to the collection, use and disclosure of personal information in accordance with the Privacy disclosure and consent,
- you grant the Power of Attorney in Section 4A of this Third Party Security Provider Application Form,
- all the information you have provided on this Third Party Security Provider Application Form is true and correct,
- you are an Australian resident for tax purposes residing in Australia, and
- you acknowledge receiving a copy of the sponsorship agreement contained in the BT Margin Lending Facility Agreement for your records.

**For Company 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 Third Party Security providers do not need to have their signatures witnessed in this section.**

**Signature of Third Party Security Provider 1**

Full name of **Third Party Security Provider 1** (please print)

Director  Sole Director/Sole Secretary

**Signature of Witness**

Full name of **Witness** (please print)

*[Witness must be an independent party to this application.]*

**Signature of Third Party Security Provider 2**

Full name of **Third Party Security Provider 2** (please print)

Director  Sole Director/Sole Secretary

**Signature of Witness**

Full name of **Witness** (please print)

*[Witness must be an independent party to this application.]*

Date (dd/mm/yy)

//

*1 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 BT Securities Limited ABN 84 000 720 114 to disclose it to its related bodies corporate, BT (Queensland) Pty Limited ABN 49 009 818 875, ASX Settlement Pty Limited ABN 49 008 504 532, 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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# Appendix D BT Margin Lending Direct Debit Request (DDR) Form

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 (Sydney time).

## 1. BORROWER'S DETAILS

Borrower's name(s)

Borrower's client code

*For new BT Margin Lending 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 Facility 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 Facility for future debit and/or credit instructions.

### Monthly Interest Debit

An amount equal to the monthly interest charge on your BT Margin Loan Facility. 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 Facility.

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**

Signatory's full name *(please print)*

Director  Sole Director and Secretary

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

Signatory's full name *(please print)*

Director  Company Secretary

Date (dd/mm/yy)

#### **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 this Direct Debit Request.

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

#### **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 Facility.
- 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 Facility, 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: BT Securities Limited ('BTS') Direct Debit Request Service Agreement**

If you are not the borrower of the BT Margin Loan Facility, 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 Facility. The size of the loan may vary and BTS will not advise you if the borrower varies the size of the 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.**

**NOTE: THE BT MARGIN LOAN FACILITY AND REFINANCE AMOUNT IS SUBJECT TO CREDIT APPROVAL.**

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 (Sydney time).

**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

**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 66 ►►

**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**

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of **Additional Borrower**

Signatory's full name (please print)

Director  Company Secretary

Signature of **Third Party Security Provider**

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of **Additional Third Party Security Provider**

Signatory's full name (please print)

Director  Company Secretary

Date (dd/mm/yy)

**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.**

**COMPLETE THIS FORM TO MAKE INITIAL MANAGED FUND APPLICATIONS AND/OR TO COMMENCE REGULAR GEARING ON YOUR BT MARGIN LOAN FACILITY.**

**FORM INSTRUCTIONS**

<p><i>Complete this form using <b>black pen</b> – print in clear <b>CAPITAL LETTERS</b></i></p> <p>The <b>original</b> of this form and any other required information must be attached to the BT Margin Lending Loan Application and sent to:</p> <p> mail BT Margin Lending GPO Box 3917 Sydney NSW 2001</p> <p> fax <b>This form cannot be faxed</b></p>	<p><b>QUESTIONS?</b></p> <p>If you have any questions regarding completing this form, and:</p> <p><b>You are the applicant:</b></p> <ul style="list-style-type: none"> <li>• call BT Customer Relations Consultants on 1800 816 222, or</li> <li>• email us at <a href="mailto:client.marginlending@btfinancialgroup.com">client.marginlending@btfinancialgroup.com</a>.</li> </ul> <p><b>You are the nominated financial adviser:</b></p> <ul style="list-style-type: none"> <li>• Please call BT Adviser Relations on 1800 671 409, or</li> <li>• Email us at <a href="mailto:adviser.marginlending@btfinancialgroup.com">adviser.marginlending@btfinancialgroup.com</a></li> </ul> <p>Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney Time).</p>
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1. If you would like to start a new managed fund investment and regular gear into this fund, complete Sections 1, 2 and 3.
2. If you are commencing regular gearing on an existing managed fund investment you hold, complete Sections 2 and 3.

**1. NEW MANAGED FUND APPLICATION**

- Applications must be held in the name of BT (Queensland) Pty Limited (BTQ). Attach a completed managed fund application form for each fund, and if appropriate, have the fees section within these applications completed by your financial adviser.
- If you are commencing regular gearing on these investments the minimum application is \$1000. The relevant fund manager determines any other minimums.

APIR code	Managed Fund Name	Investment		Distribution Option <sup>1</sup>		
		Equity	Loan	Cash	Reinvest	Loan
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$ Total	\$	\$			

If you do not nominate a distribution option, the default will be to Reinvest.

**2. REGULAR GEARING**

Before completing this section confirm that your selected funds are available for Regular Gearing by calling our BT Customer Relations Consultants on 1800 816 222.

- Investments will be held by BTQ as nominee for the borrower. If you already have an investment in any of the below funds and you want to add to those investments (i.e. you do not want to open a second investment), complete the Australian Standard Transfer Form found in Appendix G of the BT Margin Lending Application booklet, or it can be downloaded from [www.bt.com.au](http://www.bt.com.au).
- For regular gearing, the minimum monthly investment into each fund is \$250. You need to check that this complies with the fund manager's minimum investment criteria as well.
- We may terminate the regular gearing arrangement at any time if we consider that a loan contribution may result in the amount outstanding under your facility exceeding either your borrowing limit or your credit limit.
- Ensure you complete the Direct Debit Request Form found in Appendix D of the BT Margin Lending Application booklet, or it can be downloaded from [www.bt.com.au](http://www.bt.com.au).

- **Equity contributions:** This is the amount you are contributing each month from your bank account. If funds are not available from your bank account and sufficient funds are available within your approved credit limit, this amount will be drawn from your loan.

Please advise how you intend to fund your monthly equity contributions: [Please tick [✓] relevant options below.]

1.  From surplus net monthly income.
2.  From cash funds currently held on deposit. Please advise:  
 BSB number  Account number
3.  From an existing or newly approved loan facility. Please advise:  
 BSB number  Account number

Where options 2 and/or 3 are selected, the information provided here should correlate to the financial information you have provided in Section 5 of the BT Margin Lending Loan Application.

- **Loan contributions:** This is the amount by which your loan amount will increase each month. The minimum monthly loan drawdown must be at least \$250.

APIR code	Managed Fund Name	Investment		Distribution Option <sup>1</sup>		
		Equity	Loan	Cash	Reinvest	Loan
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ Total		\$	\$			

<sup>1</sup> Note that these distribution options may not be offered by all Fund Managers. We recommend that you check with your Fund Manager that your preferred distribution option is available. Cash implies that distributions will be credited to your bank account nominated on the managed fund application.

If you do not nominate a distribution option, the default will be to Reinvest.

### 3. SIGNING SECTION

Where any of the securities are/will be 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 the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature. Company and company trustee borrowers do not need to have their signatures witnessed.**

Signature of **Applicant 1**

Full name of **Applicant 1** (please print)

Director  Sole Director/Sole Secretary

Signature of **Applicant 2**

Full name of **Applicant 2** (please print)

Director  Sole Director/Sole Secretary

Signature of **Witness**

Full name of **Witness** (please print)

[Witness must be an independent party to this application.]

Signature of **Third Party Security Provider 1**

Full name of **Third Party Security Provider 1** (please print)

Director  Sole Director/Sole Secretary

Signature of **Witness**

Full name of **Witness** (please print)

[Witness must be an independent party to this application.]

Signature of **Third Party Security Provider 2**

Full name of **Third Party Security Provider 2** (please print)

Director  Sole Director/Sole Secretary

Signature of **Witness**

Full name of **Witness** (please print)

[Witness must be an independent party to this application.]

Signature of **Witness**

Full name of **Witness** (please print)

[Witness must be an independent party to this application.]

Date (dd/mm/yy)

**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.bt.com.au](http://www.bt.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 Monday to Friday from 8.00 am to 6.30 pm (Sydney time).

#### 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 Lending 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**

Quantity

Units **2**

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)

Removal request

Please enter the securities **6**

Uncertified transferor identification

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

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

Transferor's brokers stamp

Seller(s) sign here ▶ Date signed **7** Affixed at

Buyer(s) sign here ▶ Date signed **8** on:

Authority to forward certificate to third party sign here ▶ I/We authorise you to forward the certificate's issued in my/our name/s following the registration of this transfer to: **8**

Signature of buyer(s)

For company use

Lodging agent's stamp





### 5 SHARE TRANSFER

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

ASX Code

SRN/HIN

Number of shares

### 6 SHARE TRANSFER

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

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 registered name and address details or alternatively complete Appendix K the Name Correction and Indemnity Request form. This form is also available at [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 BT Margin Loan Facility), 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**

Signatory's full name *(please print)*

Director  Sole Director and Secretary

Signature of **Additional Borrower**

Signatory's full name *(please print)*

Director  Company Secretary

Signature of **Third Party Security Provider**

Signatory's full name *(please print)*

Director  Sole Director and Secretary

Signature of **Additional Third Party Security Provider**

Signatory's full name *(please print)*

Director  Company Secretary

Date (dd/mm/yy)

**You can submit this form by:**

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



Mailing address

<i>State</i>	<i>Postcode</i>

Signature of **Solicitor**

--

Date (dd/mm/yy)

/	/
---	---

Full name of **Solicitor** (please print)

--

Full name of Firm (if applicable)

--

All applicants (including individuals, trusts and individual trustees), 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 Act 2006).

**Note:** It is an offence under the AML/CTF Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document.

**Penalty: Imprisonment for 10 years.**

This Appendix details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this BT Margin Loan Facility. Please consult the relevant sections that apply to you.

#### A. PROOF OF IDENTIFICATION FOR INDIVIDUALS

Refer to this section if you are:

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

You must be identified in accordance with the AML/CTF Act 2006. If any of the above persons are noted on the BT Margin Lending Loan Application 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 (refer section C) of identification documents (listed below) that show your full name, your date of birth and residential address.

#### IDENTIFICATION DOCUMENTS

- At least **TWO** identification documents are required of which **one** must come from Table A.
- The combination of documents certified must contain full name, residential address and 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

- Full birth certificate or extract birth certificate – Australian
- Full birth certificate – Foreign (issued by a Foreign Government, the United Nations or an agency of the United Nations)
- NSW birth card<sup>2</sup>
- Australian Citizenship certificate
- Citizenship certificate issued by a foreign government
- Australian State/Territory licence/permit (can either be a driver's licence, learner's permit, boat licence or taxi licence)<sup>2</sup>
- Australian passport<sup>2</sup> (a passport that has expired within the preceding two years is acceptable – must not be cancelled, defaced or mutilated)
- Foreign passport<sup>2</sup> or foreign travel document<sup>2</sup> 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<sup>2</sup>
- Proof of Age cards issued by the Government (e.g. Proof of Age Card or 18+ card, NSW RTA photo card)<sup>2</sup>

<sup>2</sup> Must contain photograph and signature

#### 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<sup>3</sup>
- Blind Citizens Australia identity card<sup>3</sup>
- Multiple Sclerosis Society photo identification card<sup>3</sup>
- Working with Children check card (blue card – QLD, VIC, WA)<sup>3</sup>
- Identification card issued to a student at an Australian higher education institution (TAFE or Uni)<sup>3</sup>
- 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)<sup>3</sup>
- Security guards' licence<sup>3</sup>
- Shooters/Firearms licence<sup>3</sup>

<sup>3</sup> Must contain photograph and/or 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.

## B. PROOF OF IDENTIFICATION FOR TRUSTS

Refer to this section this section if the borrower is a trust.  
Where the trustee is an individual/s, please also refer to Section A.

### VERIFICATION PROCEDURE

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

- That the trust is a standard trust (ie testamentary, family or discretionary trust)
- Full name of the trust

### IDENTIFICATION DOCUMENTS

Information must be verified from:

- one primary source (Table A); or
- one primary (Table A), and one or more secondary (Table B) sources where the primary (Table A) verification source does not verify all the data required to be verified.

#### TABLE A. PRIMARY IDENTIFICATION DOCUMENTS

- Original or certified extract of the Trust Deed where the names of the trust, trustees and beneficiaries are evident

#### TABLE B. SECONDARY IDENTIFICATION DOCUMENTS

- Original or certified copy of a notice issued by the ATO within the last 12 months e.g. notice of assessment
- Original or certified copy of a letter from a solicitor or qualified accountant that confirms the name of the trust and all trust information required to be collected
- Original or certified copy of a disclosure certificate from the trust

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

## C. HOW TO CERTIFY YOUR IDENTITY DOCUMENTS

The documents applicable to you (dependant on your borrower type) can be certified by either:

- Your financial adviser – where they have introduced you to this BT Margin Loan Facility, have an AFSL 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 Lending Loan Application together with the original certified identification documents.
- Any other eligible certifier as listed in this Section. They must complete the appropriate Certified Copy Certificate (see following pages) and attach it to this BT Margin Lending Loan Application together with the original certified identification 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 appropriate Certified Copy Certificate (see following pages), 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 AFSL, 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 is acceptable to the Bank.

**Note:** Overseas residents can only use categories 11 or 16.

## D. CERTIFIED COPY CERTIFICATE FOR INDIVIDUALS ONLY

See following pages

## E. CERTIFIED COPY CERTIFICATE FOR ORGANISATIONS

See following pages



## WIB Certified Copy Certificate - Individuals – *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 the original customer identification documents to the Bank in person. This form may be used by Australian and offshore customers. The original of this form must be provided to the Bank.

### Part A Customer Details

Full name				Date of birth	/ /
Registered address					
Street					
Suburb	State	Postcode	Country		
Signature of customer (to be signed in the presence of the certifier)					
X					

### 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					
Street					
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
X	/ /

## Documents Certified

.....cation 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 ( <i>full birth certificate or extract birth certificate</i> )	<input type="checkbox"/>
Birth certificate – Foreign ( <i>issued by a foreign government, the United Nations or an agency of the United Nations; must be a full birth certificate</i> )	<input type="checkbox"/>
NSW birth card *	<input type="checkbox"/>
Citizenship certificate - Australian	<input type="checkbox"/>
Citizenship certificate – Foreign ( <i>issued by a foreign government</i> )	<input type="checkbox"/>
Driver's licence - Australian *	<input type="checkbox"/>
Learner's Driver's licence – Australian *	<input type="checkbox"/>
Passport - Australian ( <i>can either be current or expired within the last 2 years; must not be cancelled, defaced or mutilated</i> ) *	<input type="checkbox"/>
Passport - Foreign ( <i>issued by a foreign government, the United Nations or an agency of the United Nations; must not be cancelled, defaced or mutilated</i> ) *	<input type="checkbox"/>
Travel document – Foreign ( <i>issued by a foreign government, the United Nations or an agency of the United Nations</i> ) *	<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"/>
18+ Proof of age card *	<input type="checkbox"/>
National identity card ( <i>issued by a foreign government, the United Nations or an agency of the United Nations</i> ) *	<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 ( <i>TAFE or University</i> ) *	<input type="checkbox"/>
KEYPASS photo ID card *	<input type="checkbox"/>
Working With Children check card ( <i>Blue card</i> ) 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 ( <i>e.g. a notice from Centrelink</i> )	<input type="checkbox"/>
Financial institution passbook ( <i>Australian</i> ) which must be current and have a black light signature	<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 signature

- 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 documents contain on the first page, a written statement, signed and dated by you, stating that "this is 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 containing the Certifier's original signature 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 11 or 16 below)

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>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)</li> <li>2. A judge of a court</li> <li>3. A magistrate</li> <li>4. A chief executive officer of a Commonwealth court</li> <li>5. A registrar or deputy registrar of a court</li> <li>6. A Justice of the Peace</li> <li>7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)</li> <li>8. A police officer</li> <li>9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public</li> <li>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</li> </ol> | <ol style="list-style-type: none"> <li>11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)</li> <li>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)</li> <li>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)</li> <li>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</li> <li>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</li> <li>16. An international bank employee authorised by their institution to open accounts, where the international bank is acceptable to the Bank</li> </ol> |
|--|--|

### 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" value="X"/>	<input type="text" value="/ /"/>	



# WIB Certified Copy Certificate - Organisations – *Customer Identification Documents*

(To be used for Companies, Sole Traders, Trusts, Partnerships, Associations, Registered Co-operatives & Government Bodies)

Upon instruction from the Bank, this form may be used where the customer is not able to present the original customer identification documents to the Bank in person. This form may be used by Australian and offshore customers. The original of this form must be provided to the Bank.

## Part A Customer Details

Type of Customer (please tick ✓)

Company   
  Sole Trader   
  Trust   
  Partnership   
  Association   
  Registered Cooperative   
  Government Body

Full name (Registered name if applicable)

Address (Registered address if applicable)

<i>Street</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	<i>Country</i>

ACN/ABN/ARBN/Foreign Registration Number

## 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

<i>Street</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	<i>Country</i>

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

### 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.

**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

## Document(s) Certified

Indicate below which document(s) are certified.

- Certify 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.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Customer	Document	Certified
<b>Company</b>	Certificate of incorporation or registration in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
<b>Sole Trader</b>	Certificate of registration of business name	<input type="checkbox"/>
<b>Trust</b>	Certificate of registration of the trust	<input type="checkbox"/>
	Trust deed, or extract, where the names of the trust, trustees and beneficiaries are evident	<input type="checkbox"/>
<b>Partnership</b>	Certificate of registration of business name	<input type="checkbox"/>
	Partnership agreement, or extract, where the full name of the partnership is evident	<input type="checkbox"/>
<b>Association</b>	Certificate of incorporation in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
	Constitution or rules or minutes of a meeting of the association or relevant extract where the full name and registration number (if applicable) of the association are evident.	<input type="checkbox"/>
<b>Registered Cooperative</b>	Certificate of registration in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
	Register maintained by the cooperative or minutes of a meeting of the cooperative or relevant extract where the full name and registration number of the cooperative are evident.	<input type="checkbox"/>
<b>Government Body</b>	Document issued by the relevant government office/department or commission	<input type="checkbox"/>
<b>Other documents -</b> please specify.  <i>Note: The Bank reserves the right to reject any document listed here.</i>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

- 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 documents contain on the first page, a written statement, signed and dated by you, stating that "the document is certified as a true copy of the original document."
- The certified copies containing the Certifier's original signature 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.**

### Bank Use Only

Bank officer's name	Salary number
Branch/Department	Customer IDV number
Signature	Date
X	/ /

**(Note: Overseas customers can ONLY use category 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



# Appendix K BT Margin Lending Name Correction And Indemnity Request Form

USE THIS FORM TO CORRECT ANY DISCREPANCIES IN THE REGISTRATION DETAILS OF AN ISSUER-SPONSORED SHARE HOLDING.

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 (Sydney time).

### HELP COMPLETING THIS FORM

#### DEFINITIONS

##### Company name

Name of the company in which you have an issuer sponsored share holding.

##### Full name

Your name, as it appears on the BT Margin Lending Loan Application, or on your BT Margin Lending statement.

##### Name on statement

Your name, exactly as it appears on your issuer sponsored share holding statement (even if it is wrong).

##### Shareholder Reference Number (SRN)

This will be shown on the top of your issuer sponsored share holding statement.

##### Number of shares

The number of shares shown on your issuer sponsored share holding statement.

##### Name of company's registry

This will be shown on the top of your issuer sponsored share holding statement, usually with an address for correspondence.

### 1. DETAILS

To (company name)

I/We (full name)

of (insert your current address, or registered address for a company borrower)

State

Postcode

Do hereby state that:

My/Our full and correct name(s) and address is/are as stated above. I/We are one and the same person(s) as (name on statement)

Described on certificate(s)/Shareholder Reference Number (SRN)

Covering shares (number of shares)

#### Note:

**There has been no change in the beneficial ownership of the security and I/we request my/our full and correct name(s) and address be recorded on the register.**

In consideration of the company amending the register or issuing a new certificate/issuer sponsored holding to replace the certificate/statement described above, I/we covenant to indemnify the company, and its agents (name of company's registry)

from and against all losses and claims, actions, proceedings, demands, costs and expenses whatsoever which may be brought against it by reason of compliance with this request.

BT USE ONLY

## 2. SIGNING SECTION

For Company or Company Trustee 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 **Owner(s) of the security**

Signatory's full name (*please print*)

Director  Sole Director and Secretary

Signature of **Owner(s) of the security**

Signatory's full name (*please print*)

Director  Company Secretary

Date (dd/mm/yy)

### You can submit this form by:

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

**The original Name Correction And Indemnity Request Form must be sent to BT Margin Lending.**