

Leveraged Equities Margin Loan

Approved Shares

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
3PL	3P Learning Ltd		0%	45%	20%
A2M	The A2 Milk Company Ltd		40%	50%	50%
AAC	Aus Agricultural Comp Ltd		0%	70%	50%
AAD	Ardent Leisure Group		55%	65%	50%
ABA	Auswide Bank Ltd		0%	45%	20%
ABC	Adelaide Brighton Ltd		60%	70%	60%
ABP	Abacus Property Group		60%	70%	60%
ACX	Aconex Ltd		0%	55%	30%
ADA	Adacel Technologies Limited		0%	40%	20%
ADH	Adairs Ltd		0%	40%	20%
AFG	Australian Finance Group Ltd		0%	40%	20%
AFI	Aus Foundation Invest Comp Ltd		65%	75%	80%
AGG	Anglogold Ashanti Ltd		0%	50%	30%
AGI	Ainsworth Game Technology Ltd		45%	55%	60%
AGL	AGL Energy Ltd		65%	75%	80%
AGLHA	AGL Energy Ltd Frn 08-Jun-39		65%	75%	50%
AHG	Automotive Holdings Group Ltd		55%	65%	60%
AHY	Asaleo Care Ltd		55%	65%	60%
AIA	Auckland Int. Airport Ltd		60%	70%	80%
AIZ	Air New Zealand Ltd		55%	65%	60%
AJA	Astro Japan Property Group		0%	55%	30%
AJD	Asia Pacific Data Centre Group		0%	50%	20%
AJX	Alexium International Group Ltd		0%	40%	20%
ALF	Aus Leaders Fund Ltd		0%	60%	30%
ALI	Argo Global Listed Infrastructure Ltd		0%	60%	30%
ALK	Alkane Resources Ltd		0%	40%	20%
ALL	Aristocrat Leisure Ltd		65%	75%	80%
ALQ	Als Ltd		55%	65%	80%
ALR	Aberdeen Leaders Ltd		0%	70%	30%
ALU	Altium Ltd		55%	65%	50%
AMA	AMA Group Ltd		0%	40%	20%
AMC	Amcor Ltd		75%	75%	100%
AMH	AMCIL Ltd		0%	55%	30%
AMP	AMP Ltd		75%	75%	100%
AMPHA	AMP Ltd Frn 18-Dec-23		0%	75%	50%
AMPPA	AMP Ltd		65%	75%	50%
ANN	Ansell Ltd		60%	70%	60%
ANZ	Australia and New Zealand Banking Group Ltd		75%	75%	100%
ANZHA	Australia and New Zealand Banking Group Ltd Frn 20-Jun-22		70%	75%	50%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
ANZPC	Australia and New Zealand Banking Group Ltd Pref Share Cps3	70%	75%	50%	
ANZPD	Australia and New Zealand Banking Group Ltd Cap Note	70%	75%	50%	
ANZPE	Australia and New Zealand Banking Group Ltd Capital Note 2	70%	75%	50%	
ANZPF	Australia and New Zealand Banking Group Ltd Capital Note 3	70%	75%	50%	
ANZPG	ANZ Cap Note 3-Bbsw+1.745% Perp Non-Cum Red T-03-24	70%	75%	50%	
AOF	Australian Unity Office Fund	0%	50%	20%	
AOG	Aveo Group	0%	70%	60%	
APA	APA Group	65%	75%	80%	
APE	AP Eagers Ltd	40%	50%	50%	
API	Aus Pharmaceutical Industries Ltd	0%	50%	20%	
APL	Antipodes Global Investment Company Ltd	0%	55%	20%	
APN	APN News & Media Ltd	40%	50%	50%	
APO	APN Outdoor Group Ltd	45%	55%	50%	
APX	Appen Limited	0%	45%	20%	
APZ	Aspen Group	0%	55%	20%	
AQG	Alacer Gold Corp.	0%	50%	30%	
AQHHA	Apt Pipelines Ltd Unsec.Frn 30-Sep-72	65%	75%	50%	
ARB	ARB Corporation Ltd	60%	70%	50%	
ARF	Arena REIT	0%	55%	30%	
ARG	Argo Invests Ltd	65%	75%	80%	
ASB	Austal Ltd	0%	50%	20%	
ASG	Autosports Group Limited	0%	50%	20%	
ASL	Ausdrill Limited	0%	40%	20%	
AST	AusNet Services	65%	75%	80%	
ASX	ASX Ltd	65%	75%	80%	
AUB	Austbrokers Holdings Ltd	0%	70%	50%	
AUF	Asian Masters Fund Ltd	0%	40%	20%	
AUI	Aus United Invest Comp Ltd	60%	70%	50%	
AVG	Australian Vintage Ltd	0%	40%	20%	
AVJ	AVJennings Ltd	0%	40%	30%	
AVN	Aventus Retail Property Fund	0%	50%	30%	
AWC	Alumina Ltd	60%	70%	80%	
AWE	AWE Limited	0%	50%	20%	
AWI	Australasian Wealth Investments Ltd	0%	50%	30%	
AYS	Amaysim Ltd	0%	40%	30%	
AZJ	Aurizon Holdings Ltd	75%	75%	100%	
BAF	Blue Sky Alternatives Access Fund Ltd	0%	40%	20%	
BAL	Bellamy's Australia Ltd	0%	50%	30%	

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Please contact your Relationship Manager on 1300 307 807 for further details.

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

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Approved Shares

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
BAP	Bapcor Limited		50%	60%	50%
BBG	Billabong International Ltd		0%	40%	20%
BBN	Baby Bunting Group Ltd		0%	40%	20%
BDR	Beadell Resources Ltd		0%	40%	20%
BEN	Bendigo and Adelaide Bank Ltd		70%	75%	80%
BENPD	Bendigo and Adelaide Bank Ltd Conv Pref Share		70%	75%	80%
BENPE	Bendigo and Adelaide Bank Ltd Conv Pref Share		70%	75%	80%
BENPF	Bendigo and Adelaide Bank Ltd Conv Pref Share		70%	75%	80%
BFC	Beston Global Food Company LTD		0%	40%	20%
BFG	Bell Financial Group Ltd		0%	50%	20%
BGA	Bega Cheese Ltd		55%	65%	50%
BHP	BHP Billiton Ltd		75%	75%	100%
BIN	Bingo Industries Ltd		0%	60%	50%
BKI	BKI Invest Comp Ltd		60%	70%	60%
BKL	Blackmores Ltd		50%	60%	50%
BKW	Brickworks Ltd		60%	70%	60%
BKY	Berkeley Energia Limited		0%	40%	20%
BLA	Blue Sky Alternative Investments Ltd		0%	40%	20%
BLD	Boral Ltd		65%	75%	80%
BLK	Blackham Resources Limited		0%	40%	20%
BLX	Beacon Lighting Group Ltd		0%	40%	30%
BNKS	Betashares Global Banks ETF		65%	75%	50%
BNO	Bionomics Ltd		0%	40%	20%
BOC	Bougainville Copper Ltd		0%	30%	20%
BOQ	Bank of Queensland Ltd		65%	75%	80%
BOQPD	Bank of Queensland Ltd Conv Pref Share		65%	75%	50%
BPA	Brookfield Prime Property Fund		0%	40%	30%
BPT	Beach Energy Ltd		0%	60%	20%
BRG	Breville Group Ltd		55%	65%	60%
BSL	BlueScope Steel Ltd		55%	65%	50%
BTT	BT Invest Management Ltd		60%	70%	60%
BVS	Bravura Solutions Limited		0%	40%	20%
BWP	BWP Trust		60%	70%	60%
BWX	BWX Ltd		0%	40%	30%
BXB	Brambles Ltd		75%	75%	100%
CAB	Cabcharge Australia Ltd		0%	50%	50%
CAR	Carsales.Com Ltd		60%	70%	60%
CAT	Catapult Group International Ltd		0%	40%	20%
CBA	Commonwealth Bank of Australia		75%	75%	100%

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CBAPC	Commonwealth Bank of Australia Perp.Exc.(Perls Vi)		70%	75%	50%
CBAPD	Commonwealth Bank of Australia Perp.Exc.(Perls Vii)		70%	75%	50%
CBAPE	Commonwealth Bank of Australia Perp.Exc.(Perls Viii)		70%	75%	50%
CBAPF	Commonwealth Bank of Australia Capital Notes		70%	75%	50%
CCL	Coca-Cola Amatil Ltd		65%	75%	80%
CCP	Credit Corp Group Ltd		0%	55%	30%
CCV	Cash Converters Int.		0%	55%	20%
CDA	Codan Ltd		0%	45%	20%
CDD	Cardno Ltd		0%	50%	20%
CDM	Cadence Capital Ltd		0%	50%	30%
CDP	Carindale Property Trust		0%	55%	30%
CGC	Costa Group Holdings Ltd		50%	60%	50%
CGF	Challenger Ltd		60%	70%	80%
CGFPA	Challenger Ltd Capital Notes		60%	70%	50%
CGFPB	Challenger Ltd Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23		60%	70%	50%
CHC	Charter Hall Group		60%	70%	60%
CIE	Contango Income Generator Ltd		0%	40%	20%
CIM	CIMIC Group Ltd		65%	75%	80%
CIN	Carlton Invests Ltd		0%	65%	50%
CIP	Centuria Industrial REIT		50%	60%	50%
CKF	Collins Foods Ltd		0%	55%	30%
CL1	Class Limited		0%	40%	20%
CLH	Collection House Ltd		0%	50%	30%
CLQ	Clean Teq Holdings		0%	40%	20%
CLW	Charter Hall Long WALE REIT		55%	65%	50%
CMA	Centuria Metropolitan REIT		0%	40%	20%
CMW	Cromwell Group		60%	70%	60%
CNU	Chorus Ltd		0%	65%	50%
COE	Cooper Energy Limited		0%	40%	20%
COH	Cochlear Ltd		65%	75%	80%
CPU	Computershare Ltd		65%	75%	80%
CQR	Charter Hall Retail Reit		60%	70%	60%
CSL	CSL Ltd		75%	75%	100%
CSR	CSR Ltd		60%	70%	60%
CSV	CSG Ltd		0%	50%	20%
CTD	Corporate Travel Management Ltd		50%	60%	50%
CTN	Contango Microcap Ltd		0%	50%	20%
CTX	Caltex Australia Ltd		65%	75%	80%

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CTXHA	Caltex Australia Ltd Unsec.Frn 15-Sep-37		60%	70%	50%
CUA	Centuria Urban REIT		0%	55%	30%
CVC	CVC Ltd		0%	35%	20%
CVW	Clearview Wealth Ltd		0%	60%	30%
CWN	Crown Resorts Ltd		75%	75%	100%
CWNHA	Crown Resorts Ltd Unsec.Frn 14-Sep-72		70%	75%	50%
CWNHB	Crown Resorts Ltd Unsec.Frn		70%	75%	50%
CWP	Cedar Woods Properties Ltd		40%	50%	50%
CWY	Cleanaway Waste Management Ltd		55%	65%	60%
CYB	Cybg PLC		65%	75%	50%
CZZ	Capilano Honey Ltd		0%	40%	30%
DCG	Decmil Group Ltd		0%	50%	20%
DCN	Dacian Gold Limited		0%	40%	20%
DDR	Dicker Data Limited		0%	40%	20%
DJW	Djerriwarrh Invests Ltd		60%	70%	60%
DLX	Duluxgroup Ltd		60%	70%	60%
DMP	Domino's Pizza Enterprises Ltd		60%	70%	60%
DNA	Donaco International Ltd		0%	40%	20%
DOW	Downer EDI Ltd		60%	70%	60%
DRM	Doray Minerals Ltd		0%	40%	20%
DTL	Data#3 Ltd		0%	45%	20%
DUI	Diversified United Invest Ltd		60%	70%	50%
DWS	DWS Ltd		0%	50%	20%
DXS	Dexus Property Group		65%	75%	80%
EAI	Ellerston Asian Investments Ltd		0%	40%	20%
ECX	Eclipx Group Ltd		0%	50%	30%
EGH	Eureka Group Holdings Ltd		0%	40%	20%
EHE	Estia Health Ltd		0%	60%	50%
ELD	Elders Ltd		0%	40%	30%
ELDPA	Elders Limited		0%	40%	20%
ELX	Ellex Medical Lasers Limited		0%	40%	20%
EML	Emerchants LTD		0%	40%	30%
ENN	Elanor Investors Group		0%	45%	20%
EPW	ERM Power Ltd		0%	50%	20%
EQT	Equity Trustees Ltd		0%	45%	30%
EVN	Evolution Mining Ltd		50%	60%	50%
EVT	Event Hospitality and Entertainment Ltd		60%	70%	60%
EZL	Euroz Ltd		0%	55%	30%
FAR	FAR Ltd		0%	40%	20%
FBU	Fletcher Building Ltd		60%	70%	80%
FET	Folkestone Education Trust		50%	60%	50%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
FGG	Future Generation Global Investment Company Ltd		0%	50%	30%
FGX	Future Generation Investment Company Ltd		60%	70%	30%
FLN	Freelancer Ltd		0%	40%	20%
FLT	Flight Centre Ltd		65%	75%	80%
FMG	Fortescue Metals Group Ltd		0%	65%	50%
FNP	Freedom Foods Group Ltd		0%	45%	30%
FPH	Fisher & Paykel Healthcare Corporation Ltd		60%	70%	60%
FRI	Finbar Group Ltd		0%	40%	30%
FSF	Fonterra Shareholders' Fund		45%	55%	50%
FWD	Fleetwood Corporation Ltd		0%	40%	20%
FXJ	Fairfax Media Ltd		60%	70%	60%
FXL	FlexiGroup Ltd		0%	65%	20%
GBT	GBST Holdings Ltd		0%	50%	30%
GC1	Glennon Small Companies Ltd		0%	50%	20%
GDI	GDI Property Group		0%	45%	50%
GEM	G8 Education Ltd		55%	65%	60%
GHC	Generation Healthcare REIT		0%	55%	30%
GMA	Genworth Mortgage Insurance Australia Ltd		55%	65%	60%
GMG	Goodman Group		60%	70%	80%
GMPPA	Goodman Plus Trust Step-Up Units		60%	70%	50%
GNC	GrainCorp Ltd		60%	70%	60%
GNE	Genesis Energy Ltd		50%	60%	50%
GNG	Gr Engineering Services Ltd		0%	40%	20%
GOR	Gold Road Resources Limited		0%	40%	20%
GOW	Gowing Bros Ltd		0%	40%	20%
GOZ	Growthpoint Properties Australia		45%	55%	60%
GPT	GPT Group		60%	70%	80%
GRR	Grange Resources Ltd		0%	50%	20%
GTN	GTN Limited		0%	40%	20%
GTY	Gateway Lifestyle Group		0%	50%	30%
GUD	G.U.D. Holdings Ltd		60%	70%	50%
GVF	Global Value Fund Ltd		0%	50%	30%
GWA	GWA Group Ltd		60%	70%	50%
GXL	Greencross Ltd		40%	50%	60%
GXY	Galaxy Resources Ltd		0%	40%	20%
HFA	HFA Holdings Ltd		0%	40%	20%
HFR	Highfield Resources Ltd		0%	40%	20%
HGG	Henderson Group PLC.		65%	75%	60%
HHV	Hunter Hall Global Value Ltd		0%	65%	20%
HLO	Helloworld Ltd		0%	40%	20%

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HPI	Hotel Property Investments		0%	55%	30%
HSN	Hansen Technologies Ltd		0%	50%	30%
HSO	Healthscope Ltd		60%	70%	50%
HT1	HT&E Ltd		40%	50%	50%
HTA	Hutchison Telecommunications (Australia) Ltd		0%	40%	30%
HUB	HUB24 Ltd		0%	40%	20%
HUO	Huon Aquaculture Group Ltd		0%	50%	30%
HVN	Harvey Norman Holdings Ltd		65%	75%	80%
IAG	Insurance Australia Group Ltd		75%	75%	100%
IAGPC	Insurance Australia Group Ltd Conv Pref Shs		70%	75%	50%
IAGPD	Insurance Australia Group Limited Capital Notes		70%	75%	50%
IANG	IAG Finance (New Zealand) Ltd Perp.Reset Exch.Note		60%	70%	50%
ICQ	Icar Asia Ltd		0%	40%	20%
IDR	Industria REIT		0%	55%	30%
IDX	Integral Diagnostics Limited		0%	40%	20%
IEL	Icp Education Ltd		0%	50%	50%
IFL	IOOF Holdings Ltd		60%	70%	60%
IFM	Infomedia Ltd		0%	50%	30%
IFN	Infigen Energy		0%	40%	20%
IGL	Ive Group Ltd		0%	40%	20%
IGO	Independence Group NL		55%	65%	60%
ILU	Iluka Resources Ltd		60%	70%	80%
IMF	IMF (Australia) Ltd		0%	50%	30%
INA	Ingenia Communities Group		0%	45%	30%
ING	Inghams Group Ltd		0%	65%	20%
INM	Iron Mountain Incorporated		55%	65%	50%
IOF	Investa Office Fund		60%	70%	60%
IPD	Impedimed Ltd		0%	40%	20%
IPH	IPH Ltd		55%	65%	50%
IPL	Incitec Pivot Ltd		65%	75%	80%
IRE	IRESS Ltd		60%	70%	60%
IRI	Integrated Research Ltd		0%	40%	20%
ISD	Isentia Group Ltd		35%	45%	50%
ISU	Iselect Ltd		0%	45%	30%
IVC	InvoCare Ltd		60%	70%	60%
JBH	JB Hi-Fi Ltd		60%	70%	60%
JHC	Japara Healthcare Ltd		0%	60%	20%
JHX	James Hardie Industries PLC		60%	70%	80%
KAM	K2 Asset Management Holdings Ltd		0%	40%	20%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
KAR	Karoon Gas Ltd		0%	45%	30%
KMD	Kathmandu Holdings Ltd		0%	55%	50%
KSC	K & S Corporation Ltd		0%	40%	20%
LEP	ALE Property Group		60%	70%	50%
LHC	Lifehealthcare Group Ltd		0%	40%	20%
LIC	Lifestyle Communities Limited		0%	40%	20%
LLC	Lend Lease Group		65%	75%	80%
LNG	Liquefied Natural Gas Ltd		0%	40%	30%
LNK	Link Administration Holdings Ltd		55%	65%	50%
LOM	Lucapa Diamond Company Limited		0%	40%	20%
LOV	Lovisa Holdings Ltd		0%	40%	30%
MA1	Monash Absolute Investment Company Ltd		0%	40%	20%
MAH	Macmahon Holdings Limited		0%	40%	20%
MAQ	Macquarie Telecom Group Ltd		0%	50%	20%
MBLHB	Macquarie Group Ltd Stapled Perp. Frn.		65%	75%	50%
MBLPA	Macquarie Bank Capital Notes		65%	75%	50%
MCP	McPherson's Limited		0%	40%	20%
MCY	Mighty River Power Ltd		40%	50%	60%
MEA	McGrath Ltd		0%	40%	30%
MEZ	Meridian Energy Ltd		50%	60%	50%
MFF	Magellan Flagship Fund Ltd		60%	70%	50%
MFG	Magellan Financial Group Ltd		60%	70%	60%
MGC	Mg Unit Trust		0%	50%	30%
MGE	Magellan Global Equities Fund		55%	65%	50%
MGR	Mirvac Group		65%	75%	80%
MGX	Mount Gibson Iron Ltd		0%	40%	20%
MHJ	Michael Hill International Limited		0%	50%	30%
MIN	Mineral Resources Ltd		0%	65%	20%
MIR	Mirrrook Invests Ltd		0%	55%	30%
MLB	Melbourne IT Ltd		0%	55%	20%
MLD	MACA Ltd		0%	45%	30%
MLT	Milton Corporation Ltd		60%	70%	60%
MLX	Metals X Ltd		0%	40%	30%
MMS	McMillan Shakespeare Ltd		50%	60%	50%
MND	Monadelphous Group Ltd		0%	65%	30%
MNF	MNF Group Limited		0%	45%	20%
MNS	Magnis Resources Limited		0%	40%	20%
MNY	Money3 Corporation Limited		0%	40%	20%
MOC	Mortgage Choice Ltd		0%	55%	30%
MOY	Millennium Minerals Limited		0%	40%	20%
MPL	Medibank Private Ltd		65%	75%	60%

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Leveraged Equities Margin Loan

Approved Shares

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
MQA	Macquarie Atlas Roads Group		55%	65%	60%
MQG	Macquarie Group Ltd		75%	75%	100%
MQGPA	Macquarie Group Capital Note		65%	75%	50%
MQGPB	Macquarie Capital Notes 2		65%	75%	50%
MSB	Mesoblast Ltd		0%	45%	30%
MTR	Mantra Group Ltd		50%	60%	50%
MTS	Metcash Ltd		0%	65%	30%
MVF	Monash IVF Group Ltd		0%	50%	30%
MVP	Medical Developments International Limited		0%	40%	20%
MVT	Mercantile Invest Comp Ltd		0%	60%	30%
MXI	MaxiTRANS Industries Ltd		0%	40%	20%
MXUPA	Multiplex Sites Trust		0%	55%	30%
MYO	MYOB Group Ltd		55%	65%	50%
MYR	Myer Holdings Ltd		0%	65%	60%
MYS	MyState Ltd		0%	55%	30%
MYX	Mayne Pharma Group Ltd		0%	55%	50%
NAB	National Australia Bank Ltd		75%	75%	100%
NABHA	National Inc.Sec. Stapled Floating Rate Debt/Pref		70%	75%	50%
NABHB	National Australia Bank Ltd Unsec.Note 18-Jun-22		70%	75%	50%
NABPA	National Australia Bank Ltd Pref Share		70%	75%	50%
NABPB	National Australia Bank Ltd Cps II		70%	75%	50%
NABPC	National Australia Bank Ltd CPS 3		70%	75%	50%
NABPD	National Australia Bank Ltd Cap Note 2		70%	75%	50%
NABPE	NAB Capital Notes		70%	75%	50%
NAN	Nanosonics Ltd		0%	40%	20%
NCK	Nick Scali Ltd		0%	40%	30%
NCM	Newcrest Mining Ltd		65%	75%	80%
NEA	Nearmap Ltd		0%	45%	20%
NEC	Nine Entertainment Co. Holdings Ltd		60%	70%	60%
NFNG	Nufarm Finance (NZ) Ltd 6.94%Perp.24Nov11		0%	55%	50%
NHC	New Hope Corporation Ltd		55%	65%	60%
NHF	NIB Holdings Ltd		60%	70%	60%
NSR	National Storage REIT		0%	45%	30%
NST	Northern Star Resources Ltd		50%	60%	50%
NTC	Netcomm Wireless Ltd		0%	40%	20%
NUF	Nufarm Ltd		60%	70%	60%
NVT	Navitas Ltd		55%	65%	60%
NWH	NRW Holdings Limited		0%	40%	20%
NWS	News Corporation Class B		70%	75%	50%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
NWSLV	News Corporation Class A		60%	70%	50%
NXT	Nextdc Ltd		0%	50%	30%
OFX	Ozforex Group Ltd		40%	50%	50%
OGC	OceanaGold Corporation		0%	65%	20%
OML	Ooh!Media Ltd		0%	50%	20%
ORA	Orora Ltd		60%	70%	60%
ORE	Orocobre Ltd		0%	40%	30%
ORG	Origin Energy Ltd		70%	75%	80%
ORI	Orica Ltd		65%	75%	80%
OSH	Oil Search Ltd		70%	70%	100%
OVH	OneVue Holdings Ltd		0%	40%	20%
OZL	OZ Minerals Ltd		55%	65%	60%
PAC	Pacific Current Group Ltd		0%	55%	30%
PAI	Platinum Asia Investments Ltd		0%	40%	20%
PEP	Pepper Group Ltd		0%	50%	20%
PGC	Paragon Care Limited		0%	40%	20%
PGF	Pm Capital Global Opportunities Fund Ltd		0%	55%	20%
PGH	Pact Group Holdings Ltd		55%	65%	60%
PIC	Perpetual Equity Investment Company Ltd		0%	60%	50%
PL8	Plato Income Maximiser Ltd		0%	70%	20%
PLG	Propertylink Group		0%	50%	30%
PLS	Pilbara Minerals Ltd		0%	40%	20%
PMC	Platinum Capital Ltd		0%	55%	30%
PME	Pro Medicus Ltd		0%	40%	20%
PMV	Premier Invests Ltd		60%	70%	60%
PNI	Pinnacle Investment Management Group Limited		0%	55%	20%
PNV	Polynovo Limited		0%	40%	20%
PPC	Peet Ltd		45%	55%	50%
PPS	Praemium Ltd		0%	40%	30%
PPT	Perpetual Ltd		60%	70%	60%
PRG	Programmed Maintenance Services Ltd		0%	50%	20%
PRT	Prime Media Group Ltd		0%	50%	30%
PRU	Perseus Mining Ltd		0%	45%	30%
PRY	Primary Health Care Ltd		60%	70%	60%
PSI	Psc Insurance Group Limited		0%	40%	30%
PSQ	Pacific Smiles Group Limited		0%	40%	30%
PTM	Platinum Asset Management Ltd		65%	75%	80%
PWH	PWR Holdings Ltd		0%	40%	20%
QAN	Qantas Airways Ltd		65%	75%	60%
QBE	QBE Insurance Group Ltd		75%	75%	100%

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Leveraged Equities Margin Loan

Approved Shares

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
QIP	Qantm Intellectual Property Limited		0%	40%	30%
QMS	QMS Media Ltd		0%	40%	20%
QUB	Qube Holdings Ltd		55%	65%	60%
QUBHA	Qube Holdings Limited Sub Notes		55%	65%	50%
QVE	QV Equities Ltd		0%	55%	30%
RAP	Resapp Health Limited		0%	40%	20%
RCG	RCG Corporation Ltd		0%	50%	20%
RCR	RCR Tomlinson Ltd		0%	50%	30%
RCT	Reef Casino Trust		0%	40%	20%
REA	REA Group Ltd		65%	75%	80%
REG	Regis Healthcare Ltd		0%	65%	20%
REH	Reece Australia Ltd		55%	65%	80%
REX	Regional Express Holdings Ltd		0%	55%	20%
RFF	Rural Funds Group		0%	50%	30%
RFG	Retail Food Group Ltd		55%	65%	50%
RHC	Ramsay Health Care Ltd		65%	75%	80%
RHCPA	Ramsay Health Care Ltd Cares		65%	75%	50%
RHL	Ruralco Holdings Ltd		0%	40%	30%
RHP	Rhipe Ltd		0%	40%	20%
RIC	Ridley Corporation Ltd		0%	55%	30%
RIO	Rio Tinto Ltd		75%	75%	100%
RKN	Reckon Ltd		0%	55%	30%
RMD	Resmed Inc.		65%	75%	80%
RMS	Ramelius Resources Limited		0%	40%	20%
RRL	Regis Resources Ltd		55%	65%	50%
RSG	Resolute Mining Ltd		0%	50%	30%
RWC	Reliance Worldwide Corporation Ltd		50%	60%	50%
S32	South32 Ltd		70%	75%	50%
SAR	Saracen Mineral Holdings Ltd		0%	45%	30%
SBKHB	Suncorp-Metway Ltd . Unsec.Perp.Cap Note		65%	75%	50%
SBM	St Barbara Limited		0%	40%	20%
SCG	Scentre Group		70%	75%	80%
SCO	Scottish Pacific Group Limited		0%	50%	20%
SCP	Shopping Centres Australasia Property Group		60%	70%	60%
SDA	Speedcast International Limited		0%	50%	20%
SDF	Steadfast Group Ltd		0%	65%	50%
SDG	Sunland Group Ltd		0%	50%	30%
SEA	Sundance Energy Australia Limited		0%	40%	20%
SEH	Sino Gas & Energy Holdings Limited		0%	40%	20%
SEK	Seek Ltd		60%	70%	80%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
SFH	Specialty Fashion Group Ltd		0%	50%	20%
SFR	Sandfire Resources NL		45%	55%	50%
SGF	SG Fleet Group Ltd		0%	55%	30%
SGM	Sims Metal Management Ltd		60%	70%	60%
SGP	Stockland		65%	75%	80%
SGR	The Star Entertainment Group Ltd		60%	70%	60%
SHJ	Shine Corporate Ltd		0%	40%	20%
SHL	Sonic Healthcare Ltd		65%	75%	80%
SHM	Shriro Holdings Limited		0%	40%	20%
SHV	Select Harvests Ltd		0%	50%	30%
SIG	Sigma Healthcare Ltd		0%	60%	50%
SIP	Sigma Pharmaceuticals Ltd		50%	60%	50%
SIQ	Smartgroup Corporation Ltd		0%	40%	20%
SIV	Silver Chef Ltd		0%	55%	20%
SKC	SkyCity Entertainment Group Ltd		60%	70%	60%
SKI	Spark Infrastructure Group		60%	70%	60%
SKT	Sky Network Television Ltd		55%	65%	60%
SLC	Superloop Ltd		0%	40%	20%
SLK	Sealink Travel Group Ltd		0%	40%	20%
SLM	Salmat Ltd		0%	50%	20%
SLR	Silver Lake Resources Ltd		0%	40%	20%
SMN	Structural Monitoring Systems PLC		0%	40%	20%
SMX	SMS Management & Technology Ltd		0%	55%	30%
SOL	Washington H Soul Pattinson & Comp Ltd		65%	75%	80%
SOM	SomnoMed Limited		0%	40%	20%
SPK	Spark New Zealand Ltd		65%	75%	80%
SPL	Starpharma Holdings Ltd		0%	40%	20%
SPO	Spotless Group Holdings Ltd		0%	60%	20%
SRV	Servcorp Ltd		0%	55%	30%
SRX	Sirtex Medical Ltd		0%	60%	30%
SSG	Shaver Shop Group Ltd		0%	40%	20%
SSM	Service Stream Limited		0%	40%	20%
STO	Santos Ltd		0%	70%	20%
SUL	Super Retail Group Ltd		60%	70%	60%
SUN	Suncorp Group Ltd		75%	75%	100%
SUNPC	Suncorp Group Ltd Conv Pref Share Cps2		70%	75%	50%
SUNPD	Suncorp Group Ltd Sub.Note 22-Nov-23		70%	75%	50%
SUNPE	Suncorp Group Ltd Convertible Preference Share Cps3		70%	75%	50%
SUNPF	Suncorp Group Ltd Cap.Note 06-22		70%	75%	50%
SVW	Seven Group Holdings Ltd		0%	70%	60%

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Leveraged Equities Margin Loan

Approved Shares

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
SVWPA	Seven Group Holdings Ltd Conv. Red. Pref.		60%	70%	50%
SWL	Seymour Whyte Ltd		0%	40%	20%
SWM	Seven West Media Ltd		0%	70%	20%
SXL	Southern Cross Media Group Ltd		55%	65%	50%
SXY	Senex Energy Ltd		0%	45%	20%
SYD	Sydney Airport		65%	75%	80%
SYR	Syrah Resources Ltd		0%	40%	50%
TAH	TABCORP Holdings Ltd		65%	75%	60%
TCH	Touchcorp Ltd		0%	45%	20%
TCL	Transurban Group		70%	75%	80%
TGA	Thorn Group Ltd		0%	55%	20%
TGG	Templeton Global Growth Fund Ltd		0%	55%	30%
TGH	Tegel Group Holdings Limited		0%	40%	20%
TGP	360 Capital Group		0%	40%	30%
TGR	Tassal Group Ltd		55%	65%	50%
TLS	Telstra Corporation Ltd		75%	80%	80%
TME	Trade Me Group Ltd		60%	70%	60%
TNE	Technology One Ltd		60%	70%	50%
TOX	Tox Free Solutions Ltd		0%	55%	30%
TPM	Tpg Telecom Ltd		60%	70%	80%
TRS	The Reject Shop Ltd		0%	45%	20%
TTS	Tatts Group Ltd		65%	75%	80%
TTSHA	Tatts Group Ltd Bond 05-Jul-19		65%	75%	50%
TWE	Treasury Wine Estates Ltd		60%	70%	80%
TWR	Tower Ltd		0%	50%	30%
VAH	Virgin Australia Holdings Ltd		0%	65%	30%
VCX	Vicinity Centres		60%	70%	80%
VLW	Villa World Ltd		0%	50%	20%
VOC	Vocus Group Limited		0%	65%	20%
VRL	Village Roadshow Ltd		0%	65%	20%
VRT	Virtus Health Ltd		40%	50%	50%
VTG	Vita Group Ltd		0%	40%	20%
VVR	Viva Energy REIT		55%	65%	50%
WAM	WAM Capital Ltd		60%	70%	50%
WAX	WAM Research Ltd		60%	70%	50%
WBA	Webster Ltd		0%	40%	20%
WBC	Westpac Banking Corporation		75%	75%	100%
WBCHA	Westpac Banking Corporation Unsec.Frn 23-Aug-22		70%	75%	50%
WBCHB	Westpac Banking Corporation Unsec.Frn 22-Aug-23		70%	75%	50%
WBCPC	Westpac Banking Corporation Conv Pref		70%	75%	50%

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WBPCD	Westpac Banking Corporation Conv Perpetual Note		70%	75%	50%
WBCPE	Westpac Banking Corporation Capital Note II		70%	75%	50%
WBCPF	Westpac Banking Corporation Capital Note III		70%	75%	50%
WBCPG	Westpac Banking Corporation Cap Note 4		70%	75%	50%
WDE	Wealth Defender Equities Ltd		0%	70%	50%
WEB	Webjet Ltd		0%	55%	30%
WES	Wesfarmers Ltd		75%	75%	100%
WFD	Westfield Corporation		75%	75%	100%
WGF	Watermark Global Leaders Fund		0%	50%	30%
WHC	Whitehaven Coal Ltd		0%	50%	20%
WHF	Whitefield Ltd		0%	55%	30%
WIC	Westoz Investment Company Ltd		0%	55%	20%
WLD	Wellard Ltd		0%	40%	20%
WLE	WAM Leaders Ltd		0%	50%	50%
WLL	Wellcom Group Ltd		0%	45%	20%
WMK	Watermark Market Neutral Fund Limited		0%	50%	30%
WOR	WorleyParsons Ltd		60%	70%	80%
WOW	Woolworths Ltd		75%	80%	80%
WPL	Woodside Petroleum Ltd		75%	75%	100%
WPP	WPP Aunz Ltd		0%	50%	30%
WSA	Western Areas NL		45%	55%	30%
WTC	WiseTech Global Ltd		0%	40%	30%
WTP	Watpac Ltd		0%	50%	20%
XIP	Xenith Ip Group Limited		0%	40%	20%
XRO	Xero Ltd		50%	60%	50%
YOW	Yowie Group Ltd		0%	40%	20%
ZEL	Z Energy Ltd		50%	60%	50%
ZIM	Zimplats Holdings Ltd		0%	50%	50%

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Leveraged Equities Margin Loan

Cash Management Trusts / Investments

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
	Adelaide Bank CMA		100%	100%	100%
	Adelaide Bank CMT		100%	100%	100%
	Adelaide Bank Term Deposits		100%	100%	100%
	Bendigo Gold Term Deposit Account		100%	100%	100%
	Bendigo Ltd Offer Term Deposit Account		100%	100%	100%
	Bendigo Standard Term Deposit Account		100%	100%	100%
	Challenger Asian Pool		50%	50%	100%
	HUB 24 Cash		95%	95%	100%
	Macquarie CMA		100%	100%	100%
	Macquarie CMA		100%	100%	100%
	Macquarie Master Cash Pool		95%	95%	100%
	Ord Minnett CMT		100%	100%	100%
	St George Bank TD		90%	90%	100%
NABCASH	Ausmaq Cash Account		95%	95%	100%

Navigator Australia Ltd

	Adelaide Bank 12 Month TD		100%	100%	100%
	Adelaide Bank 3 Month TD		100%	100%	100%
	Adelaide Bank 6 Month TD		100%	100%	100%
	Cash Account		100%	100%	100%
	National Australia Bank 12 Month TD		90%	90%	100%
	National Australia Bank 3 Month TD		90%	90%	100%
	National Australia Bank 6 Month TD		90%	90%	100%
	Wide Bay Australia Platinum 12 Month TD		80%	80%	100%
	Wide Bay Australia Platinum 3 Month TD		80%	80%	100%
	Wide Bay Australia Platinum 6 Month TD		80%	80%	100%
	Wide Bay Australia Platinum CMA		80%	80%	100%

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Leveraged Equities Margin Loan

Exchange Traded Government Bonds

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
GSBA18	Australian Government Treasury Bonds 5.50% 21-Jan-2018		90%	90%	100%
GSBE19	Australian Government Treasury Bonds 5.25% 15-Mar-2019		90%	90%	100%
GSBE47	Australian Government Treasury Bonds 3.00% Fixed 21-Mar-2047		80%	80%	100%
GSBG20	Australian Government Treasury Bonds 4.50% 15-Apr-2020		90%	90%	100%
GSBG23	Australian Government Treasury Bonds 5.50% 21-Apr-2023		90%	90%	100%
GSBG24	Australian Government Treasury Bonds 2.75% 21-Apr-2024		85%	85%	100%
GSBG25	Australian Government Treasury Bonds 3.25% 21-Apr-2025		90%	90%	100%
GSBG26	Australian Government Treasury Bonds 4.25% 21-Apr-2026		90%	90%	100%
GSBG27	Australian Government Treasury Bonds 4.75% 21-Apr-2027		85%	85%	100%
GSBG29	Australian Government Treasury Bonds 3.25% 21-Apr-2029		80%	80%	100%
GSBG33	Australian Government Treasury Bonds 4.50% 21-Apr-2033		80%	80%	100%
GSBG37	Australian Government Treasury Bonds 3.75% 21-Apr-2037		80%	80%	100%
GSBI21	Australian Government Treasury Bonds 5.75% 15-May-2021		90%	90%	100%
GSBI28	Australian Government Treasury Bonds 2.25% Fixed 21-May-2028		85%	85%	100%
GSBK35	Australian Government Treasury Bonds 2.75% 21-Jun-2035		80%	80%	100%
GSBK39	Australian Government Treasury Bonds 3.25% 21-Jun-2039		80%	80%	100%
GSBM17	Australian Government Treasury Bonds 4.25% 21-Jul-2017		90%	90%	100%
GSBM22	Australian Government Treasury Bonds 5.75% 15-Jul-2022		90%	90%	100%
GSBS18	Australian Government Treasury Bonds 3.25% 21-Oct-2018		90%	90%	100%
GSBS19	Australian Government Treasury Bonds 2.75% 21-Oct-2019		90%	90%	100%
GSBU20	Australian Government Treasury Bonds 1.75% 21-Nov-2020		90%	90%	100%
GSBU27	Australian Government Treasury Bonds 2.75% 21-Nov-2027		85%	85%	100%
GSBW21	Australian Government Treasury Bonds 2.00% Fixed 21-Dec-2021		90%	90%	100%
GSIC22	Australian Government Treasury Indexed Bonds 1.25% Indexed 21-Feb-2022		90%	90%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
GSIO20	Australian Government Treasury Indexed Bonds 4.0% Indexed 20-Aug-2020		90%	90%	100%
GSIO35	Australian Government Treasury Indexed Bonds 2.0% Indexed 21-Aug-2035		80%	80%	100%
GSIQ25	Australian Government Treasury Indexed Bonds 3.0% Indexed 20-Sep-2025		90%	90%	100%
GSIQ30	Australian Government Treasury Indexed Bonds 2.5% Indexed 20-Sep-2030		85%	85%	100%
GSIU18	Australian Government Treasury Bonds 5.50% Fixed 21-Jan-2018		90%	90%	100%

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Leveraged Equities Margin Loan

Exchange Traded Products

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AAA	Betashares Aus High Interest Cash Etf		80%	80%	100%
BEAR	Betashares Australian Equities Bear Hedge Fund		0%	60%	50%
BOND	SPDR S&P/ASX Australian Bond Fund		75%	75%	100%
DIV	UBS IQ Morningstar Australia Dividend Yield ETF		60%	70%	50%
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND		50%	60%	50%
DRUG	Betashares Global Healthcare ETF		50%	60%	50%
ETF	UBS IQ Morningstar Australia Quality ETF		0%	70%	50%
ETPMAG	ETFS Physical Silver		55%	65%	50%
GDX	VanEck Vectors Gold Miners ETF		60%	70%	50%
GLIN	AMP Capital Global Infrastructure Securities Fund		60%	70%	30%
GOLD	ETFS Physical GOLD		55%	65%	30%
GROW	Schroder Real Return Fund		65%	75%	50%
HVST	Betashares Aust Dividend Harvester Fund		70%	75%	80%
IAA	iShares S&P Asia 50		60%	70%	50%
IAF	iShares Composite Bond ETF		75%	75%	100%
IBK	iShares MSCI BRIC		60%	70%	50%
IEM	iShares MSCI Emerging Markets		65%	75%	80%
IEU	iShares S&P Europe 350		65%	75%	60%
IGB	iShares Treasury ETF		75%	75%	100%
IHD	iShares S&P/ASX High Dividend		75%	75%	100%
IHK	iShares MSCI Hong Kong		70%	70%	100%
IHO0	iShares Global 100 AUD Hedged ETF		65%	75%	50%
IHVV	iShares S&P 500 AUD Hedged ETF		65%	75%	80%
IJH	iShares S&P MidCap 400		65%	75%	80%
IJP	iShares MSCI Japan		65%	75%	80%
IJR	iShares S&P SmallCap 600		60%	70%	80%
IKO	iShares MSCI South Korea		70%	70%	100%
ILB	iShares Government Inflation ETF		75%	75%	100%
ILC	iShares S&P/ASX 20		75%	75%	100%
IOO	iShares S&P Global 100		65%	75%	50%
IOZ	iShares MSCI Australia 200		75%	75%	100%
IRU	iShares Russell 2000		65%	75%	80%
ISG	iShares MSCI Singapore		70%	70%	100%
ISO	iShares S&P/ASX Small Ordinaries		60%	60%	100%
ITW	iShares MSCI Taiwan		70%	70%	100%
IVE	iShares MSCI EAFE		65%	75%	80%
IVV	iShares S&P 500		65%	75%	80%
IXI	iShares S&P Global Consumer Staples		70%	70%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
IXJ	iShares S&P Global Healthcare		55%	65%	60%
IXP	iShares S&P Global Telecommunications		70%	70%	100%
IZZ	iShares FTSE/Xinhua China 25		60%	70%	80%
KII	K2 Global Equities Fund		0%	50%	20%
KSM	K2 Australian Small Cap Fund (Hedge Fund)		0%	40%	20%
MOAT	VanEck Vectors Morningstar Wide Moat ETF		60%	70%	50%
MVB	VanEck Vectors Australian Banks ETF		65%	75%	50%
MVE	VanEck Vectors S&P/ASX Midcap ETF		60%	70%	50%
MVS	VanEck Vectors Small Cap Dividend Payers ETF		60%	70%	50%
MVW	VanEck Vectors Australian Equal Weight ETF		65%	75%	50%
NDQ	Betashares Nasdaq 100 ETF		55%	65%	50%
OOO	Betashares Crude Oil Index ETF-Currency Hedged (Synthetic)		0%	55%	30%
OZF	SPDR S&P/ASX 200 Financials Ex A-REIT Fund		65%	75%	80%
OZR	SPDR S&P ASX 200 Resources Fund		55%	65%	50%
QAU	Betashares Gold Bullion Etf (A\$ Hedged)		65%	75%	50%
QFN	Betashares S&P/ASX 200 Financials Sector Etf		70%	75%	50%
QOZ	BetaShares FTSE RAFI Australia 200 ETF		55%	65%	50%
QRE	Betashares S&P/ASX 200 Resources Sector Etf		70%	75%	50%
QUAL	VanEck Vectors MSCI World Ex Australia Quality ETF		60%	70%	50%
QUS	Betashares Ftse Rafi U.S. 1000 ETF		55%	65%	50%
RARI	Russell Australian Responsible Investment ETF		0%	60%	20%
RCB	Russell Australian Select Corporate Bond ETF		65%	75%	50%
RDV	Russell High Dividend Aus Shares ETF		75%	75%	100%
RGB	Russell Australian Government Bond ETF		75%	75%	100%
RSM	Russell Australian Semi-Government Bond ETF		75%	75%	100%
RVL	Russell Australian Value ETF		65%	75%	50%
SFY	SPDR S&P/ASX 50 Fund		65%	75%	50%
SLF	SPDR S&P/ASX 200 Listed Property Fund		0%	70%	50%
SPY	SPDR S&P 500 ETF Trust		60%	70%	50%
SSO	SPDR S&P/ASX Small Ordinaries Fund		50%	60%	50%
STW	SPDR S&P/ASX 200 Fund		75%	75%	100%
SYI	SPDR MSCI Australia Select High Dividend Yield Fund		75%	75%	100%
UBA	UBS Iq MSCI Australia Ethical ETF		70%	75%	80%
UBW	UBS Iq MSCI World Ex Australia Ethical ETF		65%	75%	50%

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Leveraged Equities Margin Loan

Exchange Traded Products

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
UMAX	BetaShares S&P 500 Yield Maximiser Fund		55%	65%	50%
USD	Betashares U.S. Dollar Etf		75%	75%	100%
VAE	Vanguard Ftse Asia Ex Japan Shares Index ETF		60%	70%	50%
VAF	Vanguard Australian Fixed Interest Index Etf		75%	75%	100%
VAP	Vanguard Aus Property Securities Index Etf		70%	70%	100%
VAS	Vanguard Aus Shares Index Etf		75%	75%	100%
VEU	Vanguard All-World Ex-US Shares Indx Etf		60%	70%	50%
VGAD	Vanguard MSCI Index International Shares (Hedged) Etf		60%	70%	50%
VGB	Vanguard Australian Government Bond Index Etf		75%	75%	100%
VGE	Vanguard Ftse Emerging Markets Shares ETF		55%	65%	50%
VGS	Vanguard MSCI Index International Shares ETF		60%	70%	50%
VHY	Vanguard Aus Shares High Yield Etf		75%	75%	100%
VIF	Vanguard International Fixed Interest Index (Hedged) ETF		75%	75%	100%
VLC	Vanguard MSCI Australian Large Companies Index Etf		75%	75%	100%
VSO	Vanguard MSCI Australian Small Companies Index Etf		55%	65%	50%
VTS	Vanguard Us Total Market Shares Indx Etf		60%	60%	100%
WDIV	SPDR S&P Global Dividend Fund		75%	75%	100%
WXHG	SPDR S&P World Ex Australia (Hedged) Fund		60%	70%	80%
WXOZ	SPDR S&P World Ex Australia Fund		60%	70%	80%
YMAX	Betashares Aus Top20 Equity Yield Max Fund		70%	75%	50%
ZGOL	Anz ETFS Physical Gold ETF		0%	75%	30%
ZOZI	Anz ETFS S&P/ASX 100 ETF		0%	75%	30%
ZUSD	Anz ETFS Physical Us Dollar ETF		0%	75%	30%
ZYAU	Anz ETFS S&P/ASX 300 High Yield Plus ETF		0%	70%	30%
ZYUS	Anz Etf S&P 500 High Yield Low Volatility Etf		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Aberdeen Asset Man. Ltd					
CRS0001AU	Aberdeen Sustainable Income Fund		75%	75%	100%
CRS0002AU	Aberdeen Capital Growth Fund		75%	75%	100%
CRS0003AU	Aberdeen Classic Series Aus Equities Fund		75%	75%	100%
CRS0004AU	Aberdeen Aus Fixed Income Fund		80%	80%	100%
CRS0005AU	Aberdeen Actively Hedged Int. Equities Fund		75%	75%	100%
CRS0008AU	Aberdeen Inflation Linked Bond Fund		80%	80%	100%
CSA0029AU	Aberdeen Cash Enhanced Fund		80%	80%	100%
CSA0114AU	Aberdeen Select Invest Actively Hedged Int. Equities Fund		75%	75%	100%
CSA0130AU	Aberdeen Passive-Enhanced Aus Fixed Income Fund		80%	80%	100%
CSA0131AU	Aberdeen Classic Series Aus Small Comp Fund		70%	70%	100%
CSA0135AU	Aberdeen Fully Hedged Int. Equities Fund		75%	75%	100%
EQI0015AU	Aberdeen Int. Equity Fund		75%	75%	100%
EQI0028AU	Aberdeen Asian Opportunities Fund		65%	65%	100%
ETL0032AU	Aberdeen Emerging Opportunities Fund		70%	70%	100%
MGL0114AU	Aberdeen Aus Equities Fund		75%	75%	100%

Advance Asset Man. Ltd

ADV0014AU	Advance Int. Sharemarket Fund		75%	75%	100%
ADV0022AU	Advance Defensive Multi-Blend Fund		75%	75%	100%
ADV0023AU	Advance Balanced Multi-Blend Fund		75%	75%	100%
ADV0025AU	Advance Aus Shares Multi-Blend Fund		75%	75%	100%
ADV0028AU	Advance Int. Shares Multi-Blend Fund		75%	75%	100%
ADV0029AU	Advance Aus Fixed Interest Multi-Blend Fund		80%	80%	100%
ADV0045AU	Advance Aus Shares Multi-Blend Fund - WS Units		75%	75%	100%
ADV0047AU	Advance Int. Sharemarket Fund - WS Units		75%	75%	100%
ADV0049AU	Advance Defensive Multi-Blend Fund - WS Units		75%	75%	100%
ADV0050AU	Advance Balanced Multi-Blend Fund - WS Units		75%	75%	100%
ADV0052AU	Advance Property Securities Fund - WS Units		70%	70%	100%
ADV0053AU	Advance Int. Shares Multi-Blend Fund - WS Units		75%	75%	100%
ADV0067AU	Advance Int. Fixed Interest Multi-Blend Fund - WS Units		75%	75%	100%
ADV0075AU	Advance Aus Smaller Comp Fund - WS		75%	75%	100%
ADV0076AU	Advance Aus Smaller Comp Fund		75%	75%	100%
ADV0082AU	Advance Asian Share Multi-Blend Fund		0%	65%	50%
ADV0083AU	Advance Asian Share Multi-Blend Fund - WS Units		65%	65%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Advance Asset Man. Ltd					
ADV0084AU	Advance Aus Fixed Interest Multi-Blend Fund - WS Units		80%	80%	100%
ADV0085AU	Advance Growth Multi-Blend Fund - WS Units		70%	70%	100%
ADV0087AU	Advance High Growth Multi-Blend Fund - WS Units		75%	75%	100%
ADV0091AU	Advance Moderate Multi-Blend Fund - WS Units		75%	75%	100%
ADV0095AU	Advance Properties Securities Multi-Blend Fund - WS Units		70%	70%	100%
ADV0096AU	Advance Aus Smaller Comp Multi-Blend Fund - WS Units		75%	75%	100%
ADV0101AU	Advance Property Securities Fund		0%	65%	50%
ADV0117AU	Advance Global Alpha Fund - WS Units		65%	65%	100%

Allan Gray Australia Pty Ltd

ETL0060AU	Allan Gray Australia Equity Fund		70%	70%	100%
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AMP Capital Investors

AMP0011AU	AMP FLI - AMP Bond Fund		0%	80%	50%
AMP0012AU	AMP FLI - AMP Conservative Fund		75%	75%	100%
AMP0013AU	AMP FLI - AMP Balanced Growth Fund		75%	75%	100%
AMP0014AU	AMP FLI - AMP Property Securities Fund		70%	70%	100%
AMP0015AU	AMP FLI - Future Directions Aus Share Fund		75%	75%	100%
AMP0016AU	AMP FLI - AMP Blue Chip Fund		75%	75%	100%
AMP0017AU	AMP FLI - Future Directions Int. Share Fund		75%	75%	100%
AMP0018AU	AMP FLI - AMP Equity Fund		75%	75%	100%
AMP0019AU	AMP FLI - AMP Small Comp Fund		75%	75%	100%
AMP0139AU	AMP Cap. Inv. Bond Fund (IS Fee) - Retail Units (NEF)		75%	75%	100%
AMP0141AU	AMP FLI - AMP High Growth Fund		75%	75%	100%
AMP0249AU	AMP Cap. Inv. Managed Treasury Fund		80%	80%	100%
AMP0254AU	AMP Cap. Inv. Int. Bond Fund - Class A Units		75%	75%	100%
AMP0255AU	AMP Cap. Inv. Listed Property Trusts Fund - Class A Units		65%	65%	100%
AMP0257AU	AMP Cap. Inv. Enhanced Index Share Fund - Class A Units		75%	75%	100%
AMP0263AU	AMP Cap. Inv. Aus Corporate Bond Fund		80%	80%	100%
AMP0268AU	AMP Cap. Inv. Int. Bond Fund		75%	75%	100%
AMP0269AU	AMP Cap. Inv. Listed Property Trusts Fund		70%	70%	100%
AMP0271AU	AMP Cap. Inv. Enhanced Index Share Fund		75%	75%	100%
AMP0275AU	AMP Cap. Inv. Enhanced Index Int. Share Fund		75%	75%	100%
AMP0282AU	AMP Cap. Inv. Global Growth Opportunities Fund		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
AMP0370AU	AMP Cap. Inv. Equity Fund - Class A Units		75%	75%	100%
AMP0441AU	AMP Cap. Inv. Balanced Growth Fund - Class A Units		70%	70%	100%
AMP0442AU	AMP Cap. Inv. Balanced Growth Fund		75%	75%	100%
AMP0443AU	AMP Cap. Inv. Conservative Fund - Class A Units		75%	75%	100%
AMP0444AU	AMP Cap. Inv. Conservative Fund		75%	75%	100%
AMP0445AU	AMP Cap. Inv. Equity Fund		75%	75%	100%
AMP0446AU	AMP Cap. Inv. Small Comp Fund - Class A Units		70%	70%	100%
AMP0447AU	AMP Cap. Inv. Future Directions Balanced Fund		75%	75%	100%
AMP0448AU	AMP FLI - AMP Sustainable Future Aus Share Fund		75%	75%	100%
AMP0449AU	AMP Cap. Inv. Sustainable Future Aus Share Fund - Class A Units		75%	75%	100%
AMP0450AU	AMP Cap. Inv. Sustainable Future Aus Share Fund		75%	75%	100%
AMP0452AU	AMP Cap. Inv. Responsible Invest Leaders - Balanced Fund - Class A		75%	75%	100%
AMP0453AU	AMP Cap. Inv. Responsible Invest Leaders - Balanced Fund		75%	75%	100%
AMP0455AU	AMP Cap. Inv. Responsible Invest Leaders - Internl Share Class A		75%	75%	100%
AMP0456AU	AMP Cap. Inv. Responsible Invest Leaders - Int. Share		75%	75%	100%
AMP0546AU	Future Directions Balanced - Class A		75%	75%	100%
AMP0557AU	AMP Capital Corporate Bond Fund - Class A Units		75%	75%	100%
AMP0558AU	Future Directions Growth Fund		75%	75%	100%
AMP0559AU	Future Directions Growth Fund - Class A		70%	70%	100%
AMP0574AU	AMP Cap. Inv. High Growth Fund		75%	75%	100%
AMP0577AU	AMP Cap. Inv. Small Comp Fund		75%	75%	100%
AMP0670AU	Future Directions Aus Bond Fund		80%	80%	100%
AMP0672AU	Future Directions Conservative Fund		75%	75%	100%
AMP0674AU	Future Directions High Growth Fund		75%	75%	100%
AMP0676AU	Future Directions Int. Bond Fund		75%	75%	100%
AMP0677AU	AMP Cap. Inv. Future Directions Int. Bond Fund - Class A		70%	70%	100%
AMP0678AU	Future Directions Moderate Growth Fund		75%	75%	100%
AMP0679AU	Future Directions Moderate Growth Fund - Class A		70%	70%	100%
AMP0681AU	Future Directions Aus Share Fund		75%	75%	100%
AMP0682AU	Future Directions Int. Share Fund - Class A		70%	70%	100%
AMP0683AU	Future Directions Int. Share Fund		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
AMP0686AU	AMP Cap. Inv. Global Property Securities Fund		70%	70%	100%
AMP0688AU	AMP FLI - Future Directions Conservative Fund		75%	75%	100%
AMP0689AU	AMP FLI - Future Directions Moderately Conservative Fund		75%	75%	100%
AMP0690AU	AMP FLI - Future Directions Balanced Fund		75%	75%	100%
AMP0691AU	AMP FLI - Future Directions Growth Fund		75%	75%	100%
AMP0692AU	AMP FLI - Future Directions High Growth Fund		75%	75%	100%
AMP0693AU	AMP FLI - Future Directions Aus Bond Fund		80%	80%	100%
AMP0694AU	AMP FLI - Future Directions Int. Bond Fund		75%	75%	100%
AMP0824AU	Future Directions Core Int. Share Fund - Class A		70%	70%	100%
AMP0825AU	Future Directions Hedged Core Int. Share Fund - Class A		70%	70%	100%
AMP0827AU	AMP FLI - AMP Aus Share		75%	75%	100%
AMP0828AU	AMP FLI - AMP Aus Share Enhanced Index		75%	75%	100%
AMP0830AU	AMP FLI - AMP Enhanced Cash		80%	80%	100%
AMP0831AU	AMP FLI - AMP Value Plus		75%	75%	100%
AMP0832AU	AMP FLI - Ironbark Karara Australian Shares		75%	75%	100%
AMP0833AU	AMP FLI - CFS Int. Share		75%	75%	100%
AMP0834AU	AMP FLI - ING Aus Share		75%	75%	100%
AMP0835AU	AMP FLI - BT Aus Share		75%	75%	100%
AMP0839AU	AMP FLI - Barclays Hedged Int. Share		75%	75%	100%
AMP0841AU	AMP FLI - Barclays Int. Share		75%	75%	100%
AMP0842AU	AMP FLI - SG Hiscock Listed Property		70%	70%	100%
AMP0843AU	AMP FLI - Perennial Value Aus Share		70%	70%	100%
AMP0844AU	AMP FLI - Schroder Global Active Value		75%	75%	100%
AMP0846AU	AMP FLI - RCM Int. Equities		70%	70%	100%
AMP0853AU	AMP FLI - Perpetual Industrial Share		75%	75%	100%
AMP0854AU	AMP FLI - Future Directions Aus Share		75%	75%	100%
AMP0855AU	AMP FLI - Future Directions Int. Share		75%	75%	100%
AMP0856AU	AMP Cap. Inv. Value Plus Aus Share Fund		75%	75%	100%
AMP0973AU	AMP Cap. Inv. Future Directions Aust'n Small Comp Fund - Class A Unit		75%	75%	100%
AMP0974AU	AMP Cap. Inv. Global Property Securities Class A		70%	70%	100%
AMP0981AU	AMP Cap. Inv. Aus Bond Fund		75%	75%	100%
AMP0994AU	AMP FLI - AMP Int. Share Enhanced Index		75%	75%	100%
AMP0995AU	AMP FLI - Schroder Aus Equities		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
AMP1005AU	AMP FLI - Future Directions Aus Small Comp Fund		60%	60%	100%
AMP1006AU	AMP FLI - Future Directions Hedged Int. Share		75%	75%	100%
AMP1007AU	AMP FLI - Future Directions Property		70%	70%	100%
AMP1015AU	AMP Cap. Inv. Core Property Fund		0%	60%	50%
AMP1048AU	AMP FLI - AMP Aus Bond		75%	75%	100%
AMP1049AU	AMP FLI - AMP Listed Property Trusts		70%	70%	100%
AMP1050AU	AMP FLI - AMP Balanced Enhanced Index		75%	75%	100%
AMP1051AU	AMP FLI - AMP Conservative Enhanced Index		75%	75%	100%
AMP1054AU	AMP FLI - Lazard Global Thematic		70%	70%	100%
AMP1055AU	AMP FLI - Responsible Invest Leaders Aus Share		75%	75%	100%
AMP1056AU	AMP FLI - Responsible Invest Leaders Balanced		75%	75%	100%
AMP1057AU	AMP FLI - Responsible Invest Leaders Conservative		75%	75%	100%
AMP1058AU	AMP FLI - Responsible Invest Leaders Growth		75%	75%	100%
AMP1059AU	AMP FLI - Responsible Invest Leaders Int. Share		70%	70%	100%
AMP1073AU	AMP Capital Global Property Securities Fund - Private Client Units		65%	65%	100%
AMP1074AU	AMP Capital Core Property Fund - Private Client Units		0%	60%	50%
AMP1077AU	AMP Capital Small Comp Fund - Private Clients		75%	75%	100%
AMP1100AU	AMP Capital Sustainable Share Fund - Private Client Units		75%	75%	100%
AMP1116AU	AMP FLI - BlackRock Global Bond		75%	75%	100%
AMP1151AU	Responsible Invest Leaders Aus Share Fund - Class A		75%	75%	100%
AMP1179AU	AMP Capital Core Infrastructure Fund - Class A Units		65%	65%	100%
AMP1205AU	AMP FLI - Future Directions Asian Share		60%	60%	100%
AMP1207AU	AMP FLI - Tyndall Aus Share Value		75%	75%	100%
AMP1285AU	AMP Capital Corporate Bond Fund - Class H Units		70%	70%	100%
AMP1388AU	FLIS Series 2 - AMP Aus Bond Fund		75%	75%	100%
AMP1389AU	FLIS Series 2 - AMP Aus Shares		75%	75%	100%
AMP1390AU	FLIS Series 2 - AMP Balanced Enhanced Index Fund		70%	70%	100%
AMP1391AU	FLIS Series 2 - AMP Balanced Growth		75%	75%	100%
AMP1392AU	FLIS Series 2 - AMP Conservative		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
AMP1393AU	FLIS Series 2 - AMP Conservative Enhanced Index Fund		75%	75%	100%
AMP1394AU	FLIS Series 2 - AMP Equity		75%	75%	100%
AMP1395AU	FLIS Series 2 - AMP High Growth		70%	70%	100%
AMP1396AU	FLIS Series 2 - AMP Int. Share Enhanced Index		75%	75%	100%
AMP1397AU	FLIS Series 2 - AMP Listed Property Trust Fund		70%	70%	100%
AMP1398AU	FLIS Series 2 - AMP Small Comp		70%	70%	100%
AMP1400AU	FLIS Series 2 - BlackRock Scientific Hedged Int'l Share		70%	70%	100%
AMP1401AU	FLIS Series 2 - BlackRock Scientific Int'l Share		70%	70%	100%
AMP1402AU	FLIS Series 2 - Bernstein Int. Share		75%	75%	100%
AMP1403AU	FLIS Series 2 - BlackRock Global Bond		75%	75%	100%
AMP1405AU	FLIS Series 2 - BT Aus Share		75%	75%	100%
AMP1406AU	FLIS Series 2 - CFS Aus Share		75%	75%	100%
AMP1407AU	FLIS Series 2 - Fortis Invests Aus Equity		75%	75%	100%
AMP1408AU	FLIS Series 2 - Future Directions Asian Share		60%	60%	100%
AMP1409AU	FLIS Series 2 - Future Directions Aus Bond		80%	80%	100%
AMP1410AU	FLIS Series 2 - Future Directions Aus Share		75%	75%	100%
AMP1411AU	FLIS Series 2 - Future Directions Aust Small Comp		60%	60%	100%
AMP1412AU	FLIS Series 2 - Future Directions Balanced		70%	70%	100%
AMP1413AU	FLIS Series 2 - Future Directions Conservative		70%	70%	100%
AMP1414AU	FLIS Series 2 - Future Directions Emerging Markets		50%	50%	100%
AMP1416AU	FLIS Series 2 - Future Directions Geared Aust Share		50%	50%	100%
AMP1417AU	FLIS Series 2 - Future Directions Growth		70%	70%	100%
AMP1418AU	FLIS Series 2 - Future Directions Hedged Int'l Share		70%	70%	100%
AMP1419AU	FLIS Series 2 - Future Directions High Growth		70%	70%	100%
AMP1420AU	FLIS Series 2 - Future Directions Int. Bond		75%	75%	100%
AMP1421AU	FLIS Series 2 - Future Directions Int. Share		70%	70%	100%
AMP1422AU	FLIS Series 2 - Future Directions Moderate Conservative		70%	70%	100%
AMP1423AU	FLIS Series 2 - Future Directions Property		70%	70%	100%
AMP1427AU	FLIS Series 2 - Lazard Global Thematic		70%	70%	100%
AMP1430AU	FLIS Series 2 - Perennial Value Aus Share		70%	70%	100%
AMP1431AU	FLIS Series 2 - Perpetual Industrial Share		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
AMP1432AU	FLIS Series 2 - RCM Int. Equities		70%	70%	100%
AMP1433AU	FLIS Series 2 - Responsible Invest Leaders Aust Share		75%	75%	100%
AMP1434AU	FLIS Series 2 - Responsible Invest Leaders Balanced		70%	70%	100%
AMP1435AU	FLIS Series 2 - Responsible Invest Leaders Conservative		75%	75%	100%
AMP1436AU	FLIS Series 2 - Responsible Invest Leaders Growth		75%	75%	100%
AMP1437AU	FLIS Series 2 - Responsible Invest Leaders Int'l Share		70%	70%	100%
AMP1438AU	FLIS Series 2 - Schroder Aus Equities		75%	75%	100%
AMP1439AU	FLIS Series 2 - SG Hiscock Listed Property		70%	70%	100%
AMP1441AU	FLIS Series 2 - Tyndall Aus Share Value		75%	75%	100%
AMP1442AU	FLIS Series 2 - AMP Monthly Income Fund No. 1		75%	75%	100%
AMP1443AU	FLIS Series 2 - AMP Monthly Income Fund No. 2		70%	70%	100%
AMP1444AU	FLIS Series 2 - AMP Monthly Income Fund No. 3		70%	70%	100%
AMP1445AU	FLIS Series 2 - AMP Aus Share Enhanced Index		75%	75%	100%
AMP1446AU	FLIS Series 2 - AMP Enhanced Cash		80%	80%	100%
AMP1595AU	AMP Capital Global Infrastructure Sec Fund Hedged		60%	70%	50%
AMP1639AU	FLIS Series 2 - Bennelong Aus Equities		70%	70%	100%
AMP1685AU	AMP Cap. Inv. Multi Asset Fund		65%	65%	100%
AMP1783AU	AMP Capital Australian Equity Opportunities Fund Class A		0%	50%	50%
AMP1905AU	AMP Capital Australian Equity Income Generator		75%	75%	100%
AMP1932AU	AMP Capital Dynamic Markets Fund		50%	60%	50%
AMP2037AU	Flexible Lifetime Investments Series 2 - AMP Capital Corporate Bond		75%	75%	100%
AMP2041AU	Flexible Lifetime Investments Series 2 - Magellan Global		65%	65%	100%
AMP2042AU	Flexible Lifetime Investments Series 2 - Rare Infrastructure Value		50%	50%	100%
AMP2043AU	Flexible Lifetime Investments Series 2 - AMP Capital Global Property Securities		65%	65%	100%
AMP2045AU	Flexible Lifetime Investments Series 2 - Ausbil Australian Active Equity		75%	75%	100%
AMP2070AU	MyNorth RARE Infrastructure Value Fund		50%	50%	100%
AMP2078AU	MyNorth Grant Samuel Epoch Global Shareholder Yield		70%	70%	100%
AMP2080AU	MyNorth Magellan Global Fund (i)		65%	65%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
GIO0001AU	AMP FLI Monthly Income Fund No.1		75%	75%	100%
GIO0002AU	AMP FLI Monthly Income Fund No.2		75%	75%	100%
GIO0003AU	AMP FLI Monthly Income Fund No.3		75%	75%	100%
HLR0001AU	Experts' Choice Fixed Interest Fund		80%	80%	100%
HLR0002AU	Experts' Choice Aus Shares Fund		70%	70%	100%
HLR0003AU	Experts' Choice Balanced Fund		70%	70%	100%
HLR0004AU	Experts' Choice Conservative Fund		70%	70%	100%
HLR0005AU	Experts' Choice Growth Fund		70%	70%	100%
HLR0006AU	Experts' Choice Int. Shares Fund		70%	70%	100%
HLR0007AU	Experts' Choice Short Term Money Market Fund		80%	80%	100%
HLR0022AU	Experts' Choice Property Securities Fund		70%	70%	100%
HLR0023AU	Experts Choice Small Comp Fund		60%	60%	100%
IPA0075AU	AMP Capital Income Generator		70%	70%	100%
NML0018AU	AMP Capital Wholesale Cash Management Trust		80%	80%	100%
NML0061AU	AMP Capital Wholesale Australian Equity Value Fund		75%	75%	100%
NML0318AU	AMP Capital Wholesale Global Equity - Growth Fund		75%	75%	100%
NML0348AU	AMP Capital Wholesale Global Equity - Value Fund		75%	75%	100%
Antares Capital Partners Ltd					
ANT0002AU	Fairview Equity Partners Emerging Companies Fund		60%	60%	100%
ANT0005AU	Altrinsic Global Equities Trust		70%	70%	100%
NFS0013AU	Antares Aus Shares Fund		75%	75%	100%
NFS0195AU	Antares Personal Choice Small Comp Fund		75%	75%	100%
NFS0209AU	Antares Listed Property Fund		70%	70%	100%
PPL0002AU	Antares Dividend Builder		75%	75%	100%
PPL0104AU	Antares Selection Aus Shares Fund		75%	75%	100%
PPL0106AU	Antares High Growth Shares Fund		0%	70%	30%
PPL0107AU	Antares Small Comp Fund		70%	70%	100%
PPL0108AU	Antares High Growth Shares Fund		70%	70%	100%
PPL0110AU	Antares Aus Equities Fund		75%	75%	100%
PPL0115AU	Antares Elite Opportunities Fund		70%	70%	100%
PPL0116AU	Antares Elite Opportunities Shares Fund		70%	70%	100%
APN Funds Man. Ltd					
APN0001AU	APN Property for Income Fund		0%	50%	50%
APN0004AU	APN Property for Income Fund No 2		0%	50%	50%
APN0008AU	APN AREIT Fund		50%	50%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Armytage Private Ltd

ETL0139AU	Armytage Strategic Opportunities WS Fund		0%	65%	50%
ETL0148AU	Armytage Aus Equity Income Fund		65%	65%	100%
TGP0005AU	Armytage Strategic Opportunities Retail Fund		65%	65%	100%

Atrium Investment Man. Pty Ltd

COL0029AU	Atrium Evolution Series - Diversified Fund AEF 5 Units		0%	50%	50%
COL0030AU	Atrium Evolution Series - Diversified Fund AEF 7 Units		50%	50%	100%
COL0031AU	Atrium Evolution Series - Diversified Fund AEF 9 Units		0%	50%	50%

Ausbil Dexia Ltd

AAP0001AU	AUSBIL Invest Trust - Dexia Sustainable Global Equity Fund		75%	75%	100%
AAP0002AU	Ausbil Invest Trust - Aus Geared Equity		50%	50%	100%
AAP0007AU	AUSBIL Investment Trusts - Ausbil Microcap Fund		50%	60%	50%
AAP0101AU	AUSBIL Invest Trust - Balanced Fund		70%	70%	100%
AAP0103AU	AUSBIL Invest Trust - Aus Active Equity Portfolio		75%	75%	100%
AAP0104AU	AUSBIL Invest Trust - Aus Emerging Leaders Fund		70%	70%	100%

Austock Life Ltd

ALL0002AU	Austock IB Mutual 50 Leaders Aus Shares Fund		65%	65%	100%
ALL0003AU	Austock IB Fairview Emerging Comp Fund		60%	60%	100%
ALL0004AU	Austock IB Macquarie Treasury Fund		65%	65%	100%
ALL0005AU	Austock IB Magellan Global Fund		50%	50%	100%
ALL0006AU	Austock IB Investors Mutual & Tyndall Australian Shares		65%	65%	100%
ALL0007AU	Austock IB Schroder Hybrid Securities Fund Standard Class		65%	65%	100%
ALL0008AU	Austock IB PIMCO EQT WS Global Bond Fund		50%	50%	100%
ALL0009AU	Austock IB Perpetual's WS Aus Portfolio		65%	65%	100%
ALL0010AU	Austock IB Perpetual's WS Balanced Growth P'folio		65%	65%	100%
ALL0012AU	Austock IB Perpetual's WS Int. Share Fund		50%	50%	100%
ALL0014AU	Austock IB Sectoral Blend		60%	60%	100%
ALL0015AU	Austock IB Lazard Global Small Cap Fund		60%	60%	100%
ALL0016AU	Austock IB PIMCO EQT WS Australian Bond Fund		65%	65%	100%
ALL0017AU	Austock IB UBS Diversified Credit Income Fund		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Austock Life Ltd

ALL0018AU	Austock IB MLC WS Property Securities Fund		50%	50%	100%
ALL0019AU	Austock IB Vanguard Aus Shares Index Fund		65%	65%	100%
ALL0020AU	Austock IB Vanguard Int. Shares Index Fund Hedgd		50%	50%	100%
ALL0021AU	Austock IB AMP Capital Intl Property Securities Pfolio		50%	50%	100%
ALL0022AU	Austock IB MLC Horizon 4 Balanced		60%	60%	100%
ALL0023AU	Austock IB Perpetuals WS Ethical SRI Portfolio		65%	65%	100%
ALL0024AU	Austock IB Perpetuals WS Industrial Share Pfolio		65%	65%	100%
ALL0025AU	Austock IB Vanguard Aus Fixed Interest Index Fund		65%	65%	100%
ALL0026AU	Austock IB Vanguard Property Securities Index Fund		50%	50%	100%
ALL0027AU	Austock IB MLC WS IncomeBuilder		65%	65%	100%
ALL0028AU	Austock IB Mutual Diversified Term Deposits Portfolio		65%	65%	100%

Australian Ethical Investment Ltd

AUG0001AU	Aus Ethical Balanced Trust		65%	65%	100%
AUG0002AU	Aus Ethical Australian Shares Fund		65%	65%	100%
AUG0003AU	Aus Ethical Income Trust		65%	65%	100%
AUG0004AU	Aus Ethical Larger Comp Trust		65%	65%	100%
AUG0006AU	Australian Ethical International Shares Fund		65%	65%	100%
AUG0018AU	Aus Ethical Australian Shares Fund (Wholesale)		65%	65%	100%
AUG0027AU	Australian Ethical Emerging Companies Fund (Wholesale)		50%	50%	100%

Australian Unity Funds Man. Ltd

AUS0004AU	Aus Unity Cash Fund- WS		60%	60%	100%
AUS0009AU	Aus Unity Inv'ts Strategic Fixed Interest Trust - WS Units		75%	75%	100%
AUS0023AU	Aus Unity Conservative Growth WS Portfolio		70%	70%	100%
AUS0029AU	Aus Unity Platypus Aus Equities Trust - Retail		75%	75%	100%
AUS0030AU	Aus Unity Platypus Aus Equities Trust - WS		75%	75%	100%
AUS0035AU	Aus Unity Wingate Global Equity Income Fund - WS Units		70%	70%	100%
AUS0100AU	Aus Unity Balanced Growth WS Portfolio		75%	75%	100%
AUS0108AU	Aus Unity Acorn Capital WS Microcap Trust		60%	60%	100%
AUS0115AU	Aus Unity Acorn Microcap Trust		65%	65%	100%
AUS0313AU	Aus Unity Balanced Growth Bond		65%	65%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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Australian Unity Funds Man. Ltd

GEM0111AU	Aus Unity Property Securities Fund - Ordinary		50%	60%	50%
GEM0112AU	Aus Unity Property Securities Fund - Income		55%	65%	50%
GEM0113AU	Aus Unity Property Securities Fund - Growth		0%	65%	50%
WGT0001AU	Australian Unity Wingate Global Equity Income Fund - Foundation Units		60%	70%	50%
YOC0001AU	Aus Unity Property Income Fund - Retail Units		65%	65%	100%
YOC0100AU	Aus Unity Property Income Fund - WS		0%	65%	50%

Bell Asset Man. Ltd

BPF0002AU	Global All Weather Fund - Class A		50%	50%	100%
BPF0003AU	Global All Weather Fund - Class B		50%	50%	100%
BPF0004AU	Bridgewater Pure Alpha Fund (Australia) - Series 1		50%	50%	100%
BPF0005AU	Global Pure Alpha Fund - Class A		60%	60%	100%
BPF0006AU	Global Pure Alpha Fund - Class B		50%	50%	100%

Bennelong Funds Man.

BFL0001AU	Bennelong Australian Equities Fund		70%	70%	100%
BFL0002AU	Bennelong Concentrated Australian Equities Fund		70%	70%	100%
BFL0004AU	Bennelong ex-20 Aus Equities Fund		65%	65%	100%

BlackRock Investment Man.

BAR0811AU	BlackRock Scientific Diversified Stable Fund		75%	75%	100%
BAR0813AU	BlackRock Scientific Diversified Growth Fund		75%	75%	100%
BAR0814AU	BlackRock Scientific Aus Equity Fund		75%	75%	100%
BAR0817AU	BlackRock Scientific Int. Equity Fund		75%	75%	100%
BGL0002AU	BlackRock Scientific WS Diversified Stable Fund		70%	70%	100%
BGL0003AU	BlackRock Scientific WS Diversified Growth Fund		70%	70%	100%
BGL0005AU	BlackRock WS Indexed Aus Equity Fund		70%	70%	100%
BGL0008AU	BlackRock Global Bond Index Fund		70%	70%	100%
BGL0034AU	BlackRock Indexed Aus Equity Fund		75%	75%	100%
BGL0044AU	BlackRock Indexed Hedged Int. Equity Fund		70%	70%	100%
BGL0105AU	BlackRock Indexed Aus Bond Fund		80%	80%	100%
BGL0106AU	BlackRock Indexed Int. Equity Fund		75%	75%	100%
BGL0108AU	BlackRock Indexed Aus Listed Property Fund		70%	70%	100%
BGL0109AU	BlackRock Scientific Hedged Int. Equity Fund		75%	75%	100%
MAL0012AU	BlackRock WS Monthly Income Fund (Class D)		0%	70%	50%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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BlackRock Investment Man.

MAL0014AU	BlackRock Professional Investor - Monthly Income Fund (Class C)		0%	60%	50%
MAL0016AU	BlackRock Int. Gold Fund (Class D Units)		0%	65%	50%
MAL0017AU	BlackRock Global Allocation (Aust) (Class C Units)		65%	65%	100%
MAL0018AU	BlackRock Global Allocation (Aust) (Class D Units)		65%	65%	100%
MAL0072AU	BlackRock Australian Equity Opportunities Fund		0%	70%	30%
MAL0104AU	BlackRock Professional Investor - Aus Share Fund		70%	70%	100%
MAL0125AU	BlackRock Global Small Cap Fund		75%	75%	100%
MAL0127AU	BlackRock Hedged Global Small Cap Fund		75%	75%	100%
MAL0129AU	BlackRock Professional Investor - Global Small Cap Fund		75%	75%	100%
MAL0131AU	BlackRock Professional Investor - Hedged Global Small Cap Fund		75%	75%	100%
MAL0133AU	BlackRock WS Global Small Cap Fund		65%	65%	100%
MAL0135AU	BlackRock WS Hedged Global Small Cap Fund		75%	75%	100%
PWA0001AU	BlackRock Equity Trust		70%	70%	100%
PWA0013AU	BlackRock Balanced Fund		70%	70%	100%
PWA0014AU	BlackRock Aus Share Fund		75%	75%	100%
PWA0015AU	BlackRock Aus Share Fund Plus		75%	75%	100%
PWA0822AU	BlackRock WS Balanced Fund		70%	70%	100%
PWA0823AU	BlackRock WS Aus Share Fund		75%	75%	100%
PWA0825AU	BlackRock WS Int. Bond Fund		75%	75%	100%

BNP Paribas Investment Partners (Australia) Ltd

ARO0006AU	MFS Global Growth Equity Trust		75%	75%	100%
ARO0011AU	Amhem Aus Equity Fund		70%	70%	100%
ARO0015AU	Amhem Concentrated Aus Equity Fund		75%	75%	100%
ETL0041AU	MFS Fully Hedged Global Equity Trust		70%	70%	100%
MIA0001AU	MFS Global Equity Trust		75%	75%	100%

BT Funds Man. Ltd

BTA0001AU	BT Classic Invest Funds - BT Global Bond Fund		75%	75%	100%
BTA0002AU	BT Cash Management Trust		80%	80%	100%
BTA0003AU	BT Classic Invest Funds - BT Australasian Bond Fund		80%	80%	100%
BTA0011AU	BT Classic Invest Funds - BT Split Income Fund		75%	75%	100%
BTA0012AU	BT Classic Invest Funds - BT Split Growth Fund		75%	75%	100%

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
BT Funds Man. Ltd					
BTA0021AU	BT Aus Share Fund (Retail)		75%	75%	100%
BTA0024AU	BT Int. Fund (Retail)		75%	75%	100%
BTA0025AU	BT European Share Fund (Retail)		75%	75%	100%
BTA0026AU	BT Asian Share Fund (Retail)		65%	65%	100%
BTA0041AU	BT Classic Invest Funds - BT Monthly Income Fund		75%	75%	100%
BTA0042AU	BT Income Plus Fund (Retail)		75%	75%	100%
BTA0043AU	BT Classic Invest Funds - BT Balanced Returns Fund		75%	75%	100%
BTA0044AU	BT Future Goals Fund (Retail)		75%	75%	100%
BTA0051AU	BT Property Securities Fund (Retail)		70%	70%	100%
BTA0054AU	BT WS Asian Share Fund		65%	65%	100%
BTA0055AU	BT WS Aus Share Fund		75%	75%	100%
BTA0056AU	BT WS Int. Share Fund		75%	75%	100%
BTA0058AU	BT Private Invest - Int. Share		75%	75%	100%
BTA0060AU	BT Private Invest - Asset Selection		75%	75%	100%
BTA0061AU	BT WS Property Securities Fund		70%	70%	100%
BTA0073AU	BT Partner Aus Shares Growth 1 (Retail)		75%	75%	100%
BTA0074AU	BT Partner Aus Shares Value 1 (Retail)		75%	75%	100%
BTA0077AU	BT Multi-manager Balanced Fund (Retail)		75%	75%	100%
BTA0078AU	BT Multi-manager Conservative Fund (Retail)		75%	75%	100%
BTA0079AU	BT Multi-manager High Growth Fund (Retail)		75%	75%	100%
BTA0080AU	BT Multi-manager Growth Fund (Retail)		75%	75%	100%
BTA0100AU	BT WS American Share Fund		75%	75%	100%
BTA0124AU	BT WS European Share Fund		75%	75%	100%
BTA0125AU	BT WS Future Goals Fund		70%	70%	100%
BTA0127AU	BT Technology Fund (Retail)		0%	70%	50%
BTA0129AU	BT Premium Cash Fund - Retail		75%	75%	100%
BTA0130AU	BT WS Japanese Share Fund		70%	70%	100%
BTA0131AU	BT Japanese Share Fund (Retail)		75%	75%	100%
BTA0169AU	BT Classic Invest Funds - BT Asset Selection Fund		75%	75%	100%
BTA0170AU	BT Classic Invest Funds - BT Int. Share Fund		75%	75%	100%
BTA0171AU	BT Classic Invest Funds - BT Select Aus Share Fund		75%	75%	100%
BTA0173AU	BT Premium Cash Fund - WS		70%	70%	100%
BTA0221AU	BT WS Multi-manager Balanced Fund		70%	70%	100%
BTA0222AU	BT WS Multi-manager Conservative Fund		70%	70%	100%
BTA0223AU	BT WS Multi-manager Growth Fund		70%	70%	100%
BTA0241AU	BT WS Partner Series Aust Core 1		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
BT Funds Man. Ltd					
BTA0242AU	BT WS Partner Series Aus Shares Growth 1		70%	70%	100%
BTA0243AU	BT WS Partner Series Aus Shares Value 1		75%	75%	100%
BTA0246AU	BT WS Multi-manager High Growth		75%	75%	100%
BTA0248AU	BT WS Partner Series Int. Shares Core 1		70%	70%	100%
BTA0249AU	BT Partner Int. Shares Core 1 (Retail)		70%	70%	100%
BTA0321AU	BT Dynamic Global Equity Fund		0%	50%	30%
BTA0805AU	BT WS Conservative Outlook Fund		70%	70%	100%
BTA0806AU	BT WS Balanced Returns Fund		75%	75%	100%
RFA0002AU	BT Fixed Interest Fund (Retail)		80%	80%	100%
RFA0011AU	BT Classic Invest Funds - BT Core Aus Share Fund		75%	75%	100%
RFA0012AU	BT Smaller Comp Fund (Retail)		75%	75%	100%
RFA0013AU	BT Classic Invest Funds - BT Natural Resources Fund		70%	70%	100%
RFA0014AU	BT Classic Invest Funds - BT Global Share Fund		75%	75%	100%
RFA0019AU	BT Imputation Fund (Retail)		75%	75%	100%
RFA0020AU	BT Active Balanced Fund (Retail)		75%	75%	100%
RFA0021AU	BT Classic Invest Funds - BT Active Balanced NEF		75%	75%	100%
RFA0023AU	BT Classic Invest Funds - BT Tax Effective Income NEF		70%	70%	100%
RFA0024AU	BT Classic Invest Funds - BT Diversified Share NEF		70%	70%	100%
RFA0025AU	BT WS Ethical Share Fund		75%	75%	100%
RFA0030AU	BT Core Hedged Global Share Fund (Retail)		75%	75%	100%
RFA0031AU	BT WS Core Hedged Global Share Fund		75%	75%	100%
RFA0032AU	BT WS Global Fixed Interest Fund		75%	75%	100%
RFA0033AU	BT Diversified Share Fund (Retail)		70%	70%	100%
RFA0034AU	BT Tax Effective Income Fund (Retail)		75%	75%	100%
RFA0051AU	BT WS Global Property Securities Fund		70%	70%	100%
RFA0059AU	BT WS Focus Aus Share Fund		75%	75%	100%
RFA0061AU	BT WS MicroCap Opportunities Fund		70%	70%	100%
RFA0103AU	BT WS Imputation Fund		75%	75%	100%
RFA0811AU	BT Sustainable Conservative Fund		75%	75%	100%
RFA0813AU	BT WS Fixed Interest Fund		80%	80%	100%
RFA0815AU	BT WS Active Balanced Fund		70%	70%	100%
RFA0817AU	BT WS Property Invest Fund		70%	70%	100%
RFA0818AU	BT WS Core Aus Share Fund		75%	75%	100%
RFA0819AU	BT WS Smaller Comp Fund		70%	70%	100%
RFA0821AU	BT WS Core Global Share Fund		75%	75%	100%
WFS0285AU	BT WS Aus Sustainable Share Fund		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
BT Funds Man. Ltd					
WFS0377AU	BT WS Enhanced Cash Fund		70%	70%	100%
CBG Asset Management					
FSP0001AU	CBG Australian Equities Fund		65%	65%	100%
Celeste Funds Man. Ltd					
FAM0101AU	Celeste Aus Small Comp Fund		65%	65%	100%
Centuria Life Ltd					
OVS0006AU	Centuria Invest Bond - Growth Bond Fund		65%	65%	100%
Certitude Global Investments Ltd					
HFL0032AU	Threadneedle Global Equity Income Fund (Unhedged)		60%	70%	50%
ClearView Financial Man. Ltd					
NRM0005AU	ClearView Managed Invests - Diversified Stable		65%	65%	100%
NRM0006AU	ClearView Managed Invests - Diversified Balanced		65%	65%	100%
NRM0007AU	ClearView Managed Invests - Aus Shares Growth		65%	65%	100%
NRM0023AU	ClearView Managed Invests - Diversified Growth		65%	65%	100%
NRM0115AU	ClearView Managed Invests - Aggressive		65%	65%	100%
NRM0116AU	ClearView Managed Invests - Assertive		65%	65%	100%
NRM0117AU	ClearView Managed Invests - Prudent		65%	65%	100%
NRM0118AU	ClearView Managed Invests - Cautious		65%	65%	100%
Colonial First State Investments Ltd					
CFM0404AU	CFS WS Aus Share Fund - Core		75%	75%	100%
CFM0405AU	CFS WS Indexed Global Share Fund		70%	70%	100%
CFM0406AU	CFS WS Indexed Global Bond Fund		80%	80%	100%
CMI0102AU	CFS WS Indexed Aus Bond Fund		75%	75%	100%
CMI0103AU	CFS WS Indexed Aus Share Fund		70%	70%	100%
CMI0105AU	CFS WS Indexed Property Securities Fund		70%	70%	100%
CMI0111AU	CFS WS Small Comp Fund - Core		75%	75%	100%
CML0001AU	CFS Cash Management Trust		80%	80%	100%
COM0024AU	CFS WS Premium Cash Fund		80%	80%	100%
FSF0001AU	CFS Premier Cash Management Trust		80%	80%	100%
FSF0002AU	CFS WS Aus Share Fund		75%	75%	100%
FSF0003AU	CFS WS Imputation Fund		75%	75%	100%
FSF0004AU	CFS WS Property Securities Fund		70%	70%	100%
FSF0006AU	CFS MIF - Balanced Fund		75%	75%	100%
FSF0007AU	CFS MIF - Future Leaders Fund		75%	75%	100%
FSF0008AU	CFS WS Diversified Fund		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0012AU	CFS MIF - Property Securities Fund		70%	70%	100%
FSF0013AU	CFS MIF - Imputation Fund		75%	75%	100%
FSF0014AU	CFS MIF - Aus Share Fund		75%	75%	100%
FSF0016AU	CFS WS Concentrated Australian Share Fund		75%	75%	100%
FSF0021AU	CFS MIF - Conservative Fund		75%	75%	100%
FSF0022AU	CFS MIF - Diversified Fund		75%	75%	100%
FSF0027AU	CFS WS Aus Bond Fund		80%	80%	100%
FSF0032AU	CFS MIF - Cash Fund		80%	80%	100%
FSF0033AU	CFS WS Conservative Fund		75%	75%	100%
FSF0035AU	CFS MIF - Developing Comp Fund		75%	75%	100%
FSF0038AU	CFS WS Global Resources Fund		75%	75%	100%
FSF0039AU	CFS WS Diversified Fixed Interest Fund		75%	75%	100%
FSF0040AU	CFS WS Balanced Fund		75%	75%	100%
FSF0041AU	CFS MIF - Global Resources Fund		70%	70%	100%
FSF0043AU	CFS WS Geared Share Fund		50%	50%	100%
FSF0044AU	CFS MIF - Geared Share Fund		50%	50%	100%
FSF0047AU	CFS WS Global Share Fund		75%	75%	100%
FSF0048AU	CFS MIF - Global Share Fund		75%	75%	100%
FSF0075AU	CFS WS Cash Fund		80%	80%	100%
FSF0076AU	CFS WS Industrial Share Fund		75%	75%	100%
FSF0077AU	CFS MIF - High Growth Fund		75%	75%	100%
FSF0079AU	CFS FirstChoice W'sale - Lazard Wholesale Select Australian Equity		75%	75%	100%
FSF0084AU	CFS WS Global Credit Income Fund		75%	75%	100%
FSF0085AU	CFS FC Invests - Altrinsic Global Equity		75%	75%	100%
FSF0086AU	CFS FS Invests - Solaris Core Aus Equity		75%	75%	100%
FSF0088AU	CFS FS Invests - CFS Developing Comp		70%	70%	100%
FSF0089AU	CFS FS Invests - CFS Future Leaders		70%	70%	100%
FSF0090AU	CFS FS Invests - CFS Geared Aus Share - Core		50%	50%	100%
FSF0091AU	CFS FS Invests - CFS Global Credit Income		75%	75%	100%
FSF0092AU	CFS FS Invests - Investors Mutual Aus Share		75%	75%	100%
FSF0093AU	CFS FS Invests - Goldman Sachs Global Small Comp		70%	70%	100%
FSF0094AU	CFS FS Invests - FS Boutique Aus Share		75%	75%	100%
FSF0095AU	CFS FS Invests - Perennial Value Aus Share		75%	75%	100%
FSF0096AU	CFS FS Invests - Schroders Hybrid Securities		75%	75%	100%
FSF0097AU	CFS FS Invests - PM Capital Aus Share		75%	75%	100%
FSF0143AU	CFS WS Global Technology and Communications Fund		65%	65%	100%

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Leveraged Equities Margin Loan

Managed Funds

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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0144AU	CFS MIF - Global Technology & Communications		70%	70%	100%
FSF0145AU	CFS MIF - Global Health & Biotechnology		70%	70%	100%
FSF0146AU	CFS WS Global Health & Biotechnology Fund		65%	65%	100%
FSF0169AU	CFS MIF - Geared Global Share Fund		50%	50%	100%
FSF0170AU	CFS WS Geared Global Share Fund		50%	50%	100%
FSF0197AU	CFS MIF - Conservative Fund (NEF)		75%	75%	100%
FSF0198AU	CFS MIF - Balanced Fund (NEF)		75%	75%	100%
FSF0199AU	CFS MIF - Diversified Fund (NEF)		75%	75%	100%
FSF0202AU	CFS MIF - Imputation Fund (NEF)		75%	75%	100%
FSF0205AU	CFS MIF - Geared Share Fund (NEF)		50%	50%	100%
FSF0211AU	CFS MIF - Property Securities Fund (NEF)		70%	70%	100%
FSF0219AU	CFS FS Invests - FS Fixed Interest		70%	70%	100%
FSF0220AU	CFS FS Invests - FS Aus Share		75%	75%	100%
FSF0221AU	CFS FS Invests - FS Global Share		75%	75%	100%
FSF0222AU	CFS FS Invests - FS Property Securities		70%	70%	100%
FSF0223AU	CFS FS Invests - FS Conservative		70%	70%	100%
FSF0224AU	CFS FS Invests - FS Moderate		70%	70%	100%
FSF0225AU	CFS FS Invests - FS Growth		75%	75%	100%
FSF0226AU	CFS FS Invests - FS High Growth		75%	75%	100%
FSF0227AU	CFS FS Invests - FS Defensive		70%	70%	100%
FSF0228AU	CFS FS Invests - CFS Cash		75%	75%	100%
FSF0229AU	CFS FS Invests - CFS Diversified Fixed Interest		75%	75%	100%
FSF0231AU	CFS FS Invests - Aberdeen Aus Fixed Income		75%	75%	100%
FSF0232AU	CFS FS Invests - CFS Imputation		75%	75%	100%
FSF0233AU	CFS FS Invests - CFS Index Aus Share		75%	75%	100%
FSF0234AU	CFS FS Invests - BlackRock Aus Share		75%	75%	100%
FSF0235AU	CFS FS Invests - Perpetual Industrial Share Option		75%	75%	100%
FSF0236AU	CFS FS Invests - ING Aus Share Option		75%	75%	100%
FSF0237AU	CFS FS Invests - Ausbil Aus Active Equity		75%	75%	100%
FSF0238AU	CFS FS Invests - CFS Aus Share - Core		75%	75%	100%
FSF0239AU	CFS FS Invests - Maple-Brown Abbott Imputation Option		75%	75%	100%
FSF0240AU	CFS FS Invests - Schroders Aus Equity Option		75%	75%	100%
FSF0241AU	CFS FS Invests - BT Core Aus Share Fund		75%	75%	100%
FSF0242AU	CFS FS Invests - CFS Global Share		75%	75%	100%
FSF0243AU	CFS FS Invests - CFS Index Global Share		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0244AU	CFS FS Invests - CFS Global Resources Option		70%	70%	100%
FSF0245AU	CFS FS Invests - BT Core Global Share		70%	70%	100%
FSF0246AU	CFS FS Invests - Perpetual Int.		70%	70%	100%
FSF0247AU	CFS FS Invests - MFS Global Equity		70%	70%	100%
FSF0248AU	CFS FS Invests - Capital Int. Global Share		75%	75%	100%
FSF0249AU	CFS FS Invests - RREEF Property Securities Option		70%	70%	100%
FSF0250AU	CFS FS Invests - BT Property Invest Fund		70%	70%	100%
FSF0251AU	CFS FS Invests - CFS Property Securities Option		70%	70%	100%
FSF0252AU	CFS FS Invests - ING Balanced Option		75%	75%	100%
FSF0253AU	CFS FS Invests - Perpetual Diversified Growth Option		70%	70%	100%
FSF0254AU	CFS FS Invests - CFS Balanced Option		70%	70%	100%
FSF0255AU	CFS FS Invests - FS Multi-Index Conservative		70%	70%	100%
FSF0256AU	CFS FS Invests - Perpetual Conservative Growth		75%	75%	100%
FSF0257AU	CFS FS Invests - CFS Conservative Option		75%	75%	100%
FSF0258AU	CFS FS Invests - BT Active Balanced		70%	70%	100%
FSF0259AU	CFS FS Invests - Perpetual Balanced Growth Option		75%	75%	100%
FSF0260AU	CFS FS Invests - FC Multi-Index Balanced		75%	75%	100%
FSF0261AU	CFS FS Invests - CFS Diversified Option		75%	75%	100%
FSF0262AU	CFS FS Invests - FirstChoice Multi-Index High Growth		70%	70%	100%
FSF0263AU	CFS FS Invests - CFS High Growth Option		75%	75%	100%
FSF0264AU	CFS FS Invests - CFS Geared Share Option		50%	50%	100%
FSF0265AU	CFS FS Invests - CFS Geared Global Share Option		0%	50%	50%
FSF0408AU	CFS FS Invests - Integrity Aus Share		75%	75%	100%
FSF0409AU	CFS FS Invests - Platinum Int.		75%	75%	100%
FSF0410AU	CFS FS Invests - FS Aus Small Comp		70%	70%	100%
FSF0418AU	CFS FS Invests - Integrity Aus Share - No. 2		75%	75%	100%
FSF0453AU	CFS FS WS - CFS WS Geared Aus Share - Core Option		50%	50%	100%
FSF0454AU	CFS FS WS - CFS WS Colliers Global Property Securities		70%	70%	100%
FSF0455AU	CFS FS WS - PM Capital WS Aus Share		65%	65%	100%
FSF0456AU	CFS FS WS - FS WS Boutique Aus Share		75%	75%	100%
FSF0457AU	CFS FS WS - BlackRock WS Aus Share		70%	70%	100%
FSF0458AU	CFS FS WS - Perpetual WS Industrial Share		75%	75%	100%
FSF0459AU	CFS FS WS - ING WS Aus Share		75%	75%	100%

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Managed Funds

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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0460AU	CFS FS WS - Ausbil WS Aus Active Equity		75%	75%	100%
FSF0461AU	CFS FS WS - Maple Brown Abbott/Advance WS Imputation		75%	75%	100%
FSF0462AU	CFS FS WS - Schroder WS Aus Equity		75%	75%	100%
FSF0463AU	CFS FS WS - BT WS Core Aus Share		75%	75%	100%
FSF0464AU	CFS FS WS - Integrity Aus Share		75%	75%	100%
FSF0465AU	CFS FS WS - Investors Mutual WS Aus Share		75%	75%	100%
FSF0466AU	CFS FS WS - Solaris WS Core Aus Equity		70%	70%	100%
FSF0467AU	CFS FS WS - Perennial Value WS Aus Share		75%	75%	100%
FSF0468AU	CFS FS WS - CFS WS Developing Comp		70%	70%	100%
FSF0469AU	CFS FS WS - CFS WS Future Leaders		70%	70%	100%
FSF0470AU	CFS FS WS - Perpetual WS Conservative Growth		70%	70%	100%
FSF0471AU	CFS FS WS - FS Multi-Index Conservative		75%	75%	100%
FSF0472AU	CFS FS WS - ING WS Balanced		70%	70%	100%
FSF0473AU	CFS FS WS - Perpetual WS Diversified Growth		75%	75%	100%
FSF0474AU	CFS FS WS - BT WS Active Balanced		70%	70%	100%
FSF0475AU	CFS FS WS - Perpetual WS Balanced Growth		70%	70%	100%
FSF0476AU	CFS FS WS - FS Multi-Index Balanced		75%	75%	100%
FSF0477AU	CFS FS WS - Perpetual WS Split Growth		75%	75%	100%
FSF0478AU	CFS FS WS - Aberdeen WS Aus Fixed Income		80%	80%	100%
FSF0479AU	CFS FS WS - Perpetual WS Int.		70%	70%	100%
FSF0480AU	CFS FS WS - MFS Global Equity		70%	70%	100%
FSF0481AU	CFS FS WS - Capital Int. WS Global Share		75%	75%	100%
FSF0482AU	CFS FS WS - BT WS Core Global Share		70%	70%	100%
FSF0483AU	CFS FC WS - Altrinsic Wholesale Global Equity		70%	70%	100%
FSF0484AU	CFS FS WS - Goldman Sachs WS Global Small Comp		70%	70%	100%
FSF0485AU	CFS FS WS - FS WS Aus Share		75%	75%	100%
FSF0486AU	CFS FS WS - FS WS Conservative		70%	70%	100%
FSF0487AU	CFS FS WS - FS WS Defensive		70%	70%	100%
FSF0488AU	CFS FS WS - FS WS Fixed Interest		75%	75%	100%
FSF0489AU	CFS FS WS - FS WS Global Share		75%	75%	100%
FSF0490AU	CFS FS WS - FS WS Growth		75%	75%	100%
FSF0498AU	CFS WS High Growth Fund		75%	75%	100%
FSF0499AU	CFS FS WS - FS WS High Growth		75%	75%	100%
FSF0500AU	CFS FS WS - FS WS Moderate		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0501AU	CFS FS WS - FS WS Property Securities		70%	70%	100%
FSF0502AU	CFS FS WS - FS WS Aus Small Comp		75%	75%	100%
FSF0503AU	CFS FS WS - BT WS Property Invest		70%	70%	100%
FSF0504AU	CFS FS WS - Ironbark Wholesale Property Securities		70%	70%	100%
FSF0505AU	CFS FS WS - Platinum WS Int.		75%	75%	100%
FSF0506AU	CFS FS WS - Schroder WS Hybrid Securities		70%	70%	100%
FSF0652AU	CFS FS WS - CFS WS Index Aus Share		75%	75%	100%
FSF0653AU	CFS FS WS - CFS WS Index Aus Bond		75%	75%	100%
FSF0654AU	CFS FS WS - CFS WS Index Global Share		70%	70%	100%
FSF0655AU	CFS FS WS - CFS WS Index Property Securities		70%	70%	100%
FSF0662AU	CFS FS Invests - CFS Index Property Securities		70%	70%	100%
FSF0663AU	CFS FS Invests - PM Capital Enhanced Yield		75%	75%	100%
FSF0664AU	CFS FS Invests - Ironbark Karara Aus Share Fund		75%	75%	100%
FSF0665AU	CFS FS Invests - Principal Property Securities		70%	70%	100%
FSF0666AU	CFS FS Invests - CFS Colliers Global Property Securities		70%	70%	100%
FSF0677AU	CFS FS WS - PM Capital Enhanced Yield		70%	70%	100%
FSF0678AU	CFS FS WS - Ironbark Karara WS Aus Share		75%	75%	100%
FSF0679AU	CFS FS WS - APN Wholesale AREIT		70%	70%	100%
FSF0694AU	CFS FS WS - CFS WS Enhanced Yield		75%	75%	100%
FSF0706AU	CFS FS WS - FS WS Global Share - Hedged		75%	75%	100%
FSF0707AU	CFS FS WS - CFS WS Index Global Share - Hedged		70%	70%	100%
FSF0710AU	CFS FS WS - Acadian WS Global Equity Fund		75%	75%	100%
FSF0713AU	CFS FS WS - FS WS Global Property Securities		65%	65%	100%
FSF0715AU	CFS FS WS - Celeste WS Aus Small Comp Fund		70%	70%	100%
FSF0716AU	CFS FS WS - Ausbil WS Aus Emerging Leaders Fund		70%	70%	100%
FSF0719AU	CFS FS Invests - CFS Enhanced Yield		80%	80%	100%
FSF0721AU	CFS FS Invests - Goldman Sachs Income Plus		75%	75%	100%
FSF0724AU	CFS FS Invests - Acadian Global Equity		75%	75%	100%
FSF0725AU	CFS FS Invests - Generation Global Share		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0727AU	CFS FS Invests - FS Global Property Securities		70%	70%	100%
FSF0729AU	CFS FS Invests - Celeste Aus Small Comp Fund		70%	70%	100%
FSF0730AU	CFS FS Invests - Ausbil Aus Emerging Leaders		70%	70%	100%
FSF0782AU	CFS FS Invests - Acadian Aus Equity		75%	75%	100%
FSF0787AU	CFS FS WS - Acadian WS Aus Equity		75%	75%	100%
FSF0788AU	CFS FS WS - Acadian WS Global Equity Long Short Fund		70%	70%	100%
FSF0789AU	CFS FS WS - Acadian WS Aus Equity Long Short		70%	70%	100%
FSF0790AU	CFS FS WS - Fidelity Aus Equities		75%	75%	100%
FSF0795AU	CFS FS WS - FS WS Global Infrastructure Securities		70%	70%	100%
FSF0798AU	CFS FS WS - PM Capital WS Absolute Performance		70%	70%	100%
FSF0808AU	CFS FS Invests - Fidelity Aus Equities		75%	75%	100%
FSF0809AU	CFS FS Invests - FS Global Share - Hedged		75%	75%	100%
FSF0810AU	CFS FS Invests - CFS Index Global Share - Hedged		75%	75%	100%
FSF0811AU	CFS FS Invests - ING Tax Effective Income		75%	75%	100%
FSF0813AU	CFS FS Invests - PM Capital Absolute Performance		75%	75%	100%
FSF0814AU	CFS FS Invests - Acadian Aus Equity Long Short		75%	75%	100%
FSF0872AU	CFS FS Invests - FS Asian Share		65%	65%	100%
FSF0873AU	CFS FS Invests - FS Geared Boutique Aus Share		40%	40%	100%
FSF0874AU	CFS FS Invests - FS Global Infrastructure Securities		70%	70%	100%
FSF0875AU	CFS FS Invests - Acadian Global Equity Long Short		70%	70%	100%
FSF0876AU	CFS FS - Acadian Acadian Geared Global Equity		40%	50%	50%
FSF0889AU	CFS FS WS - FS WS Asian Share		65%	65%	100%
FSF0890AU	CFS FC WS - FirstChoice WS Geared Australian Share		50%	50%	100%
FSF0891AU	CFS FS WS - Acadian Wholesale Geared Global Equity		40%	50%	50%
FSF0893AU	CFS FirstChoice Wholesale Goldman Sachs Australian Infrastructure Fund		70%	70%	100%
FSF0899AU	CFS FS Invests - Challenger Property Securities		70%	70%	100%
FSF0905AU	CFS FirstChoice W'sale - CFS Wholesale Global Listed Infrastructure Securities		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Colonial First State Investments Ltd					
FSF0908AU	CFS FS WS - Generation WS Global Share		75%	75%	100%
FSF0922AU	CFS FS Grant Samuel Epoch Global Equity Shareholder Yield		70%	70%	100%
FSF0966AU	CFS FS WS Grant Samuel Epoch Global Equity Shareholder Yield		70%	70%	100%
FSF0968AU	CFS FS WS - FS WS Emerging Markets		60%	60%	100%
FSF0974AU	CFS FS W'sale - Realindex RAFI Global Share		75%	75%	100%
FSF0976AU	Realindex Australian Share Fund		75%	75%	100%
FSF0980AU	CFS FS Invests - Realindex Aus Share		70%	70%	100%
FSF0981AU	CFS FS Invests - Realindex Aus Small		70%	70%	100%
FSF0985AU	CFS FS Invests - FS Emerging Markets		60%	60%	100%
FSF1008AU	CFS FirstChoice W'sale - FirstRate Wholesale Saver		80%	80%	100%
FSF1009AU	CFS FS Invests - FirstRate Saver A		80%	80%	100%
FSF1015AU	CFS Realindex WS Aus Share		75%	75%	100%
FSF1017AU	CFS FS W'sale - Realindex Wholesale Global Share		70%	70%	100%
FSF1018AU	CFS FS W'sale - Realindex Wholesale Global Share Hedged		70%	70%	100%
FSF1019AU	CFS FS WS - Macquarie WS Income Opportunities		80%	80%	100%
FSF1024AU	CFS FS Invests - Macquarie Income Opportunities		70%	70%	100%
FSF1055AU	CFS FirstChoice W'sale - UBS W'sale Div Fixed Inc		75%	75%	100%
FSF1079AU	CFS FC WS - Platinum Asia		70%	70%	100%
FSF1082AU	CFS FS Invests - Platinum Asia		70%	70%	100%
FSF1085AU	CFS FS WS - CFS Global Emerging Markets Select		50%	60%	50%
FSF1198AU	CFS FS WS - Magellan WS Global		70%	70%	100%
FSF1202AU	CFS FirstChoice WS - AMP Capital WS Global Property		70%	70%	100%
FSF1204AU	CFS FS Invests - Magellan Global		70%	70%	100%
FSF1207AU	CFS FS Invests - Zurich Invest Global Thematic Share Fund		70%	70%	100%
FSF1243AU	CFS FirstChoice WS - Perpetual Wholesale Australian Share		75%	75%	100%
FSF1697AU	CFS FirstChoice W'sale - Bennelong Ex-20 Australian Equities		65%	65%	100%
FSF1780AU	CFS FirstChoice W'sale - Magellan Wholesale Infrass		60%	60%	100%
Commonwealth Investment Services Ltd					
COM0011AU	Commonwealth Bond Fund		80%	80%	100%
COM0012AU	Commonwealth Share Income Fund		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Commonwealth Investment Services Ltd					
COM0013AU	Commonwealth Balanced Fund		75%	75%	100%
COM0018AU	Commonwealth Growth Fund		75%	75%	100%
COM0019AU	Commonwealth Int. Share Fund		75%	75%	100%
COM0020AU	Commonwealth Income Fund		75%	75%	100%
COM0022AU	Commonwealth Aus Share Fund		75%	75%	100%
COM0033AU	Commonwealth Property Securities Fund		70%	70%	100%

Concise Asset Management

CAM0001AU	Concise Mid Cap Fund		50%	60%	50%
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DDH Graham Ltd

DDH0006AU	DDH Fixed Interest Fund		65%	65%	100%
QIN0001AU	Q Invest Invest Access Funds Aggressive Growth Fund		65%	65%	100%
QIN0002AU	Q Invest Invest Access Funds Aus Shares Fund		65%	65%	100%
QIN0003AU	Q Invest Invest Access Funds Balanced Growth Fund		65%	65%	100%
QIN0004AU	Q Invest Invest Access Funds Conservative Growth Fund		65%	65%	100%

Denning Pryce

DPR0001AU	Denning Pryce Equity Income Fund		65%	65%	100%
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DFA Australia Ltd

DFA0002AU	Dimensional Two-Year Diversified Fixed Interest Trust		70%	70%	100%
DFA0003AU	Dimensional Aus Core Equity Trust		75%	75%	100%
DFA0004AU	Dimensional Global Core Equity Trust		70%	70%	100%
DFA0005AU	Dimensional Global Real Estate Invest Trust		65%	65%	100%
DFA0006AU	Dimensional Strategic Global Property Trust		65%	65%	100%
DFA0007AU	Dimensional Strategic Int. Equity Trust		70%	70%	100%
DFA0008AU	Dimensional Strategic Aus Equity Trust		70%	70%	100%
DFA0009AU	Dimensional Global Core Equity Trust - AUD Hedged Class Units		70%	70%	100%
DFA0028AU	Dimensional Global Bond Trust		70%	70%	100%
DFA0029AU	Dimensional Multi-Factor Growth Trust		70%	70%	100%
DFA0033AU	Dimensional Multi-Factor Balanced Trust		0%	70%	50%
DFA0100AU	Dimensional Short Term Fixed Interest		65%	65%	100%
DFA0101AU	Dimensional Aus Value Trust		75%	75%	100%
DFA0102AU	Dimensional Global Value Trust		70%	70%	100%
DFA0103AU	Dimensional Aus Large Comp Trust		75%	75%	100%
DFA0104AU	Dimensional Aus Small Comp Trust		75%	75%	100%
DFA0105AU	Dimensional Global Large Comp Trust		70%	70%	100%
DFA0106AU	Dimensional Global Small Comp Trust		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
DFA Australia Ltd					
DFA0107AU	Dimensional Emerging Markets Trust		70%	70%	100%
DFA0108AU	Dimensional Five-Year Diversified Fixed Interest Trust		70%	70%	100%

Eley Griffiths Group Pty Ltd.

EGG0001AU	Eley Griffiths Group Small Comp Fund		65%	65%	100%
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Equity Trustees Ltd

AFM0002AU	GAM Absolute Return Bond Fund (AU)		60%	60%	100%
ETL0005AU	EQT SGH LaSalle Global Listed Property Securities Trust		65%	65%	100%
ETL0008AU	EQT PIMCO Aus Bond Fund		75%	75%	100%
ETL0015AU	PIMCO Australian Bond Fund - Wholesale		75%	75%	100%
ETL0016AU	PIMCO Diversified Fixed Interest Fund - Wholesale		75%	75%	100%
ETL0018AU	PIMCO Global Bond Fund - Wholesale		70%	70%	100%
ETL0019AU	PIMCO Global Credit Fund - Wholesale		70%	70%	100%
ETL0030AU	EQT SGH WS Absolute Return Trust		75%	75%	100%
ETL0042AU	EQT SGH 20		70%	70%	100%
ETL0062AU	EQT SGH ICE		75%	75%	100%
ETL0069AU	Grant Samuel Tribeca Alpha Plus Fund		55%	55%	100%
ETL0071AU	T. Rowe Price Global Equity Fund		70%	70%	100%
ETL0091AU	Alpha Aus Blue Chip Fund		75%	75%	100%
ETL0092AU	Alpha Aus Small Comp Fund		75%	75%	100%
ETL0093AU	Alpha Enhanced Yield Fund		70%	70%	100%
ETL0094AU	Alpha Global Opportunities Fund		70%	70%	100%
ETL0095AU	Alpha Property Securities Fund		65%	65%	100%
ETL0096AU	Donaldson Burston Int. Series - THS Partners Global Equity Fund		70%	70%	100%
ETL0101AU	EQT Cash Management Fund		75%	75%	100%
ETL0107AU	EQT Core Int. Equity Fund		70%	70%	100%
ETL0109AU	EQT Emerging Companies Fund (Retail)		75%	75%	100%
ETL0118AU	EQT SGH Wholesale Emerging Companies Fund		70%	70%	100%
ETL0119AU	EQT SGH WS Property Income Fund		65%	65%	100%
ETL0160AU	T. Rowe Price Asia ex-Japan Fund		50%	60%	50%
ETL0172AU	MFS Concentrated Global Equity Trust (Wholesale)		70%	70%	100%
ETL0182AU	PIMCO Australian Focus Fund - Wholesale		75%	75%	100%
ETL0329AU	Alpha Diversified Income		70%	70%	100%
ETL0373AU	SGH 20 Professional Investor Fund		70%	70%	100%
ETL0374AU	SCH ICE Professional Investor Fund		70%	70%	100%
ETL0376AU	EQT SGH Property Income Fund		65%	65%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Equity Trustees Ltd

ETL0404AU	PIMCO Unconstrained Bond Fund - Wholesale		65%	65%	100%
MAQ0441AU	Premium China Fund		65%	65%	100%
MMC0110AU	EQT Valu-Trac Equity Income Generation Fund		70%	70%	100%

Fidante Partners Ltd

CRS0007AU	SG Hiscock WS Property Fund		65%	65%	100%
CSA0038AU	Bentham WS Global Income Fund		65%	65%	100%
CSA0045AU	Bentham Professional Global Income Fund		65%	65%	100%
CSA0046AU	Bentham WS Syndicated Loan Fund		70%	70%	100%
CSA0102AU	Bentham WS High Yield Fund		70%	70%	100%
CSA0115AU	SG Hiscock Professional Property Fund		65%	65%	100%
EQI0001AU	Alphinity Concentrated Aus Share Fund		75%	75%	100%
EQI0004AU	Merlon Aus Share Income Fund		75%	75%	100%
GLO0015AU	Alphinity Socially Responsible Share Fund		75%	75%	100%
HBC0008AU	SG Hiscock WS Property Securities Fund		65%	65%	100%
HBC0011AU	Merlon WS Aus Share Income Fund		75%	75%	100%
HOW0016AU	NovaPort WS Smaller Comp Fund		75%	75%	100%
HOW0017AU	NovaPort Smaller Comp Fund		75%	75%	100%
HOW0018AU	NovaPort Premier Smaller Comp Fund		75%	75%	100%
HOW0019AU	Alphinity Aus Equity Fund		75%	75%	100%
HOW0020AU	WaveStone Wholesale Australian Share Fund		75%	75%	100%
HOW0026AU	Alphinity WS Concentrated Aus Share Fund		75%	75%	100%
HOW0027AU	NovaPort WS Microcap Fund		55%	55%	100%
HOW0034AU	Greencape WS Broadcap Fund		70%	70%	100%
HOW0035AU	Greencape WS High Conviction Fund		70%	70%	100%
HOW0036AU	Kinetic WS Emerging Comp Fund		65%	65%	100%
HOW0052AU	Kapstream WS Absolute Return Income Fund		60%	70%	50%
HOW0053AU	Wavestone WS Aus Equity Long/Short Fund		65%	65%	100%
HOW0121AU	Alphinity WS Socially Responsible Share Fund		75%	75%	100%
HOW0122AU	Alphinity Aus Share Fund		75%	75%	100%
PAM0001AU	Alphinity WS Aus Share Fund		75%	75%	100%
WAR0002AU	Challenger Aus Equity Income Fund (CNA)		75%	75%	100%
WAR0005AU	SG Hiscock Property Securities Fund		65%	65%	100%

Fidelity International

FID0023AU	Fidelity Global Demographics Fund-Fund Manager		65%	65%	100%
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Fiducian Portfolio Services Ltd

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Fiducian Portfolio Services Ltd

FPS0001AU	Fiducian Capital Safe Fund		65%	65%	100%
FPS0002AU	Fiducian Capital Stable Fund		65%	65%	100%
FPS0003AU	Fiducian Balanced Fund		65%	65%	100%
FPS0004AU	Fiducian Growth Fund		65%	65%	100%
FPS0005AU	Fiducian Int. Shares Fund		50%	50%	100%
FPS0006AU	Fiducian Aus Shares Fund		65%	65%	100%
FPS0007AU	Fiducian Property Securities Fund		50%	50%	100%
FPS0008AU	Fiducian Aus Smaller Comp Shares Fund		65%	65%	100%

FIL Investment Man. (Australia) Ltd

FID0007AU	Fidelity Global Equities Fund		70%	70%	100%
FID0008AU	Fidelity Aus Equities Fund		75%	75%	100%
FID0010AU	Fidelity Asia Fund		60%	60%	100%
FID0011AU	Fidelity China Fund		60%	60%	100%
FID0014AU	Fidelity Hedged Global Equities Fund		60%	60%	100%
FID0015AU	Fidelity India Fund		65%	65%	100%

Franklin Templeton Investments Australia Ltd

FRT0001AU	Templeton Global Trust Fund		70%	70%	100%
FRT0004AU	Templeton Global Equity Fund		75%	75%	100%
FRT0009AU	Franklin Global Growth Fund (CL W)		70%	70%	100%
FRT0011AU	Franklin Templeton MultiSector Bond Fund (W Class)		70%	70%	100%
FRT0020AU	Franklin Templeton Australian Equity Fund CI W		75%	75%	100%
FRT0025AU	Franklin Templeton Global Aggregate Bond Fund		75%	75%	100%

Fundhost Ltd

FHT0030AU	The Montgomery Fund		65%	65%	100%
FHT0036AU	Montgomery Global Fund		55%	65%	50%

GMO Australia Ltd

GMO0102AU	GMO Emerging Markets Trust		60%	60%	100%
GMO0103AU	GMO Global Equity Trust		75%	75%	100%

Goldman Sachs Asset Man. Ltd

JBW0007AU	Goldman Sachs Emerging Leaders Fund		70%	70%	100%
JBW0009AU	Goldman Sachs WS Aus Equities Fund		75%	75%	100%
JBW0010AU	Goldman Sachs WS Emerging Leaders Fund		70%	70%	100%
JBW0011AU	Goldman Sachs Leaders Fund		75%	75%	100%
JBW0016AU	Goldman Sachs WS Income Plus Fund		75%	75%	100%
JBW0018AU	Goldman Sachs WS Enhanced Income		80%	80%	100%
JBW0030AU	Goldman Sachs WS Aus Infrastructure Fund		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Goldman Sachs Asset Man. Ltd					
JBW0052AU	Goldman Sachs Premier Aus Equities Fund		70%	70%	100%
JBW0103AU	Goldman Sachs WS Global Small Comp Fund		75%	75%	100%
JBW0114AU	Goldman Sachs Aus Equities Fund		75%	75%	100%
JBW0118AU	Goldman Sachs Enhanced Income Fund		80%	80%	100%
Grant Samuel Fund Services Ltd					
GSF0001AU	Grant Samuel Epoch Global Equity Shareholder Yield (Hedged) Fund		70%	70%	100%
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund		70%	70%	100%
Henderson Global Investors (Australia) Limited					
IOF0046AU	Henderson Australian Fixed Interest Fund		80%	80%	100%
IOF0047AU	Henderson Cash Enhanced Fund		80%	80%	100%
IOF0048AU	Henderson Australian Equity Fund		75%	75%	100%
IOF0089AU	Henderson High Conviction Australian Equity Fund		75%	75%	100%
IOF0113AU	Henderson Australian Fixed Interest Fund - Institutional		80%	80%	100%
IOF0141AU	Henderson Cash Fund - Institutional		70%	70%	100%
IOF0145AU	Henderson Tactical Income Fund		80%	80%	100%
IOF0201AU	Henderson Australian Equity Fund - Institutional		70%	70%	100%
Hunter Hall Investment Man. Ltd					
HHA0001AU	Hunter Hall Aus Value Trust		65%	65%	100%
HHA0002AU	Hunter Hall Global Ethical Trust		65%	65%	100%
HHA0020AU	Hunter Hall High Conviction Equities Trust		55%	60%	50%
HOW0002AU	Hunter Hall Value Growth Trust		65%	65%	100%
Hyperion Asset Man. Ltd					
BNT0003AU	Hyperion Aus Growth Comp Fund		65%	65%	100%
BNT0101AU	Hyperion Small Growth Comp Fund		60%	60%	100%
Ibbotson Associates Australia Ltd					
INT0016AU	Ibbotson International Shares Passive (Hedged) Trust - Class Z		70%	70%	100%
INT0017AU	Ibbotson International Shares Passive (Unhedged) Trust - Class Z		70%	70%	100%
INT0020AU	Ibbotson Aus Bonds Trust - Class A		80%	80%	100%
INT0022AU	Ibbotson Aus Shares Active Trust - Class A		70%	70%	100%
INT0028AU	Ibbotson Balanced Growth Trust - Class A		70%	70%	100%
INT0030AU	Ibbotson Cash Trust - Class A		80%	80%	100%
INT0034AU	Ibbotson Conservative Growth Trust - Class A		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Ibbotson Associates Australia Ltd					
INT0038AU	Ibbotson Growth Trust - Class A		70%	70%	100%
INT0040AU	Ibbotson High Growth Plus Trust - Class A		70%	70%	100%
INT0042AU	Ibbotson High Growth Trust - Class A		75%	75%	100%
INT0050AU	Ibbotson Int. Shares Passive (Hedged) Trust - Class A		75%	75%	100%
INT0052AU	Ibbotson Int. Shares Passive (Unhedged) Trust - Class A		75%	75%	100%
INT0054AU	Ibbotson Aus Property Securities Trust - Class A		70%	70%	100%
INT0069AU	Ibbotson Int'l Shares High Opportunities (Unhedged) Trust - Class A		70%	70%	100%
INT0074AU	Ibbotson Aus Shares High Alpha Trust - Class A		70%	70%	100%
INT0077AU	Ibbotson Int. Property Securities (Hedged) Trust - Class A		70%	70%	100%
INT0080AU	Ibbotson Int. Bonds Active (Hedged) Trust - Class A		75%	75%	100%
INT0082AU	Ibbotson International Bonds Active (Hedged) Trust - Class Z		70%	70%	100%
INT0095AU	Ibbotson Diversified Alternatives Trust - Class A		40%	50%	50%
INT0097AU	Ibbotson Alternative Markets Trust - Class Z		40%	50%	50%
Insync Funds Management Pty Ltd					
SLT0041AU	Insync Global Titans Fund		40%	50%	50%
Integrity Investment Man. Australia Ltd					
ITG0001AU	Integrity Aus Share Fund		65%	65%	100%
Invesco Australia Ltd					
CNA0805AU	INVESCO - WS Protected Growth Fund		75%	75%	100%
CNA0806AU	INVESCO - WS Diversified Growth Fund		75%	75%	100%
CNA0811AU	INVESCO - WS Aus Share Fund		75%	75%	100%
CNA0812AU	INVESCO - WS Aus Smaller Comp Fund		75%	75%	100%
GTU0008AU	INVESCO - WS Global Matrix Fund - Hedged		0%	70%	50%
GTU0041AU	INVESCO - WS Global Property Securities Fund		70%	70%	100%
GTU0096AU	INVESCO - Aus Smaller Comp Fund		75%	75%	100%
GTU0098AU	INVESCO - Global Matrix Fund - Hedged		75%	75%	100%
GTU0102AU	INVESCO - WS Global Matrix Fund - Unhedged		70%	70%	100%
GTU0109AU	Invesco Wholesale Global Targeted Returns Fund		0%	50%	50%
Investors Mutual Ltd					
IML0001AU	Investors Mutual Aus Smaller Comp Fund		65%	65%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Investors Mutual Ltd					
IML0002AU	Investors Mutual Aus Share Fund		70%	70%	100%
IML0003AU	Investors Mutual Future Leaders Fund		65%	65%	100%
IML0004AU	Investors Mutual Industrial Share Fund		70%	70%	100%
IML0005AU	Investors Mutual Equity Income Fund		65%	65%	100%
IML0006AU	Investors Mutual Small Cap Fund		50%	50%	100%
IML0010AU	Investors Mutual Concentrated Australian Share Fund		70%	70%	100%
IOOF Investment Man. Ltd					
AUX0021AU	IOOF Cash Management Trust - Class D		80%	80%	100%
IOF0013AU	IOOF/Perennial Flexi-Trust Balanced Fund		75%	75%	100%
IOF0015AU	IOOF/Perennial Flexi Trust Growth Shares Fund		75%	75%	100%
IOF0050AU	IOOF/Perennial Flexi-Trust Cash & Income Fund		65%	75%	50%
IOF0092AU	IOOF MultiMix Aus Shares Trust		75%	75%	100%
IOF0093AU	IOOF MultiMix Balanced Growth Trust		75%	75%	100%
IOF0096AU	IOOF MultiMix Diversified Fixed Interest Trust		75%	75%	100%
IOF0097AU	IOOF MultiMix Hi Growth Trust		75%	75%	100%
IOF0098AU	IOOF MultiMix International Shares Trust		70%	75%	50%
IOF0107AU	IOOF/Perennial Flexi-Trust Balanced Fund (NEF)		75%	75%	100%
IOF0212AU	IOOF/Perennial Flexi-Trust Value Shares Fund		75%	75%	100%
PBT0004AU	IOOF QuantPlus Profile 75		70%	70%	100%
PBT0006AU	IOOF QuantPlus Profile 95		70%	70%	100%
IPAC Asset Man. Ltd					
AMP2082AU	MyNorth PIMCO Diversified Fixed Interest Fund		75%	75%	100%
IPA0011AU	IPAC Strategic Invest Service - Inflation Plus 2 Plan		75%	75%	100%
IPA0012AU	IPAC Strategic Invest Service - Inflation Plus 4 Plan		75%	75%	100%
IPA0013AU	IPAC Strategic Invest Service - Inflation Plus 6 Plan		75%	75%	100%
IPA0034AU	IPAC Strategic Invest Service - Inflation Plus 7 Plan		75%	75%	100%
IPA0046AU	IPAC Pathways 30		75%	75%	100%
IPA0047AU	IPAC Pathways 70		75%	75%	100%
IPA0048AU	IPAC Pathways 85		75%	75%	100%
IPA0049AU	IPAC Pathways 95		75%	75%	100%
IPA0051AU	IPAC Pathways Aus Shares Fund		75%	75%	100%
IPA0052AU	IPAC Pathways Int. Shares Hedged		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
IPAC Asset Man. Ltd					
IPA0053AU	IPAC Pathways Int. Shares Unhedged		75%	75%	100%
IPA0056AU	IPAC Pathways Value Portfolio		70%	70%	100%
IPA0057AU	NM SUMMIT Master Trust - Summit Alternative Balanced		70%	70%	100%
IPA0069AU	North Multi-manager Active Growth Trust		70%	70%	100%
IPA0070AU	North Multi-manager Active High Growth Trust		65%	65%	100%
IPA0078AU	North Select Active Growth		70%	70%	100%
IPA0116AU	IPAC Diversified Invest Strategies - Diversified Strategy No 3		75%	75%	100%
IPA0117AU	The Classic Portfolios - Portfolio 1		70%	70%	100%
IPA0118AU	The Classic Portfolios - Portfolio 2		70%	70%	100%
IPA0119AU	The Classic Portfolios - Portfolio 3		70%	70%	100%
IPA0182AU	MyNorth Index Balanced		75%	75%	100%
IPA0183AU	MyNorth Index Growth		70%	70%	100%
IPA0184AU	MyNorth Index High Growth		70%	70%	100%
NMM0106AU	NM SUMMIT Master Trust - Summit Select Defensive Active		75%	75%	100%
NMM0107AU	NM SUMMIT Master Trust - Summit Select Moderately Defensive Active		75%	75%	100%
NMM0108AU	NM SUMMIT Master Trust - Summit Select Balanced Active		75%	75%	100%
NMM0109AU	NM SUMMIT Master Trust - Summit Select Growth Active		75%	75%	100%
NMM0110AU	NM SUMMIT Master Trust - Summit Select High Growth Active		75%	75%	100%
NMM0111AU	NM SUMMIT Master Trust - Summit Select Passive Defensive		75%	75%	100%
NMM0112AU	NM SUMMIT Master Trust - Summit Select Passive Moderately Defensive		75%	75%	100%
NMM0113AU	NM SUMMIT Master Trust - Summit Select Passive Balanced		75%	75%	100%
NMM0114AU	NM SUMMIT Master Trust - Summit Select Passive Growth		75%	75%	100%
NMM0115AU	NM SUMMIT Master Trust - Summit Select Passive High Growth		75%	75%	100%
Ironbark Funds Man. (RE) Ltd					
DAM0026AU	AMS Balanced Fund		70%	70%	100%
DEU0109AU	Ironbark Global Diversified Alternatives Fund		65%	65%	100%
HFL0014AU	Ironbark GaveKal Asian Opportunities Fund		50%	60%	50%
MGL0004AU	Ironbark Waverton Concentrated Global Share Fund		75%	75%	100%
MGL0010AU	Ironbark Global (Ex-Australia) Property Securities Fund		70%	70%	100%
MGL0011AU	Ironbark Global Property Securities Fund		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Ironbark Funds Man. (RE) Ltd					
MGL0018AU	Ironbark Waverton Concentrated Global Equity Fund		70%	70%	100%
MGL0019AU	Ironbark Copper Rock Emerging Markets Opportunities Fund		75%	75%	100%
PAL0002AU	Ironbark Paladin Property Securities Fund		70%	70%	100%
PAT0001AU	Ironbark Karara Aus Share Fund		60%	70%	50%
PAT0002AU	Ironbark Karara Aus Small Comp Fund		0%	65%	50%

K2 Asset Man. Ltd

ETL0046AU	K2 Select Int. Absolute Return Fund		50%	50%	100%
KAM0100AU	K2 Asian Absolute Return Fund		50%	50%	100%
KAM0101AU	K2 Aus Absolute Return Fund		50%	50%	100%

Lazard Asset Man. Pacific Co.

LAZ0002AU	Lazard Global Small Cap Fund		70%	70%	100%
LAZ0003AU	Lazard Emerging Markets Fund - I		65%	65%	100%
LAZ0005AU	Lazard Select Aus Equity Fund		70%	70%	100%
LAZ0006AU	Lazard Aus Equity Fund		75%	75%	100%
LAZ0010AU	Lazard Aus Equity Fund - W Class		75%	75%	100%
LAZ0012AU	Lazard Global Small Cap Fund - W Class		75%	75%	100%
LAZ0013AU	Lazard Select Aus Equity Fund - W Class		75%	75%	100%
LAZ0014AU	Lazard Global Listed Infrastructure Fund		70%	70%	100%

Legg Mason Asset Man. Australia Ltd

JPM0001AU	Legg Mason Aus Core Equity Trust (X class)		75%	75%	100%
JPM0003AU	Legg Mason QS Global Equity Trust (Class X)		70%	70%	100%
JPM0008AU	Legg Mason Diversified Trust		75%	75%	100%
JPM0009AU	Legg Mason Tactical Allocation Trust (X Class)		65%	65%	100%
JPM0010AU	Legg Mason Property Securities Trust (X Class)		70%	70%	100%
JPM0801AU	Legg Mason Western Asset Aus Bond Trust (X Class)		75%	75%	100%
SSB0014AU	Legg Mason Brandywine Global Opportunistic Fixed Income Trust		75%	75%	100%
SSB0026AU	Legg Mason Martin Currie Real Income Fund Class A Units		70%	70%	100%
SSB0122AU	Legg Mason Western Asset Aus Bond Trust (A Class)		80%	80%	100%
SSB0125AU	Legg Mason Aus Core Equity Trust (A Class)		75%	75%	100%
SSB0126AU	Legg Mason QS Global Equity Trust (Class A)		75%	75%	100%
SSB0128AU	Legg Mason Property Securities Trust (A Class)		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Legg Mason Asset Man. Australia Ltd					
SSB0130AU	Legg Mason Tactical Allocation Trust (A Class)		65%	65%	100%

Lincoln Indicators Pty Ltd

ETL0043AU	Lincoln Wholesale Australian Growth Fund		65%	65%	100%
ETL0089AU	Lincoln Retail Australian Growth Fund		65%	65%	100%

Linear Asset Man.

LAM0040AU	TBF Small Cap Value Growth Fund		0%	50%	50%
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Macquarie Investment Man. Ltd

MAQ0046AU	Macquarie WS Fund - Aus Enhanced Equities		75%	75%	100%
MAQ0048AU	Macquarie WS Fund - Balanced Growth		75%	75%	100%
MAQ0049AU	Macquarie WS Fund - Capital Stable		75%	75%	100%
MAQ0050AU	Macquarie WS Fund - Global Bond		70%	70%	100%
MAQ0051AU	Macquarie WS Fund - Global Equities		70%	70%	100%
MAQ0053AU	Macquarie WS Fund - Active Plus Equities Fund		75%	75%	100%
MAQ0054AU	Macquarie Property Securities Fund		70%	70%	100%
MAQ0055AU	Macquarie WS Fund - Treasury Cash		80%	80%	100%
MAQ0057AU	Macquarie Master Aus Enhanced Equities Fund		75%	75%	100%
MAQ0058AU	Macquarie Master Balanced Fund		70%	70%	100%
MAQ0059AU	Macquarie Master Capital Stable Fund		70%	70%	100%
MAQ0060AU	Macquarie Term Cash Fund		80%	80%	100%
MAQ0061AU	Macquarie Aus Fixed Interest Fund		80%	80%	100%
MAQ0063AU	Macquarie Master Property Securities Fund		70%	70%	100%
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)		75%	75%	100%
MAQ0085AU	Macquarie Master Small Comp Fund		75%	75%	100%
MAQ0088AU	Macquarie WS Fund - Small Comp		60%	60%	100%
MAQ0107AU	Macquarie WS Fund - Enhanced Aus Fixed Interest		75%	75%	100%
MAQ0177AU	Macquarie Aus Pure Indexed Equities Fund		70%	70%	100%
MAQ0178AU	Macquarie WS Fund - Aus Enhanced Plus Equities		75%	75%	100%
MAQ0179AU	Macquarie WS Fund - Enhanced Property Securities		70%	70%	100%
MAQ0180AU	Macquarie Master Enhanced Fixed Interest Fund		80%	80%	100%
MAQ0187AU	Macquarie Master Cash Fund		80%	80%	100%
MAQ0204AU	Macquarie Australian Diversified Income Fund		75%	75%	100%
MAQ0211AU	Macquarie WS Fund - True Index Aus Fixed Interest		80%	80%	100%

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Leveraged Equities Margin Loan

Managed Funds

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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Macquarie Investment Man. Ltd					
MAQ0219AU	Macquarie True Index Listed Property Fund		70%	70%	100%
MAQ0266AU	Macquarie WS Fund - True Index Global Bond		75%	75%	100%
MAQ0274AU	Macquarie Master Diversified Fixed Interest Fund		75%	75%	100%
MAQ0277AU	Macquarie Income Opportunities Fund		70%	70%	100%
MAQ0278AU	Macquarie Aus Equities Fund		75%	75%	100%
MAQ0287AU	Macquarie WS Fund - Property Securities		65%	65%	100%
MAQ0288AU	Macquarie True Index Aus Shares Fund		75%	75%	100%
MAQ0310AU	Macquarie WS Fund - Diversified Treasury (AA)		60%	60%	100%
MAQ0324AU	Macquarie WS Fund - Income Plus		0%	70%	50%
MAQ0404AU	IFP Global Franchise Fund		70%	70%	100%
MAQ0410AU	Macquarie Walter Scott Global Equity Fund		75%	75%	100%
MAQ0425AU	Macquarie Alpha Opportunities Fund		0%	50%	30%
MAQ0431AU	Macquarie Index-Linked Property Securities Fund		70%	70%	100%
MAQ0432AU	Macquarie Int. Infrastructure Securities Fund (Hedged)		70%	70%	100%
MAQ0443AU	Macquarie High Conviction Fund		70%	70%	100%
MAQ0454AU	Macquarie Aus Small Comp Fund		70%	70%	100%
MAQ0455AU	Macquarie True Index-Linked Aus Shares Fund		75%	75%	100%
MAQ0464AU	Arrowstreet Global Equity Fund		75%	75%	100%
MAQ0477AU	Arrowstreet Emerging Markets Fund		75%	75%	100%
MAQ0482AU	Winton Global Alpha Fund		40%	50%	50%
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)		75%	75%	100%
MAQ0574AU	Macquarie Premium SAM Asia Property Fund		55%	55%	100%
MAQ0631AU	IFP Global Franchise Fund (Hedged)		70%	70%	100%
MAQ0635AU	Macquarie Premium Asia Fund		60%	60%	100%
MAQ0640AU	Macquarie Asia New Stars No1 Fund		0%	50%	50%
MAQ0825AU	Macquarie Int. Infrastructure Securities Fund (Unhedged)		70%	70%	100%
Magellan Asset Man. Ltd					
MGE0001AU	Magellan Global Fund		65%	65%	100%
MGE0002AU	Magellan Infrastructure Fund		65%	65%	100%
MGE0005AU	Magellan High Conviction Fund		65%	65%	100%
MGE0006AU	Magellan Infrastructure Fund (Unhedged)		60%	60%	100%
MGE0007AU	Magellan Global Fund (Hedged)		70%	70%	100%
Man Investments Australia Ltd					
MAN0006CK	Man OM-IP Strategic Series 2 Ltd		0%	50%	50%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Man Investments Australia Ltd					
MAN0009CK	Man Series 4 OM-IP 220 Ltd		0%	50%	50%
MAN0011CK	Man Series 6 OM-IP 220 Ltd		0%	50%	50%
MAN0012CK	Man Series 7 OM-IP 220 Ltd		0%	50%	50%
MAN0013CK	Man Series 8 OM-IP 220 Ltd		0%	50%	50%
MAN0017CK	Man OM-IP 140 Plus (AUD) Ltd		0%	50%	50%
MAN0019CK	Man OM-IP 15seven Ltd		0%	50%	50%
MAN0023CK	Man Series 2 OM-IP 140 Plus (AUD) Ltd		0%	60%	50%
MAN0025CK	Man Series 11 OM-IP 220 Ltd		0%	50%	50%
MAN0034CK	Man OM-IP 220 2008 Ltd		0%	50%	50%
MAN0035CK	Man OM-IP AHL Ltd		0%	50%	50%
MAN0036CK	Man OM-IP 2AHL Ltd		0%	50%	50%
MAN0037CK	Man OM-IP 3AHL Ltd		0%	50%	50%
MAN0040CK	Man OM-IP AHL 2010 LTD		0%	50%	50%
Maple-Brown Abbott Ltd					
ADV0008AU	Maple-Brown Abbott Imputation Fund (NEF)		70%	70%	100%
ADV0013AU	Maple-Brown Abbott Imputation Fund		70%	70%	100%
ADV0046AU	Maple-Brown Abbott Imputation Fund - WS Units		70%	70%	100%
ADV0066AU	Maple-Brown Abbott Sharemarket Fund - WS		70%	70%	100%
ADV0077AU	Maple-Brown Abbott Aus Geared Equity Fund		50%	50%	100%
ADV0078AU	Maple-Brown Abbott Aus Geared Equity Fund - WS		0%	50%	50%
MPL0001AU	Maple-Brown Abbott Diversified Invest Trust		70%	70%	100%
MPL0002AU	Maple-Brown Abbott Aus Equity Trust		70%	70%	100%
MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund		65%	65%	100%
MPL0008AU	Maple-Brown Abbott Global Listed Infrastructure Fund (Hedged)		65%	65%	100%
Mercer Investment Nominees Ltd					
MIN0006AU	Mercer Aus Shares Fund		75%	75%	100%
MIN0007AU	Mercer Aus Small Comp Fund		70%	70%	100%
MIN0012AU	Mercer High Growth Fund		70%	70%	100%
MIN0015AU	Mercer Overseas Shares Fund		70%	70%	100%
MIN0016AU	Mercer Hedged Overseas Shares Fund		70%	70%	100%
MIN0017AU	Mercer Overseas Small Comp Fund		60%	60%	100%
MIN0019AU	Mercer Shares Fund		75%	75%	100%
MIN0020AU	Mercer Aus Shares Plus		75%	75%	100%
MIN0021AU	Mercer Growth Plus Fund		70%	70%	100%
MIN0023AU	Mercer Listed Property Fund		65%	65%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Mercer Investment Nominees Ltd					
MIN0024AU	Mercer Overseas Shares Plus Fund		70%	70%	100%
MIN0027AU	Mercer Income Plus Fund		70%	70%	100%
MIN0028AU	Mercer Overseas Sovereign Bond Fund		70%	70%	100%
MIN0030AU	Mercer Aus Sovereign Bond Fund		75%	75%	100%
MLC Investments					
MLC0002AU	MLC MK Inv Service/Unit Trust Aus Share Growth Style Fund		75%	75%	100%
MLC0011AU	MLC MK Inv Service/Unit Trust Cash Fund		80%	80%	100%
MLC0013AU	MLC MK Inv Unit Trust - Property Securities Fund		70%	70%	100%
MLC0014AU	MLC MK Inv Service/Unit Trust MLC Vanguard Aust Share Indx Fd		75%	75%	100%
MLC0015AU	MLC MK Inv Service/Unit Trust Aus Share Fund		75%	75%	100%
MLC0017AU	MLC MK Inv Service/Unit Trust Global Share Fund		75%	75%	100%
MLC0021AU	MLC MK Inv Service/Unit Trust Horizon 2 - Income Portfolio		75%	75%	100%
MLC0023AU	MLC MK Inv Service/Unit Trust Horizon 4 - Balanced Portfolio		75%	75%	100%
MLC0024AU	MLC MK Inv Service/Unit Trust Horizon 5 - Growth Portfolio		75%	75%	100%
MLC0060AU	MLC MasterKey Unit Trust - Platinum Global Fund		0%	75%	50%
MLC0097AU	MLC MK Inv Service/Unit Trust IncomeBuilder		75%	75%	100%
MLC0260AU	MLC WS Horizon 4 Balanced Portfolio		70%	70%	100%
MLC0261AU	MLC WS Global Share Fund		75%	75%	100%
MLC0262AU	MLC WS Aus Share Fund		75%	75%	100%
MLC0263AU	MLC WS Property Securities Fund		70%	70%	100%
MLC0264AU	MLC WS IncomeBuilder		75%	75%	100%
MLC0265AU	MLC WS Horizon 5 Growth Portfolio		75%	75%	100%
MLC0317AU	MLC WS MLC Platinum Global Fund		75%	75%	100%
MLC0393AU	MLC MK Inv Service/Unit Trust Horizon 3 - Conservative Growth		75%	75%	100%
MLC0394AU	MLC MK Inv Service/Unit Trust Horizon 6 - Share Portfolio		75%	75%	100%
MLC0397AU	MLC WS Horizon 6 Share Portfolio		75%	75%	100%
MLC0398AU	MLC WS Horizon 3 Conservative Growth Portfolio		75%	75%	100%
MLC0448AU	MLC MK Inv Service/Unit Trust Horizon 7 - Accelerated Grwth Pfolio		60%	60%	100%
MLC0449AU	MLC WS Horizon 7 Accelerated Growth Portfolio		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
MLC Investments					
MLC0453AU	MLC MK Inv Service/Unit Trust Aus Share Value Style Fund		75%	75%	100%
MLC0454AU	MLC MK Inv Service/Unit Trust Global Share Growth Style Fund		70%	70%	100%
MLC0455AU	MLC MK Inv Service/Unit Trust Global Share Value Style Fund		75%	75%	100%
MLC0667AU	MLC WS Long Term Absolute Return Portfolio Class A		65%	65%	100%
MLC0669AU	MLC WS Horizon 1 Bond Portfolio		75%	75%	100%
MLC0670AU	MLC WS Horizon 2 Income Portfolio		70%	70%	100%
MLC0786AU	MLC WS Global Property Fund Class A		70%	70%	100%
MLC0787AU	MLC WS Hedged Global Share Fund Class A		75%	75%	100%
MLC0839AU	MLC WS Diversified Debt Fund Class A		70%	70%	100%
MLC0920AU	MLC Wholesale Inflation Plus - Moderate Portfolio		75%	75%	100%
NAB0006AU	National Australia Invest Trusts - Dividend Imputation Fund		75%	75%	100%
NAB0011AU	National Australia Invest Trusts - Monthly Income		0%	55%	50%
NAB0012AU	National Australia Invest Trusts - Balanced		75%	75%	100%
NAB0095AU	National Australia Invest Trusts - Dividend Imputation Fund (NEF)		70%	70%	100%
NAB0096AU	National Australia Invest Trusts - Balanced Fund (NEF)		75%	75%	100%
NAB0196AU	National Australia Invest Trusts - Property Fund (NEF)		70%	70%	100%
Monash Investors Pty Ltd					
MON0001AU	Monash Absolute Investment Fund - Class A		0%	40%	20%
Mosaic Portfolio Advisers Ltd					
MMC0102AU	Mosaic Income Fund		70%	70%	100%
WPC0002AU	Peters MacGregor Global Fund		60%	60%	100%
WPC0003AU	Mosaic Special Situations Fund		50%	50%	100%
WPC0004AU	Ganes Value Growth Fund		60%	60%	100%
WPC0005AU	Celeste Concentrated Fund		70%	70%	100%
WPC0011AU	Mosaic Global Fund		65%	65%	100%
WPC0012AU	Mosaic Property Fund		50%	50%	100%
WPC0013AU	Emerging Resources Comp Share Fund		65%	65%	100%
MQ Portfolio Man. Ltd					
MAQ0453AU	MQ Multi-Strategy Fund (Indirect)		50%	50%	100%
MAQ0625AU	Macquarie Asian Alpha Fund		0%	60%	50%
Mutual Ltd					

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Leveraged Equities Margin Loan

Managed Funds

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The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Mutual Ltd					
PRM0001AU	Mutual 50 Leaders Aus Shares Fund		65%	65%	100%
National Mutual Funds Management Ltd					
IPA0061AU	Generations - Alternative Balanced Fund		55%	55%	100%
NMF0004AU	Generations - Colonial First State Geared Australian Share		50%	50%	100%
NMF0021AU	Generations - Growth Index Trust		70%	70%	100%
NML0569AU	Generations - AMP Capital Cash Management		80%	80%	100%
NML0571AU	Generations - BlackRock Australian Equity		75%	75%	100%
NML0572AU	Generations - BlackRock Australian Equity Index		75%	75%	100%
NML0573AU	Generations - BlackRock Australian Fixed Interest Index		75%	75%	100%
NML0574AU	Generations - BlackRock International Equity Index (Hedged)		70%	70%	100%
NML0575AU	Generations - BlackRock International Equity Index (Unhedged)		70%	70%	100%
NML0576AU	Generations - BlackRock International Fixed Interest Index		70%	70%	100%
NML0577AU	Generations - BlackRock Property Securities Index		65%	65%	100%
NML0578AU	Generations - Legg Mason Property Securities		70%	70%	100%
NML0579AU	Generations - Aberdeen Global Equity		70%	70%	100%
NML0580AU	Generations - Perpetual Industrial Equity		75%	75%	100%
NML0581AU	Generations - PIMCO Global Fixed Interest		75%	75%	100%
NML0582AU	Generations - Platinum International Equity		75%	75%	100%
NML0583AU	Generations - Antares Investors High Growth Shares		75%	75%	100%
NML0584AU	Generations - Schroders Australian Equity		75%	75%	100%
NML0585AU	Generations - UBS Australian Equity		75%	75%	100%
NML0586AU	Generations - Defensive		70%	70%	100%
NML0587AU	Generations - Moderately Defensive		70%	70%	100%
NML0588AU	Generations - Balanced		75%	75%	100%
NML0589AU	Generations - Growth		70%	70%	100%
NML0590AU	Generations - High Growth		75%	75%	100%
NML0591AU	Generations - Australian Equities		75%	75%	100%
NML0592AU	Generations - International Equities (Hedged)		70%	70%	100%
NML0593AU	Generations - International Equities (Unhedged)		70%	70%	100%
Navigator Australia Ltd					
NUN0001AU	Pre Select Conservative Fund		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Navigator Australia Ltd					
NUN0002AU	Pre Select Balanced Fund		75%	75%	100%
NUN0003AU	Pre Select Growth Fund		75%	75%	100%
NUN0004AU	Pre Select High Growth Fund		75%	75%	100%
NUN0005AU	Pre Select Aus Equity Fund		75%	75%	100%
NUN0006AU	Pre Select Int. Equity Fund		70%	70%	100%
NUN0028AU	Navigator Access - Pre Select Aus Equity		75%	75%	100%
NUN0029AU	Navigator Access - Pre Select Aus Small Comp-Access Class		70%	70%	100%
NUN0030AU	Navigator Access - Pre Select Balanced		70%	70%	100%
NUN0032AU	Navigator Access - Pre Select Conservative		70%	70%	100%
NUN0033AU	Navigator Access - Pre Select Growth		75%	75%	100%
NUN0034AU	Navigator Access - Pre Select High Growth		70%	70%	100%
NUN0035AU	Navigator Access - Pre Select Int. Equity		70%	70%	100%
NUN0038AU	Pre Select Aus Small Comp Fund		70%	70%	100%
Netwealth					
NET0001AU	Netwealth Specialist Aus Share Fund		70%	70%	100%
NET0002AU	netwealth Global Specialist Diversified 50 Fund		70%	70%	100%
NET0004AU	netwealth Global Specialist Conservative Fund		70%	70%	100%
NET0006AU	netwealth Global Specialist Balanced Fund		70%	70%	100%
NET0008AU	Netwealth Global Specialist High Growth Fund		70%	70%	100%
NET0013AU	Netwealth Active Growth Fund		70%	70%	100%
Nikko Asset Management					
SUN0020AU	Nikko AM Growth Fund		70%	70%	100%
SUN0021AU	Nikko AM Growth Fund (NEF)		70%	70%	100%
SUN0022AU	Nikko AM Conservative Fund		70%	70%	100%
SUN0023AU	Nikko AM Conservative Fund (NEF)		70%	70%	100%
TYN0010AU	Nikko AM-Tyndall Australian Share Value Fund		75%	75%	100%
TYN0026AU	Nikko AM-Tyndall Australian Share Fund		75%	75%	100%
TYN0028AU	Nikko AM-Tyndall Australian Share Wholesale Fund		75%	75%	100%
TYN0038AU	Nikko AM-Tyndall Australian Share Income Fund		70%	70%	100%
TYN0104AU	Nikko AM Australian Bond Fund		80%	80%	100%
OC Funds Man.					
OPS0001AU	OC Dynamic Equity Fund		65%	65%	100%
OPS0002AU	OC Premium Equity Fund		65%	65%	100%
One Managed Investment Funds Ltd					

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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One Managed Investment Funds Ltd

OMF0009AU	Realm High Income Fund – Wholesale		60%	65%	50%
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OnePath Funds Man. Ltd

AJF0003AU	OnePath OA IP - OnePath Tax Effective Income Trust EF/Sel		70%	70%	100%
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AJF0802AU	OnePath WS Balanced Trust		75%	75%	100%
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AJF0803AU	OnePath WS Property Securities Trust		70%	70%	100%
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AJF0804AU	OnePath WS Aus Share Trust		75%	75%	100%
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ANZ0011AU	ANZ OA IP - OnePath Aus Shares - EF/Sel		75%	75%	100%
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ANZ0013AU	ANZ OA IP - OnePath Blue Chip Imputation - EF/Sel		75%	75%	100%
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ANZ0023AU	ANZ - Fixed Interest Trust		80%	80%	100%
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ANZ0027AU	ANZ - Equity Imputation Trust		70%	70%	100%
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ANZ0028AU	ANZ - Equity Trust No 1		70%	70%	100%
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ANZ0030AU	ANZ - Property Securities Trust		70%	70%	100%
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ANZ0035AU	ANZ OA IP - OnePath Income - EF/Sel		70%	70%	100%
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ANZ0036AU	ANZ OA IP - OnePath Conservative - EF/Sel		75%	75%	100%
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ANZ0037AU	ANZ OA IP - OnePath Balanced - EF/Sel		75%	75%	100%
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ANZ0038AU	ANZ OA IP - OnePath Managed Growth - EF/Sel		70%	70%	100%
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ANZ0150AU	ANZ - Cash Plus Fund		80%	80%	100%
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ANZ0212AU	OnePath WS Diversified Fixed Interest Trust		75%	75%	100%
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ANZ0216AU	OnePath WS - Select Leaders Trust		75%	75%	100%
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ANZ0233AU	ANZ OA IP - OnePath Diversified Fixed Interest - EF/Sel		75%	75%	100%
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ANZ0235AU	ANZ OA IP - OnePath Select Leaders - NEF		75%	75%	100%
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ANZ0328AU	ANZ OA IP - BlackRock Scientific Aus Equity EF		75%	75%	100%
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ANZ0329AU	ANZ OA IP - BlackRock Scientific Aust Equity DEF		75%	75%	100%
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ANZ0330AU	ANZ OA IP - Arrowstreet Global Equity (Hedged) Trust - EF/Sel		70%	70%	100%
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ANZ0331AU	ANZ OA IP - Arrowstreet Global Equity (Hedged) Trust - NEF		70%	70%	100%
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ANZ0332AU	ANZ OA IP - BlackRock Scientific Int. Equity EF		75%	75%	100%
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ANZ0333AU	ANZ OA IP - BlackRock Scientific Int. Equity DEF		75%	75%	100%
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ANZ0334AU	ANZ OA IP - CFS Imputation - EF/Sel		75%	75%	100%
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ANZ0335AU	ANZ OA IP - CFS Imputation - NEF		70%	70%	100%
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ANZ0336AU	ANZ OA IP - Capital Int. Global Equities (H) EF/Sel		75%	75%	100%
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ANZ0337AU	ANZ OA IP - Capital Int. Global Equities (H) NEF		75%	75%	100%
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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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OnePath Funds Man. Ltd

ANZ0338AU	ANZ OA IP - Challenger Property Securities - EF/Sel		70%	70%	100%
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ANZ0339AU	ANZ OA IP - Challenger Property Securities - NEF		70%	70%	100%
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ANZ0340AU	ANZ OA IP - Perpetual Int. Shares - EF/Sel		75%	75%	100%
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ANZ0341AU	ANZ OA IP - Perpetual Int. Shares - NEF		75%	75%	100%
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ANZ0342AU	ANZ OA IP - OnePath Active Growth - EF/Sel		75%	75%	100%
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ANZ0343AU	ANZ OA IP - OnePath Active Growth - NEF		70%	70%	100%
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ANZ0344AU	ANZ OA IP - OnePath Aus Shares - NEF		70%	70%	100%
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ANZ0345AU	ANZ OA IP - OnePath Balanced - NEF		75%	75%	100%
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ANZ0346AU	ANZ OA IP - OnePath Blue Chip Imputation - NEF		75%	75%	100%
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ANZ0349AU	ANZ OA IP - OnePath Conservative - NEF		75%	75%	100%
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ANZ0352AU	ANZ OA IP - OnePath High Growth - EF/Sel		70%	70%	100%
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ANZ0353AU	ANZ OA IP - OnePath High Growth - NEF		70%	70%	100%
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ANZ0354AU	ANZ OA IP - OnePath Income - NEF		70%	70%	100%
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ANZ0357AU	ANZ OA IP - OnePath Managed Growth - NEF		70%	70%	100%
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ANZ0361AU	ANZ OA IP - OnePath Global Emerging Markets - NEF		70%	70%	100%
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ANZ0362AU	ANZ OA IP - OnePath Property Securities - EF/Sel		70%	70%	100%
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ANZ0363AU	ANZ OA IP - OnePath Property Securities - NEF		70%	70%	100%
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ANZ0364AU	ANZ OA IP - OnePath Sustainable Invests Aus Shares - EF/Sel		75%	75%	100%
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ANZ0365AU	ANZ OA IP - OnePath Sustainable Invests Aus Shares - NEF		75%	75%	100%
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ANZ0366AU	ANZ OA IP - OnePath Tax Effective Income - EF/Sel		75%	75%	100%
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ANZ0367AU	ANZ OA IP - OnePath Tax Effective Income - NEF		70%	70%	100%
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ANZ0368AU	ANZ OA IP - Investors Mutual Aus Shares - EF/Sel		75%	75%	100%
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ANZ0369AU	ANZ OA IP - Investors Mutual Aus Shares - NEF		70%	70%	100%
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ANZ0370AU	ANZ OA IP - OptiMix Aus Fixed Interest - EF/Sel		80%	80%	100%
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ANZ0371AU	ANZ OA IP - OptiMix Aus Fixed Interest - NEF		80%	80%	100%
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ANZ0372AU	ANZ OA IP - OptiMix Property Securities - EF/Sel		70%	70%	100%
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ANZ0373AU	ANZ OA IP - OptiMix Property Securities - NEF		70%	70%	100%
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ANZ0374AU	ANZ OA IP - OptiMix Aus Shares - EF/Sel		75%	75%	100%
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OnePath Funds Man. Ltd					
ANZ0375AU	ANZ OA IP - OptiMix Aus Shares - NEF		70%	70%	100%
ANZ0377AU	ANZ OA IP - OptiMix Conservative - NEF		75%	75%	100%
ANZ0380AU	ANZ OA IP - OptiMix Global Share - EF/Sel		75%	75%	100%
ANZ0381AU	ANZ OA IP - OptiMix Global Shares - NEF		75%	75%	100%
ANZ0382AU	ANZ OA IP - OptiMix Global Smaller Comp Shares - EF/Sel		65%	65%	100%
ANZ0383AU	ANZ OA IP - OptiMix Global Smaller Comp Shares - NEF		70%	70%	100%
ANZ0384AU	ANZ OA IP - OptiMix Growth - EF/Sel		70%	70%	100%
ANZ0385AU	ANZ OA IP - OptiMix Growth - NEF		70%	70%	100%
ANZ0386AU	ANZ OA IP - OptiMix High Growth - EF/Sel		70%	70%	100%
ANZ0387AU	ANZ OA IP - OptiMix High Growth - NEF		70%	70%	100%
ANZ0388AU	ANZ OA IP - OptiMix Moderate - EF/Sel		75%	75%	100%
ANZ0389AU	ANZ OA IP - OptiMix Moderate - NEF		75%	75%	100%
ANZ0390AU	ANZ OA IP - Perpetual Aus Shares - EF/Sel		75%	75%	100%
ANZ0391AU	ANZ OA IP - Perpetual Aus Shares - NEF		70%	70%	100%
ANZ0392AU	ANZ OA IP - Schroder Aus Equity - EF/Sel		75%	75%	100%
ANZ0393AU	ANZ OA IP - Schroder Aus Equity - NEF		75%	75%	100%
ANZ0394AU	ANZ OA IP - Vanguard Aus Shares Index - EF/Sel		75%	75%	100%
ANZ0395AU	ANZ OA IP - Vanguard Aus Shares Index - NEF		70%	70%	100%
ANZ0396AU	ANZ OA IP - Vanguard Int. Shares Index Hedged - EF/Sel		75%	75%	100%
ANZ0397AU	ANZ OA IP - Vanguard Int. Shares Index Hedged - NEF		75%	75%	100%
ANZ0398AU	ANZ OA IP - UBS Diversified Fixed Income - EF/Sel		75%	75%	100%
ANZ0399AU	ANZ OA IP - UBS Diversified Fixed Income - NEF		75%	75%	100%
ANZ0625AU	ANZ OA IP - OnePath Diversified High Yield - NEF		75%	75%	100%
ANZ0628AU	ANZ OA IP - BT Smaller Comp Trust - EF/Sel		70%	70%	100%
ANZ0629AU	ANZ OA IP - BT Smaller Comp Trust - NEF		70%	70%	100%
ANZ0633AU	ANZ OA IP - OptiMix Balanced Trust - NEF		70%	70%	100%
ANZ0758AU	ANZ OA IP - OnePath Select Leaders - EF/Sel		75%	75%	100%
ANZ0818AU	ANZ OA IP - Ausbil Aus Emerging Leaders Trust - EF/Sel		70%	70%	100%
ANZ0819AU	ANZ OA IP - Ausbil Aus Emerging Leaders Trust - NEF		70%	70%	100%
ANZ0829AU	ANZ OA IP - Bentham Global Income Trust - NEF		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
ANZ0838AU	ANZ OA IP - BlackRock Monthly Income Trust - NEF		60%	60%	100%
ANZ0844AU	ANZ OA IP - Perpetual Conservative Growth Trust - NEF		75%	75%	100%
ANZ0846AU	ANZ OA IP - Platinum Int. Trust - NEF		75%	75%	100%
ANZ0858AU	ANZ OA IP - Zurich Invests Global Thematic Shares Trust - NEF		75%	75%	100%
LEF0027AU	Optimix WS - Moderate Trust		75%	75%	100%
LEF0033AU	Optimix - Aus Fixed Interest		75%	75%	100%
LEF0034AU	Optimix - Aus Fixed Interest NEF		75%	75%	100%
LEF0035AU	Optimix - Moderate		75%	75%	100%
LEF0036AU	Optimix - Moderate NEF		75%	75%	100%
LEF0041AU	Optimix WS - Aus Fixed Interest Class A		75%	75%	100%
LEF0042AU	Optimix WS - Property Trust - Class A Units		70%	70%	100%
LEF0043AU	Optimix WS - Aus Share Class A		70%	70%	100%
LEF0044AU	Optimix WS - Balanced - Class A		75%	75%	100%
LEF0045AU	Optimix WS - Conservative Class A		70%	70%	100%
LEF0047AU	Optimix WS - Global Shares Class A		70%	70%	100%
LEF0048AU	Optimix WS - Global Smaller Comp Class A		70%	70%	100%
LEF0049AU	Optimix WS - Growth Class A		75%	75%	100%
LEF0050AU	Optimix WS - High Growth Class A		70%	70%	100%
LEF0051AU	Optimix WS - Moderate Class A		75%	75%	100%
LEF0100AU	Optimix WS - High Growth Trust		75%	75%	100%
LEF0101AU	Optimix WS - Property Securities Trust Cls		70%	70%	100%
LEF0102AU	Optimix WS - Aus Share No.2 Trust		75%	75%	100%
LEF0103AU	Optimix WS - Global Share Trust		70%	70%	100%
LEF0104AU	Optimix WS - Aus Fixed Interest		75%	75%	100%
LEF0105AU	Optimix WS - Enhanced Cash Trust		70%	70%	100%
LEF0106AU	Optimix WS - Growth Trust		70%	70%	100%
LEF0107AU	Optimix WS - Balanced Trust		75%	75%	100%
LEF0108AU	Optimix WS - Conservative Trust		70%	70%	100%
LEF0117AU	Optimix - Property Securities EF		70%	70%	100%
LEF0118AU	Optimix - Aus Share Trust		75%	75%	100%
LEF0119AU	Optimix - Balanced Trust		75%	75%	100%
LEF0120AU	Optimix - Conservative Trust		75%	75%	100%
LEF0122AU	Optimix - Growth Trust		75%	75%	100%
LEF0123AU	Optimix - High Growth Trust		70%	70%	100%
LEF0124AU	Optimix - Global Share Trust		75%	75%	100%
LEF0141AU	Optimix - Property Securities NEF		70%	70%	100%
LEF0142AU	Optimix - Aus Share Trust NEF		75%	75%	100%
LEF0143AU	Optimix - Balanced Trust NEF		75%	75%	100%

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Please contact your Relationship Manager on 1300 307 807 for further details.

To receive the Diversified Lending Ratio (**Div LVR**) the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration (**Div %**) in the Secured Portfolio. Any Market Value not eligible for the Div LVR may receive the Standard Lending Ratio (**Std LVR**).

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
LEF0144AU	Optimix - Conservative Trust NEF		75%	75%	100%
LEF0146AU	Optimix - Growth Trust NEF		75%	75%	100%
LEF0147AU	Optimix - High Growth Trust NEF		70%	70%	100%
LEF0148AU	Optimix - Global Share Trust NEF		75%	75%	100%
LEF0173AU	Optimix WS - Global Smaller Comp		70%	70%	100%
LEF0174AU	Optimix - Global Smaller Comp Share		75%	75%	100%
LEF0177AU	Optimix - Global Smaller Comp Share NEF		75%	75%	100%
MMF0012AU	OnePath OA IP - OnePath Blue Chip Imputation Trust EF/Sel		75%	75%	100%
MMF0013AU	OnePath OA IP - OnePath Emerging Comp Trust EF/Sel		70%	70%	100%
MMF0014AU	OnePath OA IP - OnePath Active Growth Trust EF/Sel		70%	70%	100%
MMF0069AU	OnePath OA IP - OnePath Aus Share Trust EF/Sel		75%	75%	100%
MMF0070AU	OnePath OA IP - OnePath Aus Share Trust NEF		75%	75%	100%
MMF0071AU	OnePath OA IP - OnePath Balanced Trust EF/Select		75%	75%	100%
MMF0072AU	OnePath OA IP - OnePath Balanced Trust NEF		75%	75%	100%
MMF0073AU	OnePath OA IP - OnePath Blue Chip Imputation Trust NEF		75%	75%	100%
MMF0074AU	OnePath OA IP - OnePath Emerging Comp Trust NEF		70%	70%	100%
MMF0076AU	OnePath OA IP - OnePath Active Growth Trust NEF		75%	75%	100%
MMF0106AU	OnePath OA IP - OnePath Tax Effective Income Trust NEF		70%	70%	100%
MMF0107AU	OnePath OA IP - OnePath Property Securities Trust EF/Sel		0%	65%	50%
MMF0108AU	OnePath OA IP - OnePath Global Share Trust EF/Sel		75%	75%	100%
MMF0110AU	OnePath OA IP - OnePath Property Securities Trust NEF		70%	70%	100%
MMF0111AU	OnePath OA IP - OnePath Global Share Trust NEF		75%	75%	100%
MMF0112AU	OnePath WS Emerging Comp Trust		70%	70%	100%
MMF0114AU	OnePath WS Capital Stable Trust		75%	75%	100%
MMF0115AU	OnePath WS Managed Growth Trust		70%	70%	100%
MMF0262AU	OnePath OA IP - MFS Global Equity Trust EF/Sel		70%	70%	100%
MMF0265AU	OnePath OA IP - OnePath Global Emerging Markets Share Trust EF/Sel		70%	70%	100%
MMF0266AU	OnePath OA IP - Zurich Invest Global Thematic Shares Trust EF/Sel		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF0267AU	OnePath OA IP - MFS Global Equity Trust NEF		70%	70%	100%
MMF0271AU	OnePath OA IP - Zurich Invest Global Thematic Shares Trust NEF		70%	70%	100%
MMF0275AU	OnePath WS OnePath Global Emerging Markets		65%	65%	100%
MMF0335AU	OnePath WS Sustainable Inv Aus Shares		70%	70%	100%
MMF0339AU	OnePath OA IP - OnePath High Growth Trust EF/Sel		75%	75%	100%
MMF0340AU	OnePath WS Blue Chip Imputation Trust		75%	75%	100%
MMF0342AU	OnePath WS High Growth Trust		70%	70%	100%
MMF0388AU	OnePath OA IP - OnePath High Growth Trust NEF		75%	75%	100%
MMF0394AU	OnePath OA IP - OnePath Cash Trust EF/Sel/NEF		80%	80%	100%
MMF0395AU	OnePath OA IP - Vanguard Int. Shares Index Trust EF/Sel		70%	70%	100%
MMF0396AU	OnePath OA IP - CFS Imputation EF/Sel		75%	75%	100%
MMF0397AU	OnePath OA IP - CFS Diversified EF/Sel		75%	75%	100%
MMF0398AU	OnePath OA IP - BlackRock Balanced EF/Sel		75%	75%	100%
MMF0399AU	OnePath OA IP - Perpetual Aus Share Trust EF/Sel		75%	75%	100%
MMF0400AU	OnePath OA IP - Perpetual Int. Shares Trust EF/Sel		70%	70%	100%
MMF0405AU	OnePath OA IP - Capital Int. Global Equity (Hedged) EF/Sel		70%	70%	100%
MMF0406AU	OnePath OA IP - UBS Balanced Trust EF/Sel		75%	75%	100%
MMF0408AU	OnePath OA IP - Arrowstreet Global Equity (Hedged) EF/Sel		70%	70%	100%
MMF0410AU	OnePath OA IP - Vanguard Int. Shares Index NEF		70%	70%	100%
MMF0411AU	OnePath OA IP - CFS Imputation NEF		75%	75%	100%
MMF0412AU	OnePath OA IP - CFS Diversified NEF		75%	75%	100%
MMF0415AU	OnePath OA IP - BlackRock Balanced Trust NEF		75%	75%	100%
MMF0416AU	OnePath OA IP - Perpetual Aus Share Trust NEF		75%	75%	100%
MMF0417AU	OnePath OA IP - Perpetual Int. Shares Trust NEF		70%	70%	100%
MMF0418AU	OnePath OA IP - Capital Int. Global Equity (Hedged) NEF		70%	70%	100%
MMF0419AU	OnePath OA IP - UBS Balanced Trust NEF		75%	75%	100%
MMF0421AU	OnePath OA IP - Arrowstreet Global Equity (Hedged) Trust NEF		70%	70%	100%

Please contact your Relationship Manager on 1300 307 807 for further details.

To receive the Diversified Lending Ratio (**Div LVR**) the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration (**Div %**) in the Secured Portfolio. Any Market Value not eligible for the Div LVR may receive the Standard Lending Ratio (**Std LVR**).

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF0544AU	OnePath OA IP - BlackRock Scientific Diversified Growth EF/Sel		70%	70%	100%
MMF0545AU	OnePath OA IP - BlackRock Scientific Diversified Growth NEF		75%	75%	100%
MMF0546AU	OnePath OA IP - BlackRock Scientific Int. Equity EF/Sel		70%	70%	100%
MMF0547AU	OnePath OA IP - BlackRock Scientific Int. Equity NEF		70%	70%	100%
MMF0548AU	OnePath OA IP - OnePath Capital Stable Trust EF/Sel		75%	75%	100%
MMF0549AU	OnePath OA IP - OnePath Capital Stable Trust NEF		75%	75%	100%
MMF0550AU	OnePath OA IP - Challenger Property EF/Sel		65%	65%	100%
MMF0551AU	OnePath OA IP - Challenger Property NEF		65%	65%	100%
MMF0552AU	OnePath OA IP - OnePath Diversified High Yield Trust EF/Sel		75%	75%	100%
MMF0553AU	OnePath OA IP - OnePath Diversified High Yield Trust NEF		75%	75%	100%
MMF0554AU	OnePath OA IP - OnePath Diversified Fixed Interest Trust EF/Sel		75%	75%	100%
MMF0555AU	OnePath OA IP - OnePath Diversified Fixed Interest Trust NEF		75%	75%	100%
MMF0556AU	OnePath OA IP - OnePath Sustainable Invests-Aus Shares EF/Sel		75%	75%	100%
MMF0557AU	OnePath OA IP - OnePath Sustainable Invests - Aus Shares NEF		75%	75%	100%
MMF0558AU	OnePath OA IP - Investors Mutual Aus Share Trust EF/Sel		75%	75%	100%
MMF0559AU	OnePath OA IP - Investors Mutual Aus Share Trust NEF		75%	75%	100%
MMF0560AU	OnePath OA IP - OnePath Managed Growth Trust EF/Sel		75%	75%	100%
MMF0561AU	OnePath OA IP - OnePath Managed Growth Trust NEF		75%	75%	100%
MMF0562AU	OnePath OA IP - Platinum Int. Trust EF/Sel		70%	70%	100%
MMF0563AU	OnePath OA IP - Platinum Int. Trust NEF		70%	70%	100%
MMF0564AU	OnePath OA IP - OptiMix Property Securities Trust EF/Sel		70%	70%	100%
MMF0565AU	OnePath OA IP - OptiMix Property Securities Trust NEF		70%	70%	100%
MMF0566AU	OnePath OA IP - OptiMix Aus Fixed Interest Trust EF/Sel		80%	80%	100%
MMF0567AU	OnePath OA IP - OptiMix Aus Fixed Interest Trust NEF		80%	80%	100%
MMF0568AU	OnePath OA IP - OptiMix Aus Share Trust EF/Sel		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF0569AU	OnePath OA IP - OptiMix Aus Share Trust NEF		75%	75%	100%
MMF0570AU	OnePath OA IP - OptiMix Balanced Trust EF/Sel		70%	70%	100%
MMF0571AU	OnePath OA IP - OptiMix Balanced Trust NEF		75%	75%	100%
MMF0572AU	OnePath OA IP - OptiMix Conservative Trust EF/Sel		75%	75%	100%
MMF0573AU	OnePath OA IP - OptiMix Conservative Trust NEF		75%	75%	100%
MMF0574AU	OnePath OA IP - OptiMix Enhanced Cash Trust EF/Sel		80%	80%	100%
MMF0575AU	OnePath OA IP - OptiMix Enhanced Cash Trust NEF		80%	80%	100%
MMF0576AU	OnePath OA IP - OptiMix Global Share Trust EF/Sel		75%	75%	100%
MMF0577AU	OnePath OA IP - OptiMix Global Share Trust NEF		75%	75%	100%
MMF0578AU	OnePath OA IP - OptiMix Growth Trust EF/Sel		70%	70%	100%
MMF0579AU	OnePath OA IP - OptiMix Growth Trust NEF		75%	75%	100%
MMF0580AU	OnePath OA IP - OptiMix High Growth Trust EF/Sel		70%	70%	100%
MMF0581AU	OnePath OA IP - OptiMix High Growth Trust NEF		0%	70%	50%
MMF0582AU	OnePath OA IP - OptiMix Moderate Trust EF/Sel		75%	75%	100%
MMF0583AU	OnePath OA IP - OptiMix Moderate Trust NEF		75%	75%	100%
MMF0584AU	OnePath OA IP - Perpetual Balanced Growth Trust EF/Sel		75%	75%	100%
MMF0585AU	OnePath OA IP - Perpetual Balanced Growth Trust NEF		75%	75%	100%
MMF0586AU	OnePath OA IP - Perpetual Conservative Growth Trust EF/Sel		75%	75%	100%
MMF0587AU	OnePath OA IP - Perpetual Conservative Growth Trust NEF		75%	75%	100%
MMF0588AU	OnePath OA IP - Schroder Aus Equity Trust EF/Sel		70%	70%	100%
MMF0589AU	OnePath OA IP - Schroder Aus Equity Trust NEF		75%	75%	100%
MMF0590AU	OnePath OA IP - Schroder Balanced Trust EF/Sel		75%	75%	100%
MMF0591AU	OnePath OA IP - Schroder Balanced Trust NEF		75%	75%	100%
MMF0592AU	OnePath OA IP - OnePath Select Leaders Trust EF/Sel		75%	75%	100%

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF0593AU	OnePath OA IP - OnePath Select Leaders Trust NEF		75%	75%	100%
MMF0594AU	OnePath OA IP - UBS Defensive Trust EF/Sel		75%	75%	100%
MMF0595AU	OnePath OA IP - UBS Defensive Trust NEF		75%	75%	100%
MMF0596AU	OnePath OA IP - UBS Diversified Fixed Income Trust EF/Sel		70%	70%	100%
MMF0597AU	OnePath OA IP - UBS Diversified Fixed Income Trust NEF		70%	70%	100%
MMF0598AU	OnePath OA IP - OptiMix Global Small Comp Share Trust EF/Sel		70%	70%	100%
MMF0599AU	OnePath OA IP - OptiMix Global Small Comp Share Trust NEF		75%	75%	100%
MMF0700AU	OnePath Tax Effective Income Trust - WS Units		0%	70%	50%
MMF0708AU	OnePath WS Diversified High Yield Trust		80%	80%	100%
MMF0721AU	OnePath OA IP - BlackRock Scientific Aus Equity EF/Sel		75%	75%	100%
MMF0722AU	OnePath OA IP - BlackRock Scientific Aus Equity NEF		75%	75%	100%
MMF0725AU	OnePath OA IP - BT Small Comp Trust EF/Sel		75%	75%	100%
MMF0726AU	OnePath OA IP - BT Small Comp Trust NEF		75%	75%	100%
MMF0729AU	OnePath OA IP - Perennial Value Shares Trust EF/Sel		75%	75%	100%
MMF0730AU	OnePath OA IP - Perennial Value Shares Trust NEF		75%	75%	100%
MMF0878AU	OnePath OA IP - Ausbil Aus Emerging Leaders Trust NEF		65%	65%	100%
MMF0880AU	OnePath OA IP - CFS Global Credit Income Trust NEF		70%	70%	100%
MMF0881AU	OnePath OA IP - Bentham Syndicated Loan Trust NEF		70%	70%	100%
MMF0883AU	OnePath OA IP - BlackRock Monthly Income Trust NEF		70%	70%	100%
MMF0884AU	OnePath OA IP - Vanguard Aus Shares Index Trust NEF		75%	75%	100%
MMF0885AU	OnePath OA IP - Vanguard Int. Shares Index Hedged Trust NEF		70%	70%	100%
MMF0886AU	OnePath OA IP - Vanguard Property Securities Index Trust NEF		65%	65%	100%
MMF0888AU	OnePath OA IP - Ausbil Aus Emerging Leaders Trust EF/Sel		65%	65%	100%
MMF0890AU	OnePath OA IP - CFS Global Credit Income Trust EF/Sel		70%	70%	100%
MMF0891AU	OnePath OA IP - Bentham Syndicated Loan Trust EF/Sel		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF0894AU	OnePath OA IP - BlackRock Monthly Income Trust EF/Sel		70%	70%	100%
MMF0895AU	OnePath OA IP - Vanguard Aus Shares Index Trust EF/Sel		75%	75%	100%
MMF0896AU	OnePath OA IP - Vanguard Int. Shares Index Hedged Trust EF/Sel		70%	70%	100%
MMF0897AU	OnePath OA IP - Vanguard Property Securities Index Trust EF/Sel		65%	65%	100%
MMF1032AU	OnePath OA IP - BlackRock Asst Allocn Alph Fd-EF/Sel		65%	65%	100%
MMF1033AU	OnePath OA IP - OnePath Global Property Securities Trust EF/Sel		70%	70%	100%
MMF1040AU	OnePath OA IP-BlackRock Asst Allocn Alph Fnd-NE		65%	65%	100%
MMF1041AU	OnePath OA IP - OnePath Global Property Securities Trust NEF		70%	70%	100%
MMF1081AU	OnePath OA IP - Merlon Aust Shr Inc - EF/Sel		75%	75%	100%
MMF1102AU	OnePath OA IP - Merlon Aust Shr Inc - NEF		75%	75%	100%
MMF1157AU	OnePath OA IP - BT Core Aus Share Fd EF/Selct		75%	75%	100%
MMF1158AU	OnePath OA IP - BT Core Aus Share Fund NEF		75%	75%	100%
MMF1169AU	OnePath OA IP - Fidelity Aus Eqty Fd EF/Selct		75%	75%	100%
MMF1170AU	OnePath OA IP - Fidelity Aus Equity Fund NEF		75%	75%	100%
MMF1214AU	OnePath OA IP - Rare Infrastructure Value Fund NEF		70%	70%	100%
MMF1273AU	OnePath OA IP - OnePath Protected AUS 50 Trust EF/Sel		70%	70%	100%
MMF1468AU	OneAnswer Frontier IP - Ausbil Australian Emerging Leaders Trust		60%	60%	100%
MMF1470AU	OneAnswer Frontier IP - Arrowstreet Glb Eq Hdg Tr		70%	70%	100%
MMF1472AU	OneAnswer Frontier IP - BlackRock Balanced Trust		70%	70%	100%
MMF1473AU	OneAnswer Frontier IP - Kapstream Absolute Return Income Trust		50%	50%	100%
MMF1474AU	OneAnswer Frontier IP - BlackRock Scientific Diversified Growth Trust		70%	70%	100%
MMF1475AU	OneAnswer Frontier IP - BlackRock Scientific International Equity		70%	70%	100%
MMF1476AU	OneAnswer Frontier IP - BT Core Australian Shares		75%	75%	100%
MMF1477AU	OneAnswer Frontier IP - BT Smaller Companies Trust		70%	70%	100%

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF1479AU	OneAnswer Frontier IP - Bennelong Australian Equities		70%	70%	100%
MMF1480AU	OneAnswer Frontier IP - Merlon Australian Share Income		75%	75%	100%
MMF1482AU	OneAnswer Frontier IP - Schroder Real Return Trust		70%	70%	100%
MMF1483AU	OneAnswer Frontier IP - Colonial First State Global Credit Income Trust		70%	70%	100%
MMF1484AU	OneAnswer Frontier IP - SG Hiscock Property Trust		70%	70%	100%
MMF1485AU	OneAnswer Frontier IP - Bentham Global Income Trust		70%	70%	100%
MMF1496AU	OneAnswer Frontier IP - OnePath Global Emerging Markets Share Trust		60%	60%	100%
MMF1497AU	OneAnswer Frontier IP - Goldman Sachs Income Plus		70%	70%	100%
MMF1498AU	OneAnswer Frontier IP - OnePath Active Growth Trust		70%	70%	100%
MMF1499AU	OneAnswer Frontier IP - OnePath Australian Share Trust		75%	75%	100%
MMF1500AU	OneAnswer Frontier IP - OnePath Balanced Trust		70%	70%	100%
MMF1501AU	OneAnswer Frontier IP - OnePath Blue Chip Imputation Trust		75%	75%	100%
MMF1502AU	OneAnswer Frontier IP - OnePath Conservative Trust		70%	70%	100%
MMF1503AU	OneAnswer Frontier IP - OnePath Cash Trust		75%	75%	100%
MMF1504AU	OneAnswer Frontier IP - Colonial First State Imputation Trust		65%	65%	100%
MMF1505AU	OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust		70%	70%	100%
MMF1506AU	OneAnswer Frontier IP - OnePath Diversified High Yield Trust		70%	70%	100%
MMF1507AU	OneAnswer Frontier IP - OnePath Emerging Companies Trust		70%	70%	100%
MMF1509AU	OneAnswer Frontier IP - OnePath Global Property Securities Trust		65%	65%	100%
MMF1511AU	OneAnswer Frontier IP - OnePath Global Shares Trust		70%	70%	100%
MMF1512AU	OneAnswer Frontier IP - OnePath High Growth Trust		70%	70%	100%
MMF1515AU	OneAnswer Frontier IP - OnePath Managed Growth Trust		70%	70%	100%
MMF1517AU	OneAnswer Frontier IP - Fidelity Australian Equities		75%	75%	100%
MMF1518AU	OneAnswer Frontier IP - Perennial Growth Shares		70%	70%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF1519AU	OneAnswer Frontier IP - Perpetual Australian Shares		75%	75%	100%
MMF1520AU	OneAnswer Frontier IP - OnePath Property Securities Trust		70%	70%	100%
MMF1521AU	OneAnswer Frontier IP - OnePath Protected AUS 50 Trust		70%	70%	100%
MMF1523AU	OneAnswer Frontier IP - OnePath Select Leaders Trust		75%	75%	100%
MMF1529AU	OneAnswer Frontier IP - OnePath Sustainable Investments Australian Shares		75%	75%	100%
MMF1530AU	OneAnswer Frontier IP - OnePath Tax Effective Income Trust		75%	75%	100%
MMF1531AU	OneAnswer Frontier IP - UBS Balanced		70%	70%	100%
MMF1532AU	OneAnswer Frontier IP - Investors Mutual Australian Shares		75%	75%	100%
MMF1534AU	OneAnswer Frontier IP - Legg Mason Global Multi Sector Bond		70%	70%	100%
MMF1535AU	OneAnswer Frontier IP - MFS Global Equity		75%	75%	100%
MMF1536AU	OneAnswer Frontier IP - OptiMix Australian Fixed Interest		75%	75%	100%
MMF1537AU	OneAnswer Frontier IP - OptiMix Australian Share Trust		75%	75%	100%
MMF1538AU	OneAnswer Frontier IP - OptiMix Balanced		70%	70%	100%
MMF1539AU	OneAnswer Frontier IP - OptiMix Conservative		75%	75%	100%
MMF1543AU	OneAnswer Frontier IP - OptiMix Global Share Trust		70%	70%	100%
MMF1544AU	OneAnswer Frontier IP - OptiMix Global Smaller Companies Share Trust		70%	70%	100%
MMF1545AU	OneAnswer Frontier IP - OptiMix Growth		70%	70%	100%
MMF1546AU	OneAnswer Frontier IP - OptiMix High Growth		70%	70%	100%
MMF1547AU	OneAnswer Frontier IP - OptiMix Moderate		70%	70%	100%
MMF1548AU	OneAnswer Frontier IP - OptiMix Property Securities		70%	70%	100%
MMF1553AU	OneAnswer Frontier IP - Perennial Value Shares		75%	75%	100%
MMF1554AU	OneAnswer Frontier IP - Perpetual Balanced Growth		70%	70%	100%
MMF1555AU	OneAnswer Frontier IP - Perpetual Conservative Growth		75%	75%	100%
MMF1556AU	OneAnswer Frontier IP - Magellan Global		70%	70%	100%
MMF1557AU	OneAnswer Frontier IP - Platinum International		75%	75%	100%
MMF1559AU	OneAnswer Frontier IP - Rare Infrastructure Value		70%	70%	100%

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

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Leveraged Equities Margin Loan

Managed Funds

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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OnePath Funds Man. Ltd					
MMF1561AU	OneAnswer Frontier IP - Schroder Australian Equity		75%	75%	100%
MMF1562AU	OneAnswer Frontier IP - Schroder Balanced		70%	70%	100%
MMF1563AU	OneAnswer Frontier IP - T Rowe Price Global Equity		70%	70%	100%
MMF1564AU	OneAnswer Frontier IP - UBS Defensive		75%	75%	100%
MMF1565AU	OneAnswer Frontier IP - UBS Diversified Fixed Income		70%	70%	100%
MMF1566AU	OneAnswer Frontier IP - Vanguard Australian Shares Index		75%	75%	100%
MMF1567AU	OneAnswer Frontier IP - Vanguard Balanced Index		70%	70%	100%
MMF1568AU	OneAnswer Frontier IP - Vanguard Conservative Index		70%	70%	100%
MMF1569AU	OneAnswer Frontier IP - Vanguard Growth Index		70%	70%	100%
MMF1570AU	OneAnswer Frontier IP - Vanguard High Growth Index		70%	70%	100%
MMF1571AU	OneAnswer Frontier IP - Vanguard Index Diversified Bond		70%	70%	100%
MMF1572AU	OneAnswer Frontier IP - Vanguard International Shares Index		70%	70%	100%
MMF1573AU	OneAnswer Frontier IP - Vanguard International Shares Index (Hedged)		75%	75%	100%
MMF1574AU	OneAnswer Frontier IP - Vanguard Property Securities Index		70%	70%	100%
MMF1575AU	OneAnswer Frontier IP - Zurich Investments Global Thematic Shares		75%	75%	100%
MMF1928AU	OneAnswer Frontier IP - Platinum Asia		70%	70%	100%
MMF1930AU	OnePath OA INV - Schroder Fixed Income EF		70%	70%	100%
MMF1931AU	OneAnswer Frontier IP - Schroder Fixed Income		70%	70%	100%
MMF1932AU	OnePath OA INV - Schroder Fixed Income NEF		70%	70%	100%
MMF1933AU	OnePath OA INV - Walter Scott Global Equity (Hedged) EF		70%	70%	100%
MMF1934AU	OneAnswer Frontier IP - Walter Scott Global Equity (Hedged)		70%	70%	100%
MMF1935AU	OnePath OA INV - Walter Scott Global Equity (Hedged) NEF		70%	70%	100%
MMF1943AU	OneAnswer Frontier IP - BlackRock Scientific Australian Equity Trust		75%	75%	100%
Ord Minnett Man. Ltd					
OR00000AU	Ord Minnett STRIPES - Global Pinnacles		75%	75%	100%
OR00001AU	Ord Minnett STRIPES-Emerging Markets Accelerator		50%	50%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Ord Minnett Man. Ltd					
ORD00M1A	Ord Minnett Prime Portfolio - Core Aus Share		75%	75%	100%
Pengana Capital Ltd					
PCL0005AU	Pengana Aus Equities Fund		65%	65%	100%
PER0270AU	Pengana Emerging Comp Fund		0%	50%	50%
Perennial Investment Partners Ltd					
IOF0078AU	Perennial Value Shares for Income Trust		75%	75%	100%
IOF0200AU	Perennial Value Australian Shares Trust		75%	75%	100%
IOF0206AU	Perennial Value Shares Wholesale Trust		75%	75%	100%
IOF0214AU	Perennial Value Smaller Companies Trust		75%	75%	100%
IOF0228AU	Perennial Value Wealth Defender Australian Shares Trust		65%	65%	100%
Perpetual Investment Man. Ltd					
PER0001AU	Perpetual's Cash Management Fund		75%	75%	100%
PER0011AU	Perpetual WF Invests - Perpetual Industrial Share		75%	75%	100%
PER0013AU	Perpetual's Balanced Growth Fund		75%	75%	100%
PER0028AU	Perpetual WF Inv. Adv. - Perpetual's Industrial Share		75%	75%	100%
PER0029AU	Perpetual WF Inv. Adv. - Perpetual's Aus Share		75%	75%	100%
PER0030AU	Perpetual WF Inv. Adv. - Perpetual's Conservative Growth		75%	75%	100%
PER0031AU	Perpetual WF Invests - Perpetual Int. Share		70%	70%	100%
PER0036AU	Perpetual WF Inv. Adv. - Perpetual's Balanced Growth		75%	75%	100%
PER0038AU	Perpetual WF Inv. Adv. - Perpetual's Int. Share		70%	70%	100%
PER0039AU	Perpetual WF Inv. Adv. - Perpetual's Smaller Comp		75%	75%	100%
PER0040AU	Perpetual WF Inv. Adv. - Perpetual Cash		75%	75%	100%
PER0046AU	Perpetual WS Industrial Fund		75%	75%	100%
PER0048AU	Perpetual WS Smaller Comp Fund		70%	70%	100%
PER0049AU	Perpetual WS Aus Fund		75%	75%	100%
PER0050AU	Perpetual WS Int. Share Fund		70%	70%	100%
PER0063AU	Perpetual WS Balanced Growth Fund		75%	75%	100%
PER0066AU	Perpetual WS Split Growth Fund		75%	75%	100%
PER0071AU	Perpetual WS Geared Aus Fund		50%	50%	100%
PER0072AU	Perpetual WS SHARE- PLUS Fund Long-Short		70%	70%	100%
PER0077AU	Perpetual WS Conservative Growth Fund		75%	75%	100%
PER0102AU	Perpetual WS Concentrated Equity Fund		70%	70%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Perpetual Investment Man. Ltd					
PER0114AU	Perpetual WS Diversified Growth Fund		75%	75%	100%
PER0116AU	Perpetual WS Ethical SRI Fund		75%	75%	100%
PER0164AU	Perpetual WF Invests - APN Property For Income		0%	65%	50%
PER0258AU	Perpetual WS Exact Market Cash Fund		75%	75%	100%
PER0259AU	Perpetual WS Smaller Comp Fund No. 2		70%	70%	100%
PER0260AU	Perpetual WS Diversified Income Fund		75%	75%	100%
PER0439AU	Perpetual Pure Value Share Fund		75%	75%	100%
PER0446AU	Perpetual WF Inv. Adv. - Schroder Fixed Income		70%	70%	100%
PER0450AU	Perpetual WF Inv. Adv. - Ausbil Aus Active Equity		70%	70%	100%
PER0451AU	Perpetual WF Inv. Adv. - Ausbil Aus Emerging Leaders		65%	65%	100%
PER0453AU	Perpetual WF Inv. Adv. - AMP Capital WS Global Equity Value		65%	65%	100%
PER0455AU	Perpetual WF Inv. Adv. - BlackRock S'fic Diversified Growth		65%	65%	100%
PER0456AU	Perpetual WF Inv. Adv. - BlackRock S'fic Diversified Stable		70%	70%	100%
PER0457AU	Perpetual WF Inv. Adv. - BlackRock S'fic Int Equity		65%	65%	100%
PER0459AU	Perpetual WF Inv. Adv. - BlackRock Balanced		70%	70%	100%
PER0461AU	Perpetual WF Inv. Adv. - BT Aus Share		70%	70%	100%
PER0462AU	Perpetual WF Inv. Adv. - BT Int. Share		65%	65%	100%
PER0463AU	Perpetual WF Inv. Adv. - BT Property Securities		65%	65%	100%
PER0467AU	Perpetual WF Inv. Adv. - Bentham Global Income		65%	65%	100%
PER0468AU	Perpetual WF Inv. Adv. - Aberdeen Act Hedge Int'l Equities		65%	65%	100%
PER0470AU	Perpetual WF Inv. Adv. - Fidelity Aus Equities		75%	75%	100%
PER0472AU	Perpetual WF Inv. Adv. - GMO Global Equity		65%	65%	100%
PER0473AU	Perpetual WF Inv. Adv. - BlackRock Global Small Cap		65%	65%	100%
PER0474AU	Perpetual WF Inv. Adv. - ING Diversified Fixed Interest		65%	65%	100%
PER0478AU	Perpetual WF Inv. Adv. - Ibbotson Balanced Growth		70%	70%	100%
PER0479AU	Perpetual WF Inv. Adv. - Ibbotson Conservative Growth		70%	70%	100%
PER0480AU	Perpetual WF Inv. Adv. - Ibbotson Growth		70%	70%	100%
PER0482AU	Perpetual WF Inv. Adv. - Investors Mutual Aus Share		75%	75%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Perpetual Investment Man. Ltd					
PER0483AU	Perpetual WF Inv. Adv. - Investors Mutual Future Leaders		70%	70%	100%
PER0484AU	Perpetual WF Inv. Adv. - Lazards Global List Infrastructure		65%	65%	100%
PER0485AU	Perpetual WF Inv. Adv. - Macquarie Income Opportunities		65%	65%	100%
PER0486AU	Perpetual WF Inv. Adv. - Perennial Value Shares		70%	70%	100%
PER0489AU	Perpetual WF Inv. Adv. - Perpetual's Diversified Growth		70%	70%	100%
PER0491AU	Perpetual WF Inv. Adv. - Perpetual's Ethical SRI		75%	75%	100%
PER0492AU	Perpetual WF Inv. Adv. - Perpetual's Geared Aus		50%	50%	100%
PER0495AU	Perpetual WF Inv. Adv. - Perpetual SHARE-PLUS Long-Short		75%	75%	100%
PER0496AU	Perpetual WF Inv. Adv. - Perpetual's Split Growth		70%	70%	100%
PER0497AU	Perpetual WF Inv. Adv. - Platinum Asia		70%	70%	100%
PER0498AU	Perpetual WF Inv. Adv. - Platinum Int.		65%	65%	100%
PER0501AU	Perpetual WF Inv. Adv. - Schroder Aus Equity		70%	70%	100%
PER0502AU	Perpetual WF Inv. Adv. - Schroder Balanced		70%	70%	100%
PER0503AU	Perpetual WF Inv. Adv. - Solaris Core Aus Equity		70%	70%	100%
PER0504AU	Perpetual WF Inv. Adv. - T. Rowe Price Global Equity		70%	70%	100%
PER0506AU	Perpetual WF Inv. Adv. - UBS Defensive Invest		70%	70%	100%
PER0507AU	Perpetual WF Inv. Adv. - Vanguard Aust Fixed Interest Index		75%	75%	100%
PER0508AU	Perpetual WF Inv. Adv. - Vanguard Intl Shares Index (Hedged)		65%	65%	100%
PER0509AU	Perpetual WF Inv. Adv. - Vanguard Aust Prop Securities Indx		65%	65%	100%
PER0542AU	Perpetual WF Inv. Adv. - AMP Capital Global Property Sec		65%	65%	100%
PER0543AU	Perpetual WF Inv. Adv. - MFS Global Equity		65%	65%	100%
PER0546AU	Perpetual WF Inv. Adv. - Vanguard Aus Shares Index		70%	70%	100%
PER0547AU	Perpetual WF Inv. Adv. - Walter Scott Global Equity (Hedged)		65%	65%	100%
PER0704AU	Perpetual Pure Microcap Fund		0%	50%	50%
PER0728AU	BMO Pyrford Global Absolute Return Fund		50%	60%	50%
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund		0%	50%	50%

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Leveraged Equities Margin Loan

Managed Funds

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The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Perpetual Investment Man. Ltd

PER0733AU	Perpetual Global Share Fund Class A		65%	70%	50%
PER0744AU	PineBridge Global Dynamic Asset Allocation Fund		0%	50%	50%

Pinnacle Investment Management Limited

IOF0044AU	PerenResolution Capital Core Plus Property Securities Fund - Series II		65%	65%	100%
IOF0045AU	Antipodes Global Fund - Class P		70%	70%	100%
IOF0081AU	Resolution Capital Global Property Securities Fund (Hedged) - Series II		70%	70%	100%
IOF0203AU	Antipodes Asia Fund - Class P		60%	60%	100%

Platinum Investment Man. Ltd

PLA0001AU	Platinum European Fund		70%	70%	100%
PLA0002AU	Platinum International Fund		70%	70%	100%
PLA0003AU	Platinum Japan Fund		70%	70%	100%
PLA0004AU	Platinum Asia Fund		70%	70%	100%
PLA0005AU	Platinum International Health Care Fund		70%	70%	100%
PLA0006AU	Platinum Unhedged Fund		70%	70%	100%
PLA0100AU	Platinum International Brands Fund		70%	70%	100%
PLA0101AU	Platinum International Technology Fund		70%	70%	100%

PM Capital Ltd

PMC0100AU	P.M. Capital Absolute Performance Fund		65%	65%	100%
PMC0101AU	P.M. Capital Aus Opportunities Fund		65%	65%	100%
PMC0103AU	P.M. Capital Enhanced Yield Fund		65%	65%	100%

Prime Value Asset Man. Ltd.

PVA0001AU	Prime Value Growth Fund		65%	65%	100%
PVA0002AU	Prime Value Imputation Fund		65%	65%	100%
PVA0011AU	Prime Value Growth Fund - Class B		65%	65%	100%
PVA0022AU	Prime Value Imputation Fund - Class B		65%	65%	100%

Principal Global Investors

PGI0001AU	Principal Global Strategic Income Fund		0%	75%	50%
PGI0002AU	Principal Global Property Securities Fund		70%	70%	100%

QUESTOR Financial Services Ltd

ACU0008AU	QUESTOR TPS - Property Income Plus Fund		0%	70%	50%
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RARE Infrastructure Ltd

TGP0008AU	RARE Infrastructure Value Fund - Hedged		70%	70%	100%
TGP0034AU	RARE Infrastructure Value Fund - Unhedged		70%	70%	100%

Russell Investment Man. Ltd

RIM0001AU	Russell Balanced Fund Class A		75%	75%	100%
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APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Russell Investment Man. Ltd

RIM0002AU	Russell Conservative Fund Class A		70%	70%	100%
RIM0003AU	Russell Diversified 50 Fund Class A		70%	70%	100%
RIM0004AU	Russell Growth Fund Class A		70%	70%	100%
RIM0006AU	Russell Aus Shares Fund Class A		75%	75%	100%
RIM0008AU	Russell Int. Share Fund Class A		75%	75%	100%
RIM0009AU	Russell Int. Share Fund - \$A Hedged Class A		70%	70%	100%
RIM0011AU	Russell Balanced Fund Class C		75%	75%	100%
RIM0012AU	Russell Conservative Fund Class C		75%	75%	100%
RIM0013AU	Russell Diversified 50 Fund Class C		75%	75%	100%
RIM0014AU	Russell Growth Fund Class C		75%	75%	100%
RIM0015AU	Russell Aus Shares Fund Class C		75%	75%	100%
RIM0016AU	Russell Int. Shares Fund Class C		70%	70%	100%
RIM0017AU	Russell Int. Shares Fund - \$A Hedged Class C		75%	75%	100%
RIM0023AU	Russell Foundation II Portfolio Class A		75%	75%	100%
RIM0024AU	Russell Foundation IV Portfolio Class A		75%	75%	100%
RIM0025AU	Russell Foundation VI Portfolio Class A		75%	75%	100%
RIM0026AU	Foundation II Portfolio - Class B Units		70%	70%	100%
RIM0027AU	Foundation IV Portfolio - Class B Units		70%	70%	100%
RIM0028AU	Foundation VI Portfolio - Class B Units		70%	70%	100%
RIM0029AU	Russell Aus Opportunities Fund Class A		70%	70%	100%
RIM0030AU	Russell High Growth Fund Class C		75%	75%	100%
RIM0031AU	Russell Int. Property Securities Fund \$A Hedged Class A Units		65%	65%	100%
RIM0032AU	Russell Global Opportunities Fund - Class A		70%	70%	100%
RIM0034AU	Russell High Growth Fund Class A		75%	75%	100%
RIM0038AU	Russell Emerging Markets Fund - Class A		60%	60%	100%
RIM0039AU	Russell Global Opportunities \$A Hedged Class A		70%	70%	100%

Sandhurst Trustees Ltd

STL0008AU	Bendigo Conservative Fund		70%	70%	100%
STL0009AU	Bendigo Balanced Fund		65%	65%	100%
STL0010AU	Bendigo Growth Fund		70%	70%	100%
STL0011AU	Sandhurst Future Leaders Fund		70%	70%	100%
STL0012AU	Bendigo Conservative WS Fund		75%	75%	100%
STL0013AU	Bendigo Balanced WS Fund		70%	70%	100%
STL0014AU	Bendigo Growth WS Fund		75%	75%	100%
STL0015AU	Sandhurst Professional GVI Global Industrial Fund		65%	65%	100%
STL0027AU	Sandhurst Strategic Income Fund - Class A		80%	80%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Sandhurst Trustees Ltd					
STL0029AU	Bendigo Defensive Wholesale Fund		70%	70%	100%
STL0030AU	Bendigo High Growth Wholesale Fund		70%	70%	100%
STL0031AU	Bendigo Defensive Index Fund		70%	70%	100%
STL0032AU	Bendigo Conservative Index Fund		70%	70%	100%
STL0033AU	Bendigo Balanced Index Fund		70%	70%	100%
STL0034AU	Bendigo Growth Index Fund		70%	70%	100%
STL0035AU	Bendigo High Growth Index Fund		70%	70%	100%
STL0044AU	Sandhurst Strategic Income Fund - Class B		80%	80%	100%
STL0055AU	Bendigo Socially Responsible Growth Fund		75%	75%	100%
STL0100AU	Sandhurst Industrial Share Fund		70%	70%	100%
STL0101AU	Sandhurst IML Industrial Share Fund		70%	70%	100%
STL0104AU	Premier Global Select Fund		70%	70%	100%

Schroder Investment Man. Australia Ltd

SCH0002AU	Schroder Aus Equity Fund		75%	75%	100%
SCH0006AU	Schroder Asia Pacific Fund		65%	65%	100%
SCH0010AU	Schroder Balanced Fund - S Class		75%	75%	100%
SCH0016AU	Schroder Fixed Income Fund - Standard Class		0%	75%	50%
SCH0024AU	Schroder Credit Securities Fund - Standard Class		80%	80%	100%
SCH0028AU	Schroder Fixed Income Fund		75%	75%	100%
SCH0030AU	Schroder Global Active Value Fund Standard Class		70%	70%	100%
SCH0032AU	Schroder Global Active Value Fund (Hedged)		75%	75%	100%
SCH0038AU	Schroder Cash Plus Fund		65%	65%	100%
SCH0047AU	Schroder Real Return Fund - Wholesale Class		75%	75%	100%
SCH0101AU	Schroder WS Aus Equity Fund		75%	75%	100%
SCH0102AU	Schroder Balanced Fund - W Class		75%	75%	100%
SCH0103AU	Schroder Credit Securities Fund - WS Class		80%	80%	100%

Select Asset Man. Ltd

SLT0002AU	Select Growth Portfolio		65%	65%	100%
SLT0006AU	Baker Steel Gold Fund		60%	60%	100%

Smallco Investment Manager

ASC0001AU	Smallco Invest Fund		65%	65%	100%
ASC0003AU	Smallco Broadcap Fund		50%	60%	50%

Smarter Money Investments Pty Ltd

CRE0014AU	Smarter Money Active Cash		55%	65%	50%
SLT0059AU	Protected Equities Fund (Assisted Investor)		0%	65%	30%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Smarter Money Investments Pty Ltd

SLT0060AU	Protected Equities Fund (Direct Retail)		0%	65%	30%
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Solaris Investment Management

SOL0001AU	Solaris Core Australian Equity Fund (Performance)		65%	65%	100%
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State Street Global Advisors

SST0004AU	SSgA Aus Index Equities Trust		75%	75%	100%
SST0005AU	SSgA Aus Fixed Income Index Trust		0%	80%	50%
SST0007AU	SSgA Aus Listed Property Index Trust		70%	70%	100%
SST0009AU	SSgA Global Fixed Income Index Trust		65%	75%	50%
SST0013AU	SSgA Int. Equities Index Trust		70%	70%	100%
SST0016AU	SSgA Passive Balanced Trust		70%	70%	100%
SST0022AU	SSgA Int. Equities Index (Hedged) Trust		70%	70%	100%
SST0048AU	State Street Australian Equity Fund		75%	75%	100%
SST0050AU	State Street Global Equity Fund		70%	70%	100%

Strategic Capital Man. Ltd

SCM0001AU	SCM Optimal Choice Aus Equities Fund		50%	50%	100%
SCM0004AU	SCM Optimal Choice Int. Equities Fund		60%	60%	100%

Treasury Group Investment Services

TGP0006AU	TAAM New Asia Fund		50%	50%	100%
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UBS Global Asset Management (Australia) Ltd

HML0016AU	UBS Clarion Global Property Securities		70%	75%	50%
SBC0007AU	UBS Diversified Fixed Income Fund		75%	75%	100%
SBC0811AU	UBS Cash Fund		80%	80%	100%
SBC0812AU	UBS Cash-Plus Fund		80%	80%	100%
SBC0813AU	UBS Aus Bond Fund		80%	80%	100%
SBC0814AU	UBS Defensive Invest Fund		75%	75%	100%
SBC0815AU	UBS Balanced Invest Fund		70%	70%	100%
SBC0816AU	UBS Property Securities Fund		70%	70%	100%
SBC0817AU	UBS Aus Share Fund		75%	75%	100%
SBC0819AU	UBS Int. Bond Fund		75%	75%	100%
SBC0822AU	UBS Int. Share Fund		75%	75%	100%
UBS0003AU	UBS Diversified Credit Fund		75%	75%	100%
UBS0004AU	UBS Aus Small Comp Fund		75%	75%	100%
UBS0008AU	UBS Global Property Securities		70%	70%	100%
UBS0024AU	UBS HALO Australian Share Fund		75%	75%	100%

Vanguard Investments

VAN0001AU	Vanguard WS Aus Fixed Interest Index Fund		80%	80%	100%
VAN0002AU	Vanguard WS Aus Shares Index Fund		75%	75%	100%
VAN0003AU	Vanguard WS Int. Shares Index Fund		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Vanguard Investments					
VAN0004AU	Vanguard WS Aus Property Securities Index Fund		70%	70%	100%
VAN0005AU	Vanguard WS Emerging Markets Shares Index Fund		70%	70%	100%
VAN0010AU	Vanguard Index Aus Shares Fund		75%	75%	100%
VAN0011AU	Vanguard Index Int. Shares Fund		75%	75%	100%
VAN0012AU	Vanguard Index Property Securities Fund		70%	70%	100%
VAN0013AU	Vanguard LifeStrategy Conservative Fund		75%	75%	100%
VAN0014AU	Vanguard LifeStrategy Growth Fund		75%	75%	100%
VAN0015AU	Vanguard LifeStrategy High Growth Fund		75%	75%	100%
VAN0017AU	Vanguard High Yield Aus Shares Fund		75%	75%	100%
VAN0018AU	Vanguard WS Int. Property Securities Index Fund		70%	70%	100%
VAN0019AU	Vanguard WS Int. Property Securities Index Fund (Hedged)		70%	70%	100%
VAN0020AU	Vanguard WS Cash Reserve Fund		75%	75%	100%
VAN0021AU	Vanguard WS Int. Small Comp Index Fund		70%	70%	100%
VAN0022AU	Vanguard WS Int. Small Comp Index Fund (Hedged)		75%	75%	100%
VAN0100AU	Vanguard Index Cash Plus Fund		80%	80%	100%
VAN0101AU	Vanguard Index Diversified Bond Fund		75%	75%	100%
VAN0102AU	Vanguard WS Cash Plus Index Fund		80%	80%	100%
VAN0103AU	Vanguard WS Int. Fixed Interest Index Fund (Hedged)		75%	75%	100%
VAN0104AU	Vanguard WS Aus Shares High Yield Fund		75%	75%	100%
VAN0105AU	Vanguard WS Int. Shares Index Fund (Hedged)		75%	75%	100%
VAN0106AU	Vanguard WS Int. Credit Securities Index Fund (Hedged)		75%	75%	100%
VAN0107AU	Vanguard Index Hedged Int. Shares Fund		75%	75%	100%
VAN0108AU	Vanguard WS Balanced Index Fund		75%	75%	100%
VAN0109AU	Vanguard WS Conservative Index Fund		75%	75%	100%
VAN0110AU	Vanguard WS Growth Index Fund		70%	70%	100%
VAN0111AU	Vanguard WS High Growth Index Fund		70%	70%	100%
VAN0124AU	Vanguard LifeStrategy Balanced Fund		75%	75%	100%
Ventura Investment Man. Ltd					
RIM0018AU	Ventura WS Conservative Fund		65%	65%	100%
RIM0019AU	Ventura WS Diversified 50 Fund		65%	65%	100%
RIM0020AU	Ventura WS Growth 70 Fund		65%	65%	100%
RIM0021AU	Ventura WS Aus Shares Fund		65%	65%	100%
RIM0022AU	Ventura WS Int. Shares Fund		50%	50%	100%
VEN0006AU	All Star IAM Aus Share Fund		65%	65%	100%

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Ventura Investment Man. Ltd					
VEN0009AU	Ventura High Growth 100 Fund		50%	50%	100%
VEN0026AU	Ventura Aus Opportunities Fund - Class A		65%	65%	100%
VEN0027AU	Ventura Growth 70 Fund - Class A		65%	65%	100%
VEN0028AU	Ventura Diversified 50 Fund - Class A		65%	65%	100%
VEN0029AU	Ventura Conservative Fund - Class A		65%	65%	100%
VEN0030AU	Ventura Aus Shares Fund - Class A		65%	65%	100%
VEN0031AU	Ventura Int. Shares Fund - Class A		50%	50%	100%
VEN0032AU	Ventura Growth 90 Fund		55%	65%	50%
Westpac Financial Services					
BTA0023AU	BT Invest Funds - BT American Share Fund		75%	75%	100%
WFS0003AU	BT Investor Choice Funds - Westpac Conservative Growth Fund		70%	70%	100%
WFS0011AU	Westpac Cash Management Trust		80%	80%	100%
WFS0013AU	BT Investor Choice Funds - Westpac Aus Bond Fund		80%	80%	100%
WFS0021AU	BT Investor Choice Funds - Westpac Aus Tax Effective Share Fund		75%	75%	100%
WFS0022AU	BT Investor Choice Funds - Westpac Aus Growth Share Fund		70%	70%	100%
WFS0023AU	BT Investor Choice Funds - Westpac Int. Share Fund		75%	75%	100%
WFS0032AU	BT Investor Choice Funds - Westpac Moderate Growth Fund		75%	75%	100%
WFS0033AU	BT Investor Choice Funds - Westpac Balanced Growth Fund		75%	75%	100%
WFS0034AU	BT Investor Choice Funds - Westpac Dynamic Growth Fund		75%	75%	100%
WFS0039AU	Westpac Foundation Plan - Diversified Growth		70%	70%	100%
WFS0076AU	BT PPS Invest - Schroder WS Aus Equity Fund		70%	70%	100%
WFS0077AU	BT PPS Invest - Schroder Credit Securities Fund		70%	70%	100%
WFS0078AU	BT PPS Invest - UBS Aus Share Fund		70%	70%	100%
WFS0088AU	BT Invest Funds - BT APN Property for Income		0%	70%	50%
WFS0089AU	BT Invest Funds - BT BlackRock Scientific Diversified Growth Fund		75%	75%	100%
WFS0090AU	BT Invest Funds - BT Aberdeen Actively Hedged Int. Equities		65%	65%	100%
WFS0091AU	BT Invest Funds - BT Investors Mutual Aus Share		70%	70%	100%
WFS0092AU	BT Invest Funds - BT Platinum Int.		75%	75%	100%
WFS0093AU	BT Invest Funds - BT Schroder Aus Shares		75%	75%	100%

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Leveraged Equities Margin Loan

Managed Funds

Effective From 31-May-17



The professional's choice

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Westpac Financial Services					
WFS0094AU	BT Invest Funds - BT Schroder Balanced Fund		70%	70%	100%
WFS0096AU	BT Invest Funds - BT Integrity Aus Share		75%	75%	100%
WFS0097AU	BT Wrap Essentials - BT Perpetual Conservative Growth		70%	70%	100%
WFS0098AU	BT Invest Funds - BT UBS Diversified Fixed Income		75%	75%	100%
WFS0101AU	BT Investor Choice Funds - Westpac Aus Property Securities Fund		70%	70%	100%
WFS0102AU	BT Investor Choice Funds - Westpac All Aus Growth Share		75%	75%	100%
WFS0103AU	BT Investor Choice Funds - Westpac All Aus Tax Effective Share		75%	75%	100%
WFS0209AU	BT PPS Invest - BlackRock WS Balanced Fund		70%	70%	100%
WFS0228AU	BT PPS Invest - BT Institutional Enhanced Cash Fund		70%	70%	100%
WFS0230AU	BT PPS Invest - BlackRock Scientific Int. Equity Fund		70%	70%	100%
WFS0258AU	BT PPS Invest - CFS WS Imputation Fund		70%	70%	100%
WFS0262AU	BT PPS Invest - MLC WS Aus Share Fund		70%	70%	100%
WFS0264AU	BT PPS Invest - MLC WS Global Share		65%	65%	100%
WFS0296AU	BT PPS Invest - Macquarie Master Aus Enhanced Equities Fund		70%	70%	100%
WFS0304AU	BT PPS Invest - Ironbark Global Diversified Alternatives Fund		50%	50%	100%
WFS0327AU	BT Investor Choice Funds - Westpac All Aus Tax Effective Share NEF		75%	75%	100%
WFS0329AU	BT Investor Choice Funds - Westpac Aus Property Securities NEF		70%	70%	100%
WFS0333AU	BT Investor Choice Funds - Westpac Moderate Growth NEF		70%	70%	100%
WFS0334AU	BT Investor Choice Funds - Westpac Balanced Growth NEF		75%	75%	100%
WFS0387AU	BT Wrap Essentials - BT Global Property Fund		70%	70%	100%
WFS0392AU	BT PPS Invest - Platinum Int. Fund		70%	70%	100%

WHTM Capital Management Ltd

WHT0039AU	Plato Australian Shares Income Fund		70%	70%	100%
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Wilson HTM Investment Mgmt Pty Ltd

WHT0008AU	Wilson HTM Priority Growth Fund		55%	65%	50%
WHT0012AU	Solaris Core Aus Equity Fund (Retail)		70%	70%	100%
WHT0025AU	Wilson HTM Priority Core Fund		70%	70%	100%

Zurich Investment Man.

APIR Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Zurich Investment Man.					
ZUR0059AU	Zurich WS Invests - Managed Growth Fund		75%	75%	100%
ZUR0060AU	Zurich WS Invests - Aus Value Share Fund		75%	75%	100%
ZUR0061AU	Zurich WS Invests - Global Thematic Share Fund		75%	75%	100%
ZUR0064AU	Zurich WS Invests - Property Securities Fund		65%	65%	100%
ZUR0517AU	Zurich WS Invests - Hedged Global Thematic Share Fund		75%	75%	100%
ZUR0518AU	Zurich WS Invests - Unhedged Global Thematic Share Fund		75%	75%	100%
ZUR0538AU	Zurich WS Invests - Equity Income Fund		70%	70%	100%
ZUR0581AU	Zurich Investments Global Growth Share Fund		75%	75%	100%

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Leveraged Equities Margin Loan

Separately Managed Accounts

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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LAM2TLF	Linear S&P/ASX 20 Index WSP special		80%	80%	100%
UB0003	UBS IQ Morning star Australia Dividend Yield		60%	70%	50%

AMP Personalised Portfolios

	Aegis Aus Share Growth		75%	75%	100%
	Aegis Aus Share Income		75%	75%	100%
	Aegis Aus Share IndexPlus		75%	75%	100%
	Aegis Emerging Comp		70%	70%	100%
	AMP Capital High Conviction Equity		75%	75%	100%
	AMP Index - Top 20		75%	75%	100%
	AMP Index - Top 20 Industrials		75%	75%	100%
	AMP Index - Top 20 Resources		70%	70%	100%
	Arnhem Concentrated Aus Equity		75%	75%	100%
	Dalton Nicol Reid Aus Listed Property Trust		75%	75%	100%
	Fortis Invests Concentrated Aus Equity		75%	75%	100%
	Goldman Sachs JBWere Aus Infrastructure		75%	75%	100%
	Goldman Sachs JBWere Resources		70%	70%	100%
	GS Intermediary Income Portfolio Mandate		70%	70%	100%
	Perennial Growth Aus Share (High Conviction)		70%	70%	100%
	Perennial Growth Socially Responsive Aus Share		70%	70%	100%
	Perennial Value Aus Share		75%	75%	100%
	Ralton Aus Shares		75%	75%	100%
	Ralton Professional Partner Aus Shares		75%	75%	100%
	Ralton Smaller Comp		60%	60%	100%
	Researchers' Pick Aus Share Concentrated		75%	75%	100%
	Researchers' Pick Aus Share Growth		75%	75%	100%
	Researchers' Pick Aus Share Income		75%	75%	100%
	Tyndall Aus Share Value		75%	75%	100%
	UBS High Alpha Long Term Opportunity ('HALO') Aus Equity		75%	75%	100%
AMP1265AU	Bell Potter Aus Equity Growth		75%	75%	100%
AMP1266AU	Dalton Nicol Reid Aus Equities High Conviction		75%	75%	100%
AMP1268AU	Dalton Nicol Reid Aus Equities Income		75%	75%	100%
AMP1269AU	Dalton Nicol Reid Aus Equities Socially Responsible		75%	75%	100%
AMP1278AU	Ralton High Yield Aus Shares		75%	75%	100%
AMP1517AU	Bennelong ex-20 Aus Equities		65%	65%	100%

Antares Capital Partners Ltd

PPL0010AU	Antares Core Opportunities Model Portfolio		70%	70%	100%
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Code	Security Name	Res	Std Lvr	Div Lvr	Div%
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Antares Capital Partners Ltd

PPL0011AU	Antares Dividend Builder Model Portfolio		70%	70%	100%
PPL0034AU	Antares Listed Property SMA Model Portfolio		70%	70%	100%

BDO Private Wealth Account

PWASPRO	PWA Aus Shares Continuously Protected SMA		80%	80%	100%
PWAXMDP	PWA S&P/ASX MidCap 50		65%	65%	100%
PWAXSOP	PWA S&P/ASX Small Ordinaries		60%	60%	100%
PWAXTLF	PWA S&P/ASX 20		75%	75%	100%

Discovery Investment Services Customised Equity

DI0001	Discovery Financials		75%	75%	100%
DI0002	Discovery Value		75%	75%	100%
DI0003	Discovery Resources		70%	70%	100%
DI0004	Discovery Growth		70%	70%	100%

Evolve

EVOASSC	Adam Smith Small Comp Fund		60%	60%	100%
EVOAUSF	TMS Capital Australia Share Fund		75%	75%	100%

Farnam Investment Management Pty Ltd

FIMEGP	Farnam Equity Growth Portfolio		70%	70%	100%
FIMELP	Farnam Equity Leaders Portfolio		70%	70%	100%
FIMEVP	Farnam Equity Value Portfolio		70%	70%	100%
FIMFIP	Farnam Fixed Income Portfolio		80%	80%	100%

Federation Managed Accounts

MADIVI	Millinium Dividend Income Portfolio		70%	70%	100%
MAM50LP	Millinium ASX 50 Leaders Portfolio		75%	75%	100%
MCMCAP	Millinium Cash Portfolio		85%	85%	100%
MCMFIP	Millinium Fixed Income Portfolio		80%	80%	100%
MEAEAP	Mawson Enhanced Australian Equities Portfolio		70%	70%	100%
PCPMP	Porter Capital ASX200 Prime Momentum Portfolio		70%	70%	100%

Hillross Personalised Portfolios

	Aegis Aus Share Growth		70%	70%	100%
	Aegis Aus Share Income		70%	70%	100%
	Aegis Aus Share IndexPlus		70%	70%	100%
	Aegis Emerging Comp		70%	70%	100%
	Ausbil Aus Concentrated Equities		75%	75%	100%
	Ausbil Aus Emerging Leaders		65%	65%	100%
	BlackRock High Conviction Consolidated Aus Share		75%	75%	100%

Please contact your Relationship Manager on 1300 307 807 for further details.

To receive the Diversified Lending Ratio (**Div LVR**) the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration (**Div %**) in the Secured Portfolio. Any Market Value not eligible for the Div LVR may receive the Standard Lending Ratio (**Std LVR**).

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

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Leveraged Equities Margin Loan

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Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Hillross Personalised Portfolios					
	BlackRock Property Securities		75%	75%	100%
	Fortis Invests Concentrated Aus Equity		75%	75%	100%
	Hillross Aus Share Concentrated		75%	75%	100%
	Hillross Aus Share Growth		75%	75%	100%
	Hillross Aus Share Income		75%	75%	100%
	Hillross Diversified Income Securities		75%	75%	100%
	Hillross Int. Shares		75%	75%	100%
	Hillross Listed Property		75%	75%	100%
	Ralton Aus Shares		75%	75%	100%
	Ralton High Yield Aus Shares		75%	75%	100%
	Ralton Smaller Comp		60%	60%	100%

HUB24 Services Pty Ltd

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
	Hub 24 Cash Account		95%	95%	100%
AAM001	Acadian Aus Equities Folio		70%	70%	100%
AAP001	Ausbil Aus Active Equity Portfolio		75%	75%	100%
AAP002	Ausbil Aus Emerging Leaders Portfolio		60%	60%	100%
ACP001	Aldersley Capital AC Income Plus P/F		70%	70%	100%
ACP002	Aldersley Capital AC Managed Equity Portfolio		60%	60%	100%
AIA001	Aviva Investors Core Opportunity Model Portfolio		70%	70%	100%
AIA002	Aviva Investors Dividend Builder Model Portfolio		70%	70%	100%
AML001	Avestra Advantage Income Portfolio		50%	50%	100%
AML002	Avestra SMSF Enhanced Income Portfolio		50%	50%	100%
AML003	Avestra Capital Value Portfolio		60%	60%	100%
APN001	APN Active Property Portfolio		70%	70%	100%
AVR001	AltaVista ETF Aus World Traveller		60%	60%	100%
AVR002	AltaVista ETF Global Tactical Allocation		60%	60%	100%
BE0001	Bennelong Aus Equities Folio		70%	70%	100%
BE0002	Bennelong Concentrated Aus Equities		65%	65%	100%
BE0003	Bennelong ex-20 Australian Equities		65%	65%	100%
BEU002	Beulah Takeover Target Portfolio		60%	60%	100%
CAM001	Concise Mid Cap Folio		60%	60%	100%
CLI001	Clime Concentrated Aus Equities Portfolio		70%	70%	100%
DNR001	Dalton Nicol Reid Aus Equities High Conviction Folio		75%	75%	100%
DNR002	Dalton Nicol Reid Aus Equities Income Folio		75%	75%	100%
DNR003	Dalton Nicol Reid Aus Equities Socially Responsible Folio		75%	75%	100%
DNR004	Dalton Nicol Reid Aus Listed Property Trust Folio		75%	75%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
HUB24 Services Pty Ltd					
EI001	Elstree Enhanced Income Portfolio		50%	50%	100%
ELP015	Elston Aggressive Portfolio (Non-Super)		50%	60%	50%
ELP018	Elston Australian Equities Portfolio (Non-Super)		65%	65%	100%
GAM001	Gamma Core Leaders Portfolio		60%	60%	100%
GAM002	Gamma Active Opportunities Portfolio		60%	60%	100%
GAM003	Gamma Enhanced Income Portfolio		60%	60%	100%
GLE001	Glennon Capital Small Comp Portfolio		0%	50%	20%
HYP001	Hyperion ASX 300 Aus Equities Folio		70%	70%	100%
KER001	Kerr Allan Income Portfolio		70%	70%	100%
KER002	Kerr Allan ASX200 Enhanced Portfolio		70%	70%	100%
KER003	Kerr Allan High Conviction Alpha		60%	60%	100%
LON001	Lonsec Aus Equity Core Portfolio		75%	75%	100%
LON002	Lonsec Aus Equity Income Portfolio		75%	75%	100%
LSC001	LSC Aus Resources Hi-Alpha Folio		60%	60%	100%
MIL001	Millinium Dividend Income Portfolio		70%	70%	100%
MOR001	Morningstar Aus Equities Growth Portfolio		70%	70%	100%
MOR002	Morningstar Aus Equities Income Portfolio		70%	70%	100%
MOR003	Morningstar Aus Equities Balanced Portfolio		70%	70%	100%
ORD001	Ord Minnett Aus Core Equities Portfolio		70%	70%	100%
ORD002	Ord Minnett Aust Emerging Comp Portfolio		60%	60%	100%
ORD003	Ord Minnett Australian Listed Interest Rate Securities Portfolio		75%	75%	100%
ORD004	Ord Minnett Responsible Equities Portfolio		70%	70%	100%
PAM001	AUI Platypus Aus Equities Folio		75%	75%	100%
PEN001	Pengana Aus Equities Core Portfolio		70%	70%	100%
PMC001	Porter Capital ASX200 Prime Momentum Portfolio		70%	70%	100%
PRM001	Prime Value Growth Portfolio		65%	65%	100%
PRM002	Prime Value Imputation Portfolio		65%	65%	100%
RAS001	Ralton Leaders Folio		75%	75%	100%
RAS002	Ralton High Yield Aus Shares Folio		75%	75%	100%
RAS003	Ralton Aus Shares Folio		75%	75%	100%
RAS004	Ralton Smaller Comp Folio		60%	60%	100%
S&P20	S&P/ASX 20 Folio		75%	75%	100%
S&P50	S&P/ASX 50 Folio		75%	75%	100%
SFL001	Selector Aus Equities Portfolio		70%	70%	100%
SFL003	Selector Ethical Portfolio		70%	70%	100%
SFM001	Sigma Aus Equities Folio		70%	70%	100%
SFM002	Sigma Emerging Comp Folio		60%	60%	100%
SFM003	Sigma Select Equities Portfolio		70%	70%	100%

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Separately Managed Accounts

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Code	Security Name	Res	Std Lvr	Div Lvr	Div%
HUB24 Services Pty Ltd					
SGH001	SGH20 Folio		70%	70%	100%
SGH002	SG Hiscock Property Income Folio		70%	70%	100%
SGH003	SGH ICE Folio		60%	60%	100%
TP0001	Three Pillars Ethical Folio		70%	70%	100%
TP0002	Three Pillars Income Folio		75%	75%	100%
TP0003	Three Pillars Leaders Folio		75%	75%	100%
TP0004	Three Pillars Small Comp Folio		60%	60%	100%
UBS001	UBS HALO (High Alpha Long Term Opportunity) Folio		75%	75%	100%
UBS002	UBS Aus Small Comp Folio		70%	70%	100%
UBS003	UBS Aus Property Securities Folio		75%	75%	100%
ZIM001	Zurich Invests Aus Value Share Portfolio		70%	70%	100%
ZIM002	Zurich Invests Aus Property Securities		70%	70%	100%

Investsmart

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
IV001	Investsmart Diversified Income Model		70%	70%	100%
IV002	Investsmart Conservative Model		70%	70%	100%
IV003	Investsmart Balanced Model		70%	70%	100%
IV004	Investsmart Medium Growth Model		70%	70%	100%
IV005	Investsmart High Growth Model		70%	70%	100%
IV006	Investsmart International Equities Model		70%	70%	100%
IV007	Intelligent Investor Australian Growth Mode		70%	70%	100%
IV008	Intelligent Investor Equity Income Model		70%	70%	100%

Linear Asset Man.

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
	Evolve Managed Accounts High Growth		75%	75%	100%
	Linear Evolve Concentrated Growth		75%	75%	100%
	Shaw Private Portfolio		50%	50%	100%
EAPAEUQ	Evans & Partners Australian Equities Growth		70%	70%	100%
EAPAEUQW	Evans & Partners Australian Equities Growth		70%	70%	100%
EAPGLEQ	Evans and Partners Global Equities		70%	70%	100%
EAPINC	Evans and Partners Australian Income Portfolio		75%	75%	100%
EAPINT	Evans and Partners International Focus Portfolio		65%	65%	100%
EAPINTR	Evans and Partners International Focus Portfolio (Retail)		65%	65%	100%
EAPINTW	Evans and Partners International Focus Portfolio (Wholesale)		65%	65%	100%
EAPPDFI	Evans and Partners Diversified Income		80%	80%	100%
EVOASSCB	Adam Smith Smaller Companies Portfolio		60%	60%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Linear Asset Man.					
IAHGP	Ibbotson High Growth Managed Account Portfolio		70%	70%	100%
LAM0003AU	Linear Continuously Protected SMA		80%	80%	100%
LAM0004AU	Continuously Protected S&P/ASX 20 Index		80%	80%	100%
LAM0005AU	Continuously Protected UBS Aus Equity Income		80%	80%	100%
LAM0006AU	Continuously Protected Ralton Leaders Fund		80%	80%	100%
LAMBALA	Multi Manager SMA - Aus Eq. Balanced		75%	75%	100%
LAMGROA	Multi Manager SMA - Aus Eq. Growth		70%	70%	100%
LAMINCA	Multi Manager SMA - Aus Eq. Income		75%	75%	100%
LAMXMDP	S&P/ASX MidCap 50		65%	65%	100%
LAMXMRF	S&P/ASX MidCap Resources		60%	60%	100%
LAMXMTP	S&P/ASX MidCap Industrials		65%	65%	100%
LAMXPJF	S&P/ASX 200 A-REIT		75%	75%	100%
LAMXSIP	S&P/ASX Small Industrials		65%	65%	100%
LAMXSOP	S&P/ASX Small Ordinaries		60%	60%	100%
LAMXSRP	S&P/ASX Small Resources		45%	45%	100%
LAMXTIP	S&P/ASX 100 Industrials		75%	75%	100%
LAMXTLF	S&P/ASX 20 Index		75%	75%	100%
LAMXTRF	S&P/ASX 100 Resources		70%	70%	100%
LAUBDAC	Ausbil Aus Concentrated Equity		75%	75%	100%
LAUBDAE	Ausbil Aus Emerging Leaders		65%	65%	100%
LAUIPCP	Continuously Protected AUI Platypus Aus Equities		80%	80%	100%
LRAMAUSH	Ralton Aus Shares Fund		75%	75%	100%
LRAMHYAS	Ralton High Yield Aus Shares Fund		75%	75%	100%
LRAMLEAD	Ralton Leaders Fund		75%	75%	100%
LRAMSMCO	Ralton Smaller Comp Fund		60%	60%	100%
LUBSAEF	UBS HALO (High Alpha Long Only)		75%	75%	100%
LUBSAIF	UBS Aus Equity Income		75%	75%	100%
LUBSHCP	Continuously Protected UBS High Alpha Long Only (HALO)		80%	80%	100%
LUBSPSF	UBS Property Securities		75%	75%	100%
SPSAEG	Baillieu Holst SPS MP Growth		50%	50%	100%
SPSAEI	Baillieu Holst SPS MP Income		55%	55%	100%

Macquarie Private Portfolio Man.

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
	Amhem Investment Australian Equity		75%	75%	100%
	JBWere Intermediary Growth SMA		75%	75%	100%
	JBWere Intermediary Income SMA		75%	75%	100%
	Morningstar Australian Shares Small Cap SMA		60%	60%	100%

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Leveraged Equities Margin Loan

Separately Managed Accounts

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Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Macquarie Private Portfolio Man.					
	MPS Growth		60%	60%	100%
	MPS High Growth		60%	60%	100%
ABN01	Arnhem Invest Aus Equity		75%	75%	100%
ALT01	MPPM Unlisted Alternative Assets		50%	50%	100%
BAL	MPPM Balanced		70%	70%	100%
BRK01	Brook Aus Equity		75%	75%	100%
CON	MPPM Conservative		75%	75%	100%
CSH01	MPPM Unlisted Cash		75%	75%	100%
DEQ01	Macquarie Personal Portfolio Core Australian Equity		75%	75%	100%
DEQ02	Macquarie Personal Portfolio Income Australian Equity		75%	75%	100%
DEQ05	Macquarie Personal Portfolio Growth Australian Equity		70%	70%	100%
DEQ06	Macquarie Personal Portfolio Core Plus Australian Equity		75%	75%	100%
DEQ08	Macquarie Personal Portfolio Growth ex-20 Australian Equity		70%	70%	100%
DEQ09	Macquarie Personal Portfolio 20 Leaders Australian Equity		75%	75%	100%
DIR01	Macquarie Personal Portfolio Conservative		75%	75%	100%
DIR02	Macquarie Personal Portfolio Balanced		75%	75%	100%
DIR03	Macquarie Personal Portfolio Growth		70%	70%	100%
DIR04	Macquarie Personal Portfolio High Growth		70%	70%	100%
DNR01	Dalton Nicol Reid Aust Equities High Conviction		75%	75%	100%
DNR02	Dalton Nicol Reid Aus Equities Socially Responsible		75%	75%	100%
DNR03	Dalton Nicol Reid Aus Equities Income		75%	75%	100%
EQR01	eQR Securities Core Equities Strategy		75%	75%	100%
EQR02	eQR Securities Concentrated Core Equities Strategy		70%	70%	100%
EQR03	eQR Securities Income Equities Strategy		75%	75%	100%
EQR04	eQR Securities Concentrated Income Strategy		75%	75%	100%
ETF01	MPPM Int. ETFs Portfolios BRIC Tilt		70%	70%	100%
ETF02	MPPM Int. ETFs Portfolios China Tilt		70%	70%	100%
ETF03	MPPM Int. ETFs Portfolios USA Tilt		70%	70%	100%
ETF04	MPPM Int. ETFs Portfolios Emerging Market		70%	70%	100%
FIN01	MPPM Unlisted Fixed Interest		75%	75%	100%
GRO	MPPM Growth		60%	60%	100%
HYP01	Hyperion ASX100 Aus Equities		70%	70%	100%
INT01	MPPM Unlisted Int. Equity		65%	65%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Macquarie Private Portfolio Man.					
MPB01	Macq Portfolio Broking Core Aus Equity		75%	75%	100%
MPB02	Macquarie Portfolio Broking Core + Income		75%	75%	100%
MPB03	Macq Portfolio Broking Core + Growth		75%	75%	100%
MPB04	Macquarie Portfolio Broking Core Balanced		75%	75%	100%
MRS01	Macq Research Strategy Aus Equity		75%	75%	100%
PPM01	MPPM Core Aus Equity		75%	75%	100%
PPM02	MPPM Income Aus Equity		75%	75%	100%
PPM03	MPPM Aus Real Estate Invest Trust (A-REITs)		70%	70%	100%
PPM05	MPPM Growth Aus Equity Portfolio		70%	70%	100%
PPM06	MPPM Core Plus Aus Equity		75%	75%	100%
PPM07	MPPM Aus Diversified Fixed Interest		75%	75%	100%
PPM08	MPPM Growth ex-20 Aus Equity Portfolio		70%	70%	100%
PRP01	MPPM Unlisted Property		70%	70%	100%
SMAANT01S	Antares Core Opportunities SMA		70%	70%	100%
SMAANT02S	Antares Dividend Builder SMA		70%	70%	100%
SMAARN01S	Arnhem Australian Equity SMA		70%	70%	100%
SMADNR01S	Dalton Nicol Reid Australian Equities High Convict		75%	75%	100%
SMADRN03S	Dalton Nicol Reid Australian Equities Income		75%	75%	100%
SMAEVA01S	Evans & Partners Australian Equity Income		75%	75%	100%
SMAEVA02S	Evans & Partners Australian Equity Growth SMA		70%	70%	100%
SMAEVA03S	Evans & Partners Diversified Fixed Income		80%	80%	100%
SMAHYP01S	Hyperion High Conviction Large Cap ASX 300 SMA		70%	70%	100%
SMAHYP02S	Hyperion ASX 100 Australian Equities SMA		70%	70%	100%
SMAIBB01S	Morningstar Australian Shares Core SMA		75%	75%	100%
SMAIBB02S	Morningstar Australian Shares High Yield SMA		75%	75%	100%
SMAIBB03S	Morningstar Australian Share Small Cap SMA		60%	60%	100%
SMAIBB04S	Ibbotson High Growth Plus		70%	70%	100%
SMAIBB05S	Ibbotson High Growth SMA		70%	70%	100%
SMAIBB06S	Ibboston Growth SMA		70%	70%	100%
SMAIBB07S	Ibbotson Balance SMA		75%	75%	100%
SMAIBB08S	Ibboston Conservative SMA		75%	75%	100%
SMAIBB09S	Ibbotson Defensive SMA		75%	75%	100%
SMAJBW01S	JBWere Growth SMA		75%	75%	100%
SMAJBW02S	JBWere Income SMA		75%	75%	100%
SMAJBW03S	JBWere Listed Fixed Income SMA		80%	80%	100%
SMALON01S	Lonsec Australian Equity Core SMA		60%	60%	100%

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Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Macquarie Private Portfolio Man.					
SMALON02S	Lonsec Australian Equity Income SMA		65%	65%	100%
SMAMAQ01S	Macquarie Small Companies SMA		60%	60%	100%
SMAMRS01S	Macquarie Research Strategy Australian Equity		75%	75%	100%
SMAPPM01S	MPPM Core Australian Equity SMA		75%	75%	100%
SMAPPM02S	MPPM Income Australian Equity SMA		75%	75%	100%
SMAPPM05S	MPPM Growth Australian Equity SMA		70%	70%	100%
SMAPPM06S	MPPM Core Plus Australian Equity SMA		75%	75%	100%
SMAPPM07S	MPPM Australian Diversified Fixed Interst SMA		75%	75%	100%
SMAPPM08S	MPPM Growth ex-20 Australian Equity SMA		70%	70%	100%
SMAPPM09S	MPPM 20 Leaders Strategy SMA		75%	75%	100%
SMAPPM10S	MPPM Australian Real Estate Investment Trust AREIT		70%	70%	100%
SMAPRM01S	Prime Australian Equities Income Portfolio		70%	70%	100%
SMAPRM02S	Prime Australian Equities Growth Portfolio		70%	70%	100%
SMAPRM03S	Prime Defensive Income Portfolio		70%	70%	100%
SMAPRM04S	Prime International Growth Portfolio		65%	65%	100%
Navigator Australia Ltd					
JPL0001AU	JBWere Income SMA		75%	75%	100%
JPL0002AU	JBWere Growth SMA		75%	75%	100%
NUN0051AU	Antares Blue Chip Top 20 Model Portfolio		75%	75%	100%
NUN0052AU	Aviva Investors Dividend Builder SMA		70%	70%	100%
NUN0053AU	Perennial Value Shares for Income		75%	75%	100%
NUN0054AU	Aviva Investors Core Opportunities		70%	70%	100%
NUN0055AU	Ausbil Aus Concentrated Equity		75%	75%	100%
NUN0056AU	Goldman Sachs Core Aus Equities		75%	75%	100%
NUN0057AU	Perennial Growth Shares		70%	70%	100%
NUN0058AU	UBS High Alpha Long Only		75%	75%	100%
Octa Phillip Capital Man.					
ACMAST	OPCM Aus Shares Taxable		65%	65%	100%
ACMEO	AC Eclectic Options		40%	40%	100%
ACMMA	OPCM Absolute Return		65%	65%	100%
ACMMC	OPCM Mid Cap Comp		50%	50%	100%
ACMMT	AC Tax Exempt Managed Selection		40%	40%	100%
ACMS	AC Managed Selection Taxable		55%	55%	100%
OPCMPP	OPCM Phillips Private Portfolio		50%	50%	100%
OPCMSC	OPCM Smaller Comp		60%	60%	100%
OPCMSTE	OPCM Aus Shares Tax Exempt		65%	65%	100%
OneVue					

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OneVue					
	ATI Deep Value Mandate		65%	65%	100%
	Ausbil Active Equity Mandate		70%	70%	100%
	Ausbil Emerging Leaders Mandate		60%	60%	100%
	DNR Aus Equities Income		75%	75%	100%
	DNR Aus Equities Socially Responsible		75%	75%	100%
	DNR Aus Listed Property Trust		75%	75%	100%
	GS Intermediary Growth Portfolio Mandate		75%	75%	100%
	JBWere Intermediary Income Fund (GI)		75%	75%	100%
	Lonsec Core Mandate		75%	75%	100%
	Managed Imputation Mandate		70%	70%	100%
	Proactive Portfolios Balanced Mandate		65%	65%	100%
	Proactive Portfolios Growth Mandate		65%	65%	100%
	Proactive Portfolios High Growth Mandate		65%	65%	100%
	Ralton Aus Shares		75%	75%	100%
	Ralton High Yield Aus Shares		75%	75%	100%
	Ralton Smaller Comp		60%	60%	100%
	Renaissance Property Securities Mandate		65%	65%	100%
	SGH20 Portfolio Mandate		70%	70%	100%
	SMA Cash Only Mandate		90%	90%	100%
	SMA Income Plus Mandate		75%	75%	100%
	SMA Managed Selection Mandate		55%	55%	100%
	SMA Tax Exempt Mandate		60%	60%	100%
AD	Adam Smith Small Company Fund SMA (OneVue)		60%	60%	100%
AN	ATI 20 Leaders Income SMA (OneVue)		70%	70%	100%
CC	Clime Concentrated Equities SMA (OneVue)		70%	70%	100%
EG	DNR Aus Equities High Conviction		75%	75%	100%
EL	Lonsec Emerging Leaders SMA (OneVue)		60%	60%	100%
HC	Hyperion High Conviction Large Cap		70%	70%	100%
JF	JBWere Listed Fixed Income SMA (OneVue)		80%	80%	100%
LI	Lonsec Income SMA (OneVue)		75%	75%	100%
OQ	SG Hiscock Concentrated A-REIT SMA (OneVue)		70%	70%	100%
PP	Perpetual Direct Equity Alpha Portfolio		70%	70%	100%
TL	ATI 20 Leaders SMA (OneVue)		70%	70%	100%
UH	UBS HALO SMA (OneVue)		75%	75%	100%
UP	UBS Property Securities SMA (OneVue)		75%	75%	100%
W1	Watershed International		0%	70%	30%
Z1	Watershed Australian Share		0%	70%	50%
Z2	Watershed Income		0%	70%	30%
Z3	Watershed Emerging Leaders		0%	60%	30%

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Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

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Leveraged Equities Margin Loan

Separately Managed Accounts

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
OneVue					
Perpetual Investment Man. Ltd					
SMAPER01S	Perpetual Direct Equity Alpha SMA		70%	70%	100%
Praemium Customised Portfolio Service					
AD0001	Ausbil Dexia Aus Active Equity		75%	75%	100%
AD0002	Ausbil Dexia Aus Emerging Leaders		65%	65%	100%
AE0002	Morningstar Income Equities		75%	75%	100%
AE0003	Morningstar Aus Equities Sustainable		70%	70%	100%
AE0005	Morningstar Core Equities		75%	75%	100%
BB0002	BetaShares U.S. Dollar ETF		65%	75%	50%
BB0003	BetaShares Australian High Interest Cash ETF		75%	75%	100%
BE0001	Benelong ex-20 Australian Equities		65%	65%	100%
BH0001	Baillieu Holst SPS Growth		50%	50%	100%
BH0002	Ballieu Holst SPS Income		55%	55%	100%
BR0001	BlackRock High Conviction Consolidated Aust Share		75%	75%	100%
BR0002	BlackRock Index – Top 20 Portfolio		75%	75%	100%
BR0003	BlackRock Concentrated Aus Share 2		75%	75%	100%
BR0005	BlackRock Equity Yield Focus		75%	75%	100%
BR0007	BlackRock Property Securities Index		75%	75%	100%
BR0008	BlackRock Financials		75%	75%	100%
BR0010	BlackRock Value		75%	75%	100%
BR0011	BlackRock Resources		70%	70%	100%
BR0012	BlackRock 200 Growth		75%	75%	100%
BR0101	iShares Conservative		75%	75%	100%
BR0102	iShares Moderate		75%	75%	100%
BR0103	iShares Balanced		75%	75%	100%
BR0104	iShares Growth		75%	75%	100%
BR0105	iShares Aggressive		75%	75%	100%
BS0001	Burrell Stockbroking Top20		75%	75%	100%
DN0002	DNR Capital Australian Equities Socially Responsible Investments		75%	75%	100%
GO0001	ETFs Physical Gold (GOLD)		60%	60%	100%
IB0007	Morningstar Growth		70%	70%	100%
IS0001	ETF S&P Global 100		75%	75%	100%
IS0002	ETF S&P 500		75%	75%	100%
IS0003	ETF S&P Europe 350		75%	75%	100%
IS0004	ETF MSCI EAFE		75%	75%	100%
IS0005	ETF MSCI Emerging Markets		70%	70%	100%
IS0006	ETF FTSE/Xinhua China 25		70%	70%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Praemium Customised Portfolio Service					
IS0008	iShares MSCI Japan		65%	75%	80%
IS0012	ETF Russell 2000		75%	75%	100%
IS0015	iShares MSCI Australia 200		75%	75%	100%
IS0018	iShares S&P Asia 50 ETF		70%	70%	100%
IS0019	iShares UBS Composite bond Inccx Fund		75%	75%	100%
IS0020	iShares UBS Government Inflation		75%	75%	100%
IS0027	iShares S&P 500 AUD Hedged		65%	75%	80%
LO0001	Lonsec Core		75%	75%	100%
LO0002	Lonsec Income		75%	75%	100%
PE0002	Perennial Value Aus Share		70%	70%	100%
RA0005	Ralton WS Aust Share		75%	75%	100%
RS0005	Russell Australian Select Corporate Bond ETF		65%	75%	50%
SM0001	Smart Investment ASX Top20		75%	75%	100%
SP0001	Shaw Australian Equities - Large Cap		75%	75%	100%
SP0002	Shaw Hybrid Income		75%	75%	100%
ST0001	SPDR S&P/ASX 200		75%	75%	100%
ST0002	SPDR S&P/ASX 200 Listed Property		70%	70%	100%
UB0001	UBS High Alpha Long Term Opportunity ('HALO') Aus Equity		75%	75%	100%
Trust Company					
	Trust IM Joseph Palmer Prop & Infrac Model Strategy		70%	70%	100%
	Trust IM Joseph Palmer S/market Lead Model Strategy		70%	70%	100%
	Trust IM Trust Comp Imputation Model Strategy		70%	70%	100%
Wealth Within Ltd - Global One					
MALON001	Lonsec Australian Equity Core Portfolio		60%	60%	100%
MALON002	Lonsec Australian Equity Income Portfolio		65%	65%	100%
MDLON001	Lonsec Balanced Portfolio (Traditional Assets)		60%	60%	100%
MDLON002	Lonsec Conservative Portfolio (Traditional Assets)		60%	60%	100%
MDLON003	Lonsec Defensive Portfolio (Traditional Assets)		65%	65%	100%
MDLON004	Lonsec Growth Portfolio (Traditional Assets)		55%	55%	100%
MDLON005	Lonsec High Growth Portfolio (Traditional Assets)		50%	50%	100%
MDLON006	Lonsec Balanced Portfolio (Traditional & Alternative Assets)		55%	55%	100%
MDLON007	Lonsec Conservative Portfolio (Traditional & Alternative Assets)		55%	55%	100%

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Leveraged Equities Margin Loan

Separately Managed Accounts

Effective From 31-May-17



The professional's choice

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Wealth Within Ltd - Global One					
MDLON008	Lonsec defensive Portfolio (Traditional & Alternative Assets)		60%	60%	100%
MDLON009	Lonsec Growth Portfolio (Traditional & Alternative Assets)		50%	50%	100%
MDLON010	Lonsec High Growth Portfolio (Traditional & Alternative Assets)		45%	45%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
WealthPortal					
AA	Adam Smith Small Company Fund SMA (WealthPortal)		60%	60%	100%
CL	Clime Concentrated Equities SMA (WealthPortal)		70%	70%	100%
FA	Lonsec Emerging Leaders SMA (WealthPortal)		60%	60%	100%
FI	ATI 20 Leaders Income SMA (WealthPortal)		70%	70%	100%
FL	ATI 20 Leaders SMA (WealthPortal)		70%	70%	100%
FN	Lonsec Income SMA (WealthPortal)		75%	75%	100%
GF	JBWere Listed Fixed Income SMA (WealthPortal)		80%	80%	100%
SC	SG Hiscock Concentrated A-REIT SMA (WealthPortal)		70%	70%	100%
UA	UBS Property Securities SMA (WealthPortal)		75%	75%	100%
UL	UBS HALO SMA (WealthPortal)		75%	75%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Yellow Brick Road					
AY	Adam Smith Small Company Fund		60%	60%	100%
MY	UBS Australian Small Companies		70%	70%	100%
PD	Perpetual Direct Equity Alpha		70%	70%	100%
PF	Lonsec Emerging Leaders		60%	60%	100%
PW	JBWere Listed Fixed Income		80%	80%	100%
R1	YBR Wealth Management Smart CashEX Portfolio		75%	75%	100%
R2	YBR Wealth Management CautiousEX Portfolio		70%	70%	100%
R3	YBR Wealth Management SteadyEX Portfolio		70%	70%	100%
R4	YBR Wealth Management ConfidentEX Portfolio		70%	70%	100%
R5	YBR Wealth Management Go for GrowthEX Portfolio		70%	70%	100%
TY	UBS HALO (High Alpha Long Term Opportunity)		75%	75%	100%
Y1	Lonsec Income		75%	75%	100%
Y2	Proactive Portfolios Conservative		65%	65%	100%
Y3	Proactive Portfolios Income		65%	65%	100%
Y4	Ralton Australian Shares		75%	75%	100%

Code	Security Name	Res	Std Lvr	Div Lvr	Div%
Yellow Brick Road					
Y5	Ralton High Yield Australian Shares		75%	75%	100%
Y6	Ralton Leaders		75%	75%	100%
Y7	Renaissance Property Securities		65%	65%	100%
Y8	SG Hiscock 20		70%	70%	100%
Y9	UBS Australian Property Securities		75%	75%	100%
YA	ATI 20 Leaders Income		70%	70%	100%
YB	Proactive Portfolios Balanced		65%	65%	100%
YBR1	YBR Wealth Management Smart CashMF Portfolio		75%	75%	100%
YBR2	YBR Wealth Management CautiousMF Portfolio		70%	70%	100%
YBR3	YBR Wealth Management SteadyMF Portfolio		70%	70%	100%
YBR4	YBR Wealth Management ConfidentMF Portfolio		70%	70%	100%
YBR5	YBR Wealth Management Go for GrowthMF Portfolio		70%	70%	100%
YC	SG Hiscock Concentrated A-REIT		70%	70%	100%
YD	ATI Balanced Growth		65%	65%	100%
YE	ATI Income Plus		70%	70%	100%
YF	ATI ShareInvest Imputation		65%	65%	100%
YG	JBWere Intermediary Growth		75%	75%	100%
YH	Proactive Portfolios High Growth		65%	65%	100%
YI	ATI Global Equities		65%	65%	100%
YJ	Ausbil Active Equity		70%	70%	100%
YK	Ausbil Emerging Leaders		60%	60%	100%
YL	ATI 20 Leaders		70%	70%	100%
YM	Ralton Smaller Companies		60%	60%	100%
YN	Clime Concentrated Australian Equities Portfolio		70%	70%	100%
YO	DNR Capital Australian Equities High Conviction		75%	75%	100%
YP	ATI Property Securities		65%	65%	100%
YQ	DNR Capital Australian Equities Income		75%	75%	100%
YR	Proactive Portfolios Growth		65%	65%	100%
YS	DNR Capital Australian Equities Socially Responsible		75%	75%	100%
YT	DNR Capital Australian Listed Property Trust		65%	65%	100%
YV	ATI Deep Value		65%	65%	100%
YW	Hyperion High Conviction Large Cap		70%	70%	100%
YX	JBWere Intermediary Income		75%	75%	100%
YY	Lonsec Core		75%	75%	100%

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Leveraged Equities Margin Loan

Separately Managed Accounts - Line by line LVR

Effective From 31-May-17



Code	Security Name	Res	Std Lvr	Div Lvr	Div%
HUB24 Services Pty Ltd					
COU001	Privilege Conservative Portfolio				
COU002	Privilege Balanced Portfolio				
COU003	Privilege Growth Portfolio				
COU004	Privilege High Growth Portfolio				
COU005	Privilege High Growth Plus Portfolio				
COU006	Privilege Defensive Portfolio				
COU007	Privilege Diversified Income Portfolio				
GPS001	CARE Core Conservative Portfolio				
GPS002	CARE Core Moderate Portfolio				
GPS003	CARE Core Balanced Portfolio				
GPS004	CARE Core Growth Portfolio				
GPS005	CARE Core High Growth Portfolio				
GPS006	CARE Active Portfolio				
GPS007	CARE Reserves Portfolio				
GPS008	CARE Enhanced Australian Equity Portfolio				
GPS009	CARE Enhanced International Equity Portfolio				

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Leveraged Equities Margin Loan

Wraps/Master Trusts/Platforms

Effective From 31-May-17



Provider	Platform	Res	Std Lvr	Div Lvr	Div%
AMP Capital Investors					
	AMP Flexible Lifetime Invests				
	AMP Personalised Portfolio				
	Generations Investment Portfolio				
	iAccess				
	MyNorth Investment				
	North				
	Summit Money Master				
	Summit Money Master Portfolio Service for Invests				
Asgard					
	Asgard Elements		70%	70%	
	Mercer Portfolio Service				
	PortfolioCare Elements				
	PortfolioCare Master Fund				
Beacon					
	Beacon Managed Funds & Share Service				
	Beacon Managed Profiles & SMA - Funds				
Capricorn					
	Capricorn Portfolio Administration Service				
Colonial First State Investments Ltd					
	Colonial First State FirstChoice				
	Colonial First State FirstWrap (Avanteos)				
Equity Trustees Ltd					
	Freedom of Choice Portfolio Service				
HUB24 Services Pty Ltd					
	HUB 24 Portfolio Service				
IOOF Global One Ltd					
	Global Invest Solutions (ex Skandia)				
	IOOF Portfolio Service Invests				
	One Invest Solutions (ex Skandia)				
	Pursuit Core Invest Service				
	Pursuit Select Invest Service				
	WS Invest Solutions (ex Skandia)				
JBWere Ltd					
	JBWere Multi-Asset				
Linear Asset Man.					
	Anchor Managed Accounts				
	BDO Private Wealth Service				

Provider	Platform	Res	Std Lvr	Div Lvr	Div%
Linear Asset Man.					
	Linear Continuously Protected SMA				
Macquarie					
	Macquarie Private Portfolio Management (MPPM)				
	Macquarie Vision				
	Macquarie Wrap - Macquarie Invest Accumulator (MIA)				
	Macquarie Wrap - Macquarie Invests Manager (MIM)				
	Managed Portfolio Service (MPS)				
MLC					
	MLC MK Inv Service				
	MLC MK Inv Service Fundamentals				
Navigator Australia Ltd					
	Access Invest				50%
	DPM Invest Service				
	FC One Invest Builder				
	My Blueprint Invest Plan				
	Navigator Personal Invest Plan				
	Navigator PremiumChoice Invest Service				
	Portfoliofocus - Premium Invest Service				
	St Andrews Invest Plan				
Netwealth					
	Netwealth Wrap Service				
Oasis					
	Aspire Invest Service				
	Avenue Portfolio Services				
	Compass Invest Service				
	Dominion Portfolio Services				
	FSP Prestige Plus				
	Imagine Wealth Invest Services				
	Make a Choice Invest Services				
	Matrix Portfolio Services				
	Mentor Portfolio Services				
	Portfolio Focus Invest Services				
	QWealth Invest Services				
	Strategy Portfolio Services				
	Voyage Invest Service				
	Wealthtrac Portfolio Services				

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Leveraged Equities Margin Loan

Wraps/Master Trusts/Platforms

Effective From 31-May-17



Provider	Platform	Res	Std Lvr	Div Lvr	Div%
OneVue					
	Accountable				
	ALTUS Exchange				
	Brightday				
	OneVue				
	OneVue Private (previous Direct Portfolio)				
	PUMA				
	Super Prophets				
	UMA Select				
	Wealth Pathway				
	Wealth Portal				
Ord Minnett Man. Ltd					
	Ord Prime Portfolio				
Perpetual Investment Man. Ltd					
	Perpetual Wealth Focus				
Powerwrap					
	Powerwrap				

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