

## Flexible Investment Facility - Key Features

### Flexible range of gearing strategies available under one dynamic facility

- *Margin Lending*
- *Investment Protected Loan*
- *OptionWriter*
- *GearInvest*

#### **Margin Lending**

##### **Flexible line of credit against shares and managed funds.**

- Extensive lending list of over 1,850 securities.
- Powerful lending ratios up to 85%.
- No minimum borrowing requirement.

#### **Investment Protected Loan (IPL)**

##### **Fully financed, fixed loan with an underlying capital guarantee.**

- Up to 100% finance to establish an investment portfolio.
- Up to 100% protection against any downward shift in portfolio value.
- 100% ownership - keep dividends, franking credits and voting rights.
- Loan Terms of 1, 2, 3, 4 or 5 years.

#### **OptionWriter**

##### **Flexible range of options strategies available within the facility.**

- Write covered call options.
- Purchase put options.
- Purchase call options.

#### **GearInvest**

##### **Combining margin lending with regular investing.**

- Minimum monthly borrowing requirement of \$500.
- Over 950 Unlisted Managed Funds to choose from.

#### **Fees**

##### **Competitive fee structure.**

- No transaction fees (excludes standard brokerage & govt. charges).
- No account keeping fees.
- No application fees for individuals.
- Company and Trust applications only \$150.
- An early repayment fee of \$500 applies for margin loans repaid within four months of draw down date.

#### **WebMargin**

##### **Margin Lending's online facility.**

- Access live account positions.
- Access historical transaction records.
- Simulate different portfolio positions.

#### **Fast approval**

##### **Streamlined approval process.**

#### **Credit limits**

##### **Credit available up to \$3m without approval.**

#### **Important Information:**

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