

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

Fee Reduction

As highlighted within our offers page, most margin loans typically pay an adviser a trail commission of between 0.3%-0.7%pa. Applications lodged through Wealth Focus receive a rebate enhancing the interest rate you pay.

How to Apply

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

Then mail the completed application directly to us.

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

Wealth Focus Pty Ltd
Reply Paid 760
Manly
NSW 1655

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

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

Regards

Suliaman Ravell
Managing Director



Requirements for verifying your identity under the new Anti Money Laundering (AML)/Counter Terrorism Financing (CTF) Act

The new AML/CTF Act came into effect on the 12th December 2007. All financial planning and fund management companies are now required to collect, verify and store specific customer information before arranging certain services such as managed investments for a client. It is designed to prevent, detect and protect Australian business from money laundering and the financing of terrorist activities.

We are currently in a transition phase and as such whilst most companies will not accept any new business without a person identity being verified, there are a number that still do not. To avoid confusion, we request that all new applications are sent with 'certified documentation'.

We've found that the easiest way to provide the required documentation is to have a copy of your driving licence or passport certified by Australia Post or a Justice of the Peace (please see following page for a full list of individuals that can certify documentation).

Once this has been completed, under the current requirements we will not require you to send identification again.

What you need to do

You will need to enclose a certified piece of photographic evidence or one piece of primary non-photographic evidence and one piece of secondary evidence (please refer to the Identification Form for document requirements), with your application form and post to us at the following address

Wealth Focus Pty Ltd

Reply Paid 760

Manly

NSW 1655

Please do not send us original driving licences or passports as these can very easily get lost in the post. Copies of documents can be certified by an authorised individual, they will need to sight and verify that the copy is a 'certified true copy', sign, date, print their name and list their qualification.

ANTI-MONEY LAUNDERING REQUIREMENT FOR NEW APPLICATIONS
IDENTIFICATION FORM
INDIVIDUALS & SOLE TRADERS

GUIDE TO COMPLETING THIS FORM (MUST BE INCLUDED WITH ALL NEW APPLICATIONS)

- Complete one form for each applicant. Complete all applicable sections of this form in **BLOCK LETTERS**.
- Please contact us on 1300 55 98 69 if you have any queries.
- If you wish to apply in the name of a super fund, trust or company, please contact us for an alternative identification form.

SECTION 1A: PERSONAL DETAILS

Surname

Date of Birth dd/mm/yyyy

Full Given Name(s)

Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

COMPLETE THIS PART IF INDIVIDUAL IS A SOLE TRADER

Full Business Name (if any)

ABN (if any)

Principal Place of Business (if any) (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Who can verify customer identity documents?

Please find below a list of all the Approved Individuals that can certify documents:

- **A Justice of the Peace**
- **An agent of the Australian Postal Corporation** who is in charge of an office supplying postal services to the public, or a permanent employee with more than two years continuous service (who is employed in an office supplying postal services to the public)
- A notary public (for the purposes of the Statutory Declaration Regulations 1993)
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- A judge, magistrate, registrar or deputy registrar of a court
- A chief executive officer of a Commonwealth Court
- A police officer
- An Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer or finance company officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having two or more continuous years of service with one or more licensees, and
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with more than two years continuous membership.

VERIFICATION PROCEDURE

Attach a certified copy of the ID documentation used as proof of identity. ID enclosed should verify the **applicant's** full name; and **EITHER** their date of birth or residential address.

- Complete Part I (or if the individual does not own a document from Part I, then complete either Part II or III.)
- Contact your licensee if the individual is unable to provide the required documents.

PART I – ACCEPTABLE PRIMARY ID DOCUMENTS

Tick ✓	Select ONE valid option from this section only
<input type="checkbox"/>	Australian State / Territory driver's licence containing a photograph of the person
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding 2 years is acceptable)
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person*

PART II – ACCEPTABLE SECONDARY ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	Select ONE valid option from this section
<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Health card issued by Centrelink
Tick ✓	AND ONE valid option from this section
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. <i>Block out the TFN before scanning, copying or storing this document.</i>
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
<input type="checkbox"/>	If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding 3 months; and contains the name and residential address; and records the period of time that the individual attended that school

PART III – ACCEPTABLE FOREIGN ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	BOTH documents from this section must be presented
<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it issued and the individual's date of birth*
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued*

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



nab

NAB Margin Lending

Application for
use by authorised
financial advisers

Dealer Group: Wealth Focus Pty Ltd

PO Box 760

Manly

NSW 1655

Tel 1300 55 98 69

Risk Disclosure Statement

There are risks associated with using a NAB Margin Lending Facility to borrow on the security of *stocks* and *managed fund investments*. You should be aware of these risks before you enter into a NAB Margin Lending Facility. We have described some of these risks in the following paragraphs.

You should also carefully consider the Facility Terms as they contain important information regarding the terms and conditions that will apply to your NAB Margin Lending Facility and will help you understand this Risk Disclosure Statement.

Terms that are defined in the Facility Terms in italics have the same meaning in this statement.

We strongly recommend that you obtain independent professional advice as to the suitability of margin lending for you and the risks involved before you enter into a NAB Margin Lending Facility. We have not in any way considered the suitability of margin lending for you and you should not infer that we are providing personal investment or tax advice in making the *facility* available to you.

1. Borrowing on the security of *stocks* or *managed fund investments* exposes you to the volatility of the share market. If there is a decrease in the value of *stocks* or *managed fund investments* that you have borrowed against, your financial position may be significantly affected.

We may make a *margin call* if a fall in the value of *stocks* or *managed fund investments* in your portfolio causes the *current LVR* to be equal to or greater than the *margin call LVR* at that time.

It is important to note that *stocks* or *managed fund investments* other than *approved stocks* and *approved managed fund investments* will have a *security ratio* of zero.

If we make a *margin call* you may be required to provide additional security or funds on short notice (in many cases, by 2 p.m. on the business day after the *margin call* is made).

Unless you provide us with additional security or funds so that the *current LVR* is less than the *base LVR* by the *margin call deadline* we may sell some of your or the *guarantor's* (if any) *secured property* to meet the *margin call*.

2. There may also be circumstances where we require you to repay all of what you owe us. For example, we may require this if:
 - (a) you do not satisfy a *margin call*;
 - (b) any event occurs which in our opinion may materially affect your or the *guarantor's* (if any) ability to meet your or their obligations under the *facility*.

We may also require you to repay all of what you owe us at any time if we give you 5 business days notice.

There are other circumstances in which we can ask you to pay us all of what you owe us. You should familiarise yourself with these. (See clauses 10.2, 10.3 and 25.1 of the Facility Terms.)

3. In some cases, the value of *stocks* and *managed fund investments* that you have provided as *security*, may not be sufficient to repay the amount that you owe us. We may recover the remainder of what you owe us from you or the *guarantor* (if any) personally. We assign to each *stock* and *managed fund investment* a *security ratio*. The *security ratio* of a *stock* or *managed fund investment* is a percentage determined by us which reflects the amount that we may be prepared to lend against that *stock* or *managed fund investment*. The *security ratio* that we assign to a *stock* or *managed fund investment* is not an indication by us as to the suitability of that *stock* or *managed fund investment* to form part of your portfolio or the financial prospects of that *stock* or *managed fund investment*. We may change the *security ratio* that we assign to a particular *stock* or *managed fund investment* in your portfolio at any time. This may cause a *margin call*.
4. If you are intending to go away or will not be contactable for a length of time, you should make arrangements with us (for example, provide us with additional security) to reduce the risk of a *margin call* being made. In any case, if you cannot be contacted for a length of time, you should give us the name and contact details of a person who is able to be contacted in your absence and who is authorised by you to respond to a *margin call*. We will sell some of your *secured property* if you fail to meet the *margin call*, even if you or your representative have not received notice of the *margin call*.
5. Gearing of your investments can magnify the gains and losses in the value of your portfolio. You should discuss with your financial or tax adviser whether gearing your investment is appropriate for you. If you do gear your investments you should be aware that you may not have received the income or the benefit of any tax deductions at the time you are required to pay interest owing. You should ensure that you always have adequate income, resources or borrowing capacity under the *facility* to meet any interest payments.
6. All *stocks* and *managed fund investments* that you or the *guarantor* (if any) have provided as security for your obligations under the margin lending *facility* or that you buy using funds advanced to you under the *facility* are mortgaged to us. Under the terms of the mortgage, all dividends, interest, allotments, offers, benefits, privileges, rights, bonuses, distributions or rights to take up *stocks* or *managed fund investments* are mortgaged to us and we must agree before you have access to these rights. If a default event occurs, we may sell the *stocks* or *managed fund investments* and keep that portion of the proceeds that you owe us. We will not release any mortgage you or the *guarantor* (if any) have given us under the *facility* until no amount is owing to us in connection with the *facility* by you or the *guarantor* (if any).
7. If you are borrowing through a company, each director of the company will be required by us to give us a *guarantee* of the company's obligations under the *facility*. This means that each director is personally liable for the company's obligations and individually bears all of the risks outlined above. Under the terms of the *guarantee*, we do not have to proceed against the company first before we can enforce our rights against directors.
8. We may pay commission to any person we choose (including any financial adviser or planner, any broker and any of our related entities). The payment of that commission is not an endorsement by us of that person and we do not, in any circumstances accept responsibility for any statement, act or omission of them, except where required by law.

In this Application, 'Facility Terms' means the terms and conditions of the NAB Margin Lending Facility Terms accompanying this Application, and 'NAB' means National Australia Bank Limited.

If you do not have a copy of the Facility Terms, please contact NAB Margin Lending on **1300 135 145**.

How to complete this Application

Before completing this Application, please ensure your client has:

1. read and understood the Facility Terms and the Product Disclosure Statement for the *cash management account*.
2. read and understood the Risk Disclosure Statement in this Application.

Note: Terms which are defined in the Facility Terms have the same meaning in the Application.

Use the Application checklist below to ensure you have provided us with all the essential information. Any incomplete information could delay the establishment of your Facility. Please note that all applications are subject to approval.

A – Mandatory

If your client is: (please tick)	Sections to complete (please tick)	Sections to sign (please tick)	What to include with the application (please tick)	Establishment Fee* (please tick)
<input type="checkbox"/> An Individual/Joint Applicant	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D	<input type="checkbox"/> F Parts A and B	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
<input type="checkbox"/> A Company Applicant (All directors must act as Guarantors)	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D <input type="checkbox"/> Attachment 7	<input type="checkbox"/> F Part B	<input type="checkbox"/> N/A	<input type="checkbox"/> \$150
<input type="checkbox"/> All directors of a Company Applicant	<input type="checkbox"/> Attachment 4 Part A	<input type="checkbox"/> Attachment 4 Parts B1, B2 and C	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
<input type="checkbox"/> A Guarantor(s)	<input type="checkbox"/> Attachment 4 Part A	<input type="checkbox"/> Attachment 4 Parts B1, and C	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
<input type="checkbox"/> A Trustee Applicant	<input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/> F Part B	<input type="checkbox"/> A certified copy of the trust deed including all amendments	<input type="checkbox"/> \$150 (Individual) <input type="checkbox"/> \$300 (Company)
<input type="checkbox"/> A Company Guarantor(s)	<input type="checkbox"/> Attachment 4 Part A	<input type="checkbox"/> Attachment 4 Part B1	<input type="checkbox"/> N/A	<input type="checkbox"/> \$150

All applicants and guarantors must read Section E

B – Additional instructions

If your client is: (please tick)	Sections to complete (please tick)
<input type="checkbox"/> Nominating a Broker	<input type="checkbox"/> D <input type="checkbox"/> Attachment 7 (if more than one)
<input type="checkbox"/> Transferring shares/managed funds	<input type="checkbox"/> Attachment 1
<input type="checkbox"/> Refinancing an existing margin loan	<input type="checkbox"/> Attachment 1
<input type="checkbox"/> Establishing Instalment Gearing	<input type="checkbox"/> C <input type="checkbox"/> Attachment 2
<input type="checkbox"/> Paying interest from a nominated bank account	<input type="checkbox"/> Attachment 3
<input type="checkbox"/> A new client to the NAB	<input type="checkbox"/> Attachment 6
<input type="checkbox"/> Authorising another person to operate the Facility on their behalf	<input type="checkbox"/> Attachment 7
<input type="checkbox"/> Providing third party security	<input type="checkbox"/> Attachment 4
<input type="checkbox"/> Providing us with their Tax File Number	<input type="checkbox"/> Attachment 5
<input type="checkbox"/> A Guarantor providing us with their Tax File Number	<input type="checkbox"/> Attachment 5

Note: All applicants and *guarantors* residing in Tasmania are subject to a State Government charge of \$90.50 to cover stamping and registration of the Power of Attorney.

*If a cheque is not received from an applicant or *guarantor*, we will debit the applicant's *loan account* or *cash management account*. This fee is refundable in the event the application is not accepted by us.

Please forward this completed Application together with a cheque made payable to NAB Margin Lending for any establishment fee to:

NAB Margin Lending
Reply Paid 1650
MELBOURNE VIC 3001

If you have any queries, please contact us on **1300 135 145**, 8.30am to 5.30pm EST Monday to Friday.

Section A Applicant details

First applicant

Title	Surname	First given name	Second given name	Date of birth
				/ /

Residential address

Postcode

Postal address – if different to residential address

Postcode

Contact details

Home telephone number	Home facsimile number	Mobile
()	()	
Email address	Work telephone number	Work facsimile number
	()	()

Employment details

Occupation	Employer name

Employer address

Postcode

Second applicant

Title	Surname	First given name	Second given name	Date of birth
				/ /

Residential address

Postcode

Postal address – if different to residential address

Postcode

Contact details

Home telephone number	Home facsimile number	Mobile
()	()	
Email address	Work telephone number	Work facsimile number
	()	()

Employment details

Occupation	Employer name

Employer address

Postcode

Is either applicant an employee of NAB or any of its subsidiaries?

Yes – give details Employee number No

Does either applicant have a NAB Choice Package?

Yes No

Does either applicant have a NAB Private Tailored Package?

Yes No

Does either applicant have a Portfolio Package?

Yes No

Dealer Group: Wealth Focus Pty Ltd
PO Box 760
Manly
NSW 1655
Tel 1300 55 98 69

Company applicant (also complete Attachment 7)

Company name

_____ ABN

Registered address

_____ Postcode

Postal address – if different to registered address

_____ Postcode

Contact name (same as nominated in Attachment 7)

Office telephone number

() _____

Office facsimile number

() _____

Full name(s) of all Directors

Full name of Secretary

Trust applicant

Please complete the trustee’s details at the beginning of this section and include a certified copy of the trust deed (including all amendments) with this Application.

Name of Trust

Section B Facility details

Requested facility limit

\$ _____

The minimum *facility limit* for a fixed rate *loan* or a variable rate *loan* is \$20,000. If you are applying for a combined fixed rate and variable rate *loan*, the fixed rate component must be a minimum of \$20,000. Fixed rate *loans* are fully drawn down on approval.

Type of loan

Note: Total value of the amounts below must not exceed the requested *facility limit*.

Variable Rate \$ _____

Fixed Interest Rate Monthly in Arrears \$ _____

Term of Loan

1 year 2 years 3 years 4 years 5 years

Fixed Interest Rate Annually in Advance \$ _____

Term of Loan

1 year 2 years 3 years 4 years 5 years

Is this facility to be established as Instalment Gearing?

Yes – complete Section C No

Interest Payment

Would you like interest:

Capitalised (cannot be selected when applying only for a fixed rate *loan*)

Debited to a *cash management account* established as part of this Facility (if applying only for a fixed rate *loan*)

Debited to a nominated bank account. Complete Attachment 3 – Direct Debit Request: Interest Payment and other Fees and Charges

Refinance existing margin lending facility

Are you refinancing from another margin lender?

Yes – complete Attachment 1 – Transfer/Refinance Instructions No

Section C Instalment Gearing

Only complete this section if you wish to establish Instalment Gearing.

Investment Instructions

Your monthly *instalments* commence the month following approval (the *initial advance* is made on approval). Alternatively, please nominate the month you wish to commence. ³

Which managed fund(s) do you wish to invest in (this includes any existing managed funds you may have)?

Name of Managed Fund	Initial Instalments ¹		Monthly Instalments ^{1 & 3}		New Managed Fund ⁴	Existing Managed Fund ⁵
	Initial Equity Contribution No minimum ²	Initial Advance Minimum amount of \$5,000	Monthly Equity Contribution Minimum amount of \$250 Complete Attachment 2	Monthly Loan Component Minimum amount of \$500		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total .	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		

1. Fund Managers may impose investment minimums; please check the current offer document or contact the relevant fund manager(s). NAB Margin Lending minimums still apply. Please note your *initial advance* investment will be made upon approval.
2. Your *initial equity contribution* can be provided by cheque, direct debit from your nominated account (complete Attachment 2) or *approved managed fund/shares* (complete Attachment 1).
3. The monthly *loan components* will be processed on or about the 15th day of the month and *monthly equity contributions* on or about the 10th day of the month. The date the investment occurs however, will be determined by the relevant fund manager.
4. New Managed Fund Investments: attach a completed and signed application from the relevant managed fund offer document.
5. Existing Managed Fund Investments: attach a copy of the most recent unitholder statement.

Section D Financial Adviser/Broker details

Part A - Financial Adviser details

You authorise us to take instructions from this financial adviser on your behalf.

Contact name

Company name

Licensed dealer group (if applicable)

Address

Work telephone number

Work facsimile number

Mobile

Email address

Trading account number (if applicable)

Do you permit your Financial Adviser to access your *facility* details via the internet? Yes No
and receive regular statements of your *facility*? Yes No

Adviser stamp
Dealer Group:
Wealth Focus Pty Ltd
PO Box 760
Manly
NSW 1655
Tel 1300 55 98 69

Adviser Declaration

In respect of the applicant(s) whose signature(s) appear in Section F (Declaration and Signature), I declare that I have met all Dealer Standard requirements, including collection of personal and financial details, assessment of debt servicing capacity and preparation of a detailed financial plan.

Adviser signature

Adviser full name (BLOCK LETTERS)

Date

Part B - Broker details

You authorise the broker whose name appears below to request us to provide funds, *stocks* or *managed fund investments* (in accordance with clause 56.2 of the Facility Terms) to enable us to settle transactions undertaken by the broker on your behalf.

Contact name

Company name

Address

Postcode

Section E Power of Attorney

This power of attorney is given by each Client and Guarantor (each of whom is called 'Principal').

1. The Principal appoints each employee of National Australia Bank Limited ABN 12 004 044 937 ('NAB') and any related body corporate of NAB (as defined by the Corporations Act), whose title is or includes the word 'Manager' ('Attorneys') jointly and each of them severally to be the Principal's attorneys.
2. The Attorneys may do in the name of the Principal and on the Principal's behalf everything necessary or expedient to:
 - (a) execute and deliver any NAB Margin Lending Facility Terms between NAB, National Margin Services Pty Ltd ABN 81 088 233 872, NMS Nominees Pty Ltd ABN 62 088 233 792 and the Principal as a client, or if the Principal is a Guarantor, as a Guarantor; and
 - (b) complete blanks and make amendments, alterations and additions to the documents described in (a) considered necessary or desirable by the Attorneys (including, without limitation, changes to parties); and
 - (c) execute and deliver any other documents or do any other acts which are referred to in the documents described in (a) or which are ancillary or related to them or the transactions contemplated by them, in the absolute discretion of the Attorneys; and
 - (d) appoint one or more substitute attorneys to exercise, or delegate to one or more sub-attorneys the power to exercise, one or more of the powers given to the Attorneys, and to revoke any of those appointments, and in this power of attorney, 'Attorneys' includes a substitute attorney and sub-attorney appointed under this clause; and
 - (e) stamp and register this power of attorney.
3. The Attorneys may do any of these things despite the fact that a document they execute in the exercise of their powers itself contains a power of attorney or appointment of an attorney or agent for any purpose whatsoever.
4. The Principal declares that all acts, matters and things done by the Attorneys in exercising powers under this power of attorney will be as good and valid as if they had been done by the Principal and agrees to ratify and confirm whatever the Attorneys do in exercising powers under this power of attorney.
5. The Principal indemnifies each of the Attorneys against liability, loss, costs, charges or expenses arising from the exercise of powers under this power of attorney.
6. The Principal declares that a person (including, but not limited to, a firm, body corporate, unincorporated association or authority) who deals with any of the Attorneys in good faith may accept a written statement signed by any of the Attorneys to the effect that this power of attorney has not been revoked as conclusive evidence of that fact.
7. The Principal declares that the Principal and a person (including, but not limited to, an executor, administrator, successor, substitute or assign) claiming under the Principal are bound by anything the Attorneys do in exercising powers under this power of attorney.
8. The Principal declares that this power of attorney is given for valuable consideration and is given by way of security to secure the performance of obligations owed by the Principal to NAB and is irrevocable for so long as any of those obligations remain undischarged, unless NAB consents to its revocation.
9. The Attorneys are expressly authorised to do any act as a result of which a benefit may be conferred on the Attorneys, NAB, any related body corporate of NAB or any of them.

Section F Declarations and Signatures

Part A - Business Purpose Declaration - Individual/Joint Applicants only

I/We declare that the credit to be provided to me/us by National Australia Bank Limited is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature – first applicant

Full name (BLOCK LETTERS)

Date

Signature – second applicant

Full name (BLOCK LETTERS)

Date

Section F Part B - Acknowledgement and Signatures

I/We apply for a NAB Margin Lending Facility with National Australia Bank Limited ('NAB'), National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees').

By executing this Application, I/we, the client grant the power of attorney contained in this Application as Principal authorising each Attorney, among other things, to execute the Facility Terms. I/We acknowledge having read and understood the Facility Terms and the Product Disclosure Statement for the *cash management account* and the Risk Disclosure Statement.

By executing this Application, where I/we have also completed any of Attachment 3 – Instalment Gearing Direct Debit Request and/or Attachment 4 – Direct Debit Request:

- I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between NAB and us as set out in this *Direct Debit Request* and in the *Direct Debit Request Service Agreement* in the Facility Terms; and
- I/we make the declarations that:
 - this *Direct Debit Request* authorises NAB to instruct the financial institution to debit the account (as described) on the applicant(s) behalf;
 - all information given to NAB is accurate and not misleading and that the applicant(s) is aware that NAB is relying on it; and
 - the applicant(s) will not alter the direct debit arrangements (including closing or changing the account described) set out in the *Direct Debit Request* without notifying NAB at least 14 days prior to the next *debit day* due date.

I/We consent to:

- NAB providing information to third parties as contemplated by clause 58.1 of the Facility Terms.
- NAB giving to an existing *guarantor* or a potential *guarantor*, information or a credit report containing information about me/us, for the purpose of that potential guarantor deciding whether to act as *guarantor*, and keeping the existing *guarantor* informed about the *facility*. This information may include anything about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act or must disclose under the Code of Banking Practice and includes a credit report.
- NAB giving information about me/us to a credit reporting agency to seek access to consumer credit report containing information about me/us, for the purpose of assessing my/our application for commercial credit. This information is limited to:
 - identity particulars (my/our name, sex, address (and the previous two addresses), date of birth, name of employer, and driver's licence number); and
 - my/our application for credit or commercial credit and the fact that I/we have applied for credit and the amount.
- NMS, Nominees and NAB providing other organisations within the NAB Group with my/our details and with financial information about me/us for the purposes of management of the provision by NMS and NAB of services to me/us.

I/We acknowledge that:

- I/We have not been given or relied upon any legal or tax advice from NAB, or advice from NAB as to the suitability of this product for me/us.
- I/We have not been given or relied upon any financial advice or recommendation about any specific *stock* or *managed fund investment* from NAB, except as part of a full written financial plan prepared by NAB.
- NAB has recommended to me/us that I/we seek independent legal, tax and financial advice on the suitability of this product for me/us.
- **NMS and Nominees are wholly owned subsidiaries of NAB. NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer**

Signed Sealed and Delivered by the Applicant

Individual/Joint Applicants

Signature – first applicant

Full name (BLOCK LETTERS)

Date

Signature – second applicant

Full name (BLOCK LETTERS)

Date

Company Applicant

Executed by

*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director, Secretary or Sole Director and Sole Company Secretary)

Date

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director or Secretary)

Date

*If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the Application should be signed by two directors or a director and company secretary.

Attachments	Page
1. Transfer/Refinance Instructions	8
<ul style="list-style-type: none"> • If your client wishes to refinance their existing margin loan from another lender to NAB, please provide all necessary details. • Please provide details of any existing shares/managed funds that your client or their <i>guarantor</i> are intending to provide as security for their NAB Margin Lending Facility. 	
2. Instalment Gearing Direct Debit Request – Initial and Monthly Equity Contributions	10
<ul style="list-style-type: none"> • Only complete if your client is applying for Instalment Gearing. • This instruction gives the authority to NAB Margin Lending to debit your client’s nominated bank account for all equity contributions relating to their Instalment Gearing. 	
3. Direct Debit Request – Interest Payment	11
<ul style="list-style-type: none"> • If your client would like their interest paid from a nominated bank account, please provide the necessary details. 	
4. Guarantor(s)	12
<ul style="list-style-type: none"> • If your client is intending to lodge security that is in the name of a third party, that third party must agree to provide a <i>guarantee</i>, by completing this attachment. • If the borrower is a company, all directors must become <i>guarantors</i>, by completing this attachment. • If any of the <i>guarantors</i> are not existing NAB clients, Attachment 6 – Identification Reference for a Signatory to an Account must be completed for each new <i>guarantor</i>. 	
5. Tax File Number Notification	17
<ul style="list-style-type: none"> • To be completed by all clients and/or <i>guarantors</i> wishing to provide their tax file number. 	
6. Identification Reference for a Signatory to an Account (s21 form)	18
<ul style="list-style-type: none"> • If your client or any nominated <i>Authorised Representative</i> is not an existing NAB client, this Attachment must be completed. A separate s21 form must be completed for each new client or <i>Authorised Representative</i>. 	
7. Authorised Representative (must reside in Australia)	20
<ul style="list-style-type: none"> • Company applicants or individual applicants residing overseas must appoint at least one person who will be the contact person and operate the Facility on behalf of the applicant. • If your client is an individual or joint applicant they may wish to appoint an <i>authorised representative</i> to operate the Facility on their behalf. • Your client can appoint you (ie their financial adviser) to be an <i>authorised representative</i>. 	

Issuer Sponsored Shares (attach copies of most recent issuer sponsored statements)

Transfer securities listed below from the Issuer to National Margin Services Pty Ltd (ABN 81 088 233 872)

Security name	Quantity	Security Reference Number (SRN)

Managed Funds (attach copies of most recent unit holder statements)

Transfer Managed Fund Investments listed below to NMS Nominees Pty Ltd (ABN 62 088 233 792)

Name of Fund Manager and Fund	Number of units	Investor number

Signature(s)

I/We (or acting in capacity as Company Directors or trustee of a Trust) authorise the transfer of shares listed to National Margin Services Pty Ltd, and the *managed fund investment(s)* to NMS Nominees Pty Ltd, as required. I/We also authorise National Australia Bank Limited to pay out any outstanding loan against these shareholdings or managed fund holdings (if any).

Note: If you are transferring your entire share portfolio and HIN to National Margin Services Pty Ltd, by authorising the *transfer* your *sponsorship agreement* with the existing broker/margin lender will cease.

Signed Sealed and Delivered by the Applicant

Individual/Joint Applicants

Signature first applicant

Full name (BLOCK LETTERS)

Date

Signature second applicant

Full name (BLOCK LETTERS)

Date

Company Applicant

Executed by

*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director, Secretary or Sole Director and Sole Company Secretary)

Date

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director or Secretary)

Date

* If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the Application should be signed by two directors or a director and company secretary.

Attachment 2

Instalment Gearing Direct Debit Request – Initial and Monthly Equity Contributions

Please read the Direct Debit Request Service Agreement contained in the Facility Terms before completing this form.

Request and Authority to debit the account named below to pay National Australia Bank Limited.

By completing this Direct Debit Request, the applicant(s) requests and authorises National Australia Bank Limited (the User) (User ID number 153106) to arrange for *initial equity contributions* and *monthly equity contributions* (as defined in the NAB Margin Lending Facility Terms) to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the *Direct Debt Request Service Agreement* and the applicant(s) instructions provided below.

Name and address of financial institution at which account is held

Name of financial institution

Address of financial institution

Postcode

Details of account to be debited

Name of account

BSB number

Account number

Direct Debit Details

The first debit may be made in (insert month only)

The above account may be debited for (tick relevant boxes):

- initial equity contribution
 monthly equity contribution

◀ Please ensure that this month coincides with your investment instructions outlined in Section C of this Application.

Attachment 3

Direct Debit Request – Interest Payment and Other Fees and Charges

Please read the Direct Debit Request Service Agreement contained in the Facility Terms before completing this form.

Request and Authority to debit the account named below to pay National Australia Bank Limited.

By completing this Direct Debit Request, the applicant(s) requests and authorises National Australia Bank Limited (the User) (User ID number 153106) to arrange for any amount National Australia Bank Limited may debit or charge the applicant(s) under the NAB Margin Lending Facility Terms in respect of interest charges and other fees and charges to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the *Direct Debit Request Service Agreement* and the applicant(s) instructions provided below.

Name and address of financial institution at which account is held

Name of financial institution

Address of financial institution

Postcode

Details of account to be debited

Name of account

BSB number

Account number

Attachment 4

Guarantor(s)

Complete this attachment if you are providing third party security or a Director's Guarantee. Please note a trust cannot act as a *guarantor*. Before completing this attachment, ensure you have read and understood the Facility Terms and the Product Disclosure Statement for the *cash management account*. You should also read and understand the Risk Disclosure Statement in the Application.

Warning

Please Read!

This attachment contains a guarantee and indemnity.

- You should seek independent legal and financial advice on the effect of this guarantee and indemnity before you agree to sign it.
- You can refuse to sign this guarantee and indemnity.
- There are financial risks involved in signing this guarantee and indemnity (for example, it may become necessary for you to sell your assets so that you can pay us).
- You have the right to limit your liability under this guarantee and indemnity in accordance with the Code of Banking Practice (if it applies to this guarantee and indemnity) and as allowed by law.
- You can request information about the credit contract or other facility or financial obligations to be guaranteed (including any existing credit contract, facility or financial obligation with us to be refinanced by the new credit contract, facility or financial obligation).
- This guarantee and indemnity applies in relation to a future credit contract or other facility or financial obligation to the extent it is within a limit previously agreed by you in writing. Otherwise this guarantee and indemnity only applies to a future credit contract or other facility or financial obligation if we give you a copy of the relevant contract document and subsequently obtain your written acceptance of the extension of the guarantee and indemnity in this regard.

The Guarantee and Indemnity is an important document.

By signing it you become personally responsible instead of, or as well as, the customer up to the amounts described in the Details, even if you have given National Australia Bank Limited (NAB) separate security. They include amounts which the customer owes NAB with any other person. They may also include amounts which can increase, for example if the customer has borrowed in a foreign currency or seeks to repay a fixed rate loan early.

In addition you can become responsible for additional amounts up to the maximum liability. It is likely that NAB will be able to resort to any mortgage or other security which NAB holds or which you give NAB in relation to your own affairs as security for the amounts covered by this document. If you are an individual this would include any mortgage over your family home.

Part A – Guarantor details

First guarantor

Title	Surname	First given name	Second given name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Residential address
 Postcode

Postal address – if different to residential address
 Postcode

Contact details

Home telephone number (<input type="text"/>)	Home facsimile number (<input type="text"/>)	Mobile <input type="text"/>
Email address <input type="text"/>	Work telephone number (<input type="text"/>)	Work facsimile number (<input type="text"/>)

Second guarantor

Title	Surname	First given name	Second given name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Residential address
 Postcode

Postal address – if different to residential address
 Postcode

Contact details

Home telephone number (<input type="text"/>)	Home facsimile number (<input type="text"/>)	Mobile <input type="text"/>
Email address <input type="text"/>	Work telephone number (<input type="text"/>)	Work facsimile number (<input type="text"/>)

Company guarantor

Company name
 ABN

Registered address
 Postcode

Postal address – if different to registered address
 Postcode

Full name(s) of Directors

Full name of Secretary

Contact details

Name of contact person

Home telephone number (<input type="text"/>)	Home facsimile number (<input type="text"/>)	Mobile <input type="text"/>
Email address <input type="text"/>	Work telephone number (<input type="text"/>)	Work facsimile number (<input type="text"/>)

Part B1 – Guarantor Acknowledgment and Execution

I/We agree that the National Australia Bank Limited (NAB) may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for the NAB Margin Lending Facility applied for by, or provided to the applicant.

I/We acknowledge that:

- I/We have not been given or relied upon any legal or tax advice from NAB, or advice from NAB as to the suitability of this product for the applicant or me/us.
- I/We have not been given or relied upon any financial advice or recommendation about any specific *stock* or *managed fund investment* from NAB, except as part of a full written financial plan prepared by NAB.
- NAB has recommended to me/us that I/we seek independent legal, tax and financial advice before agreeing to give the guarantee and indemnity in the Facility Terms.

By executing this Application I/we acknowledge and agree that I/we will be bound by the guarantee and indemnity contained in the *Facility Terms*.

BEFORE YOU SIGN, RETURN THIS APPLICATION FORM TO US (AFTER COMPLETING PART A 'GUARANTOR DETAILS' AND PART B2 'DIRECTOR GUARANTORS' (IF APPLICABLE) BUT BEFORE COMPLETING PART B1, PART C AND PART D).

WE WILL SEND THIS APPLICATION FORM BACK TO YOU TO COMPLETE AND SIGN, ALONG WITH FURTHER INFORMATION THAT WE ARE REQUIRED TO PROVIDE TO YOU BEFORE WE TAKE A GUARANTEE FROM YOU.

IMPORTANT BEFORE YOU SIGN

- READ THE GUARANTEE AND INDEMNITY AND THE CREDIT CONTRACT OR OTHER FACILITY OR FINANCIAL OBLIGATION TO BE GUARANTEED.
- You should obtain independent legal and financial advice.
- You should make your own enquiries about the creditworthiness, financial position and honesty of the debtor.

THINGS YOU MUST KNOW

- Understand that, by signing this guarantee and indemnity, you may become personally responsible instead of, or as well as, the debtor to pay the amounts which the debtor owes and our expenses in enforcing the guarantee and indemnity.
- If the debtor does not pay you must pay. This could mean you lose everything you own including your home.
- You may be able to withdraw from this guarantee and indemnity or limit your liability. Ask your legal adviser about this before you sign this guarantee and indemnity.
- This guarantee and indemnity applies in relation to a future credit contract or other facility or financial obligation to the extent it is within a limit previously agreed by you in writing. Otherwise this guarantee and indemnity only applies to a future credit contract or other facility or financial obligation if we give you a copy of the relevant contract document and subsequently obtain your written acceptance of the extension of the guarantee and indemnity in this regard.

Signed Sealed and Delivered by the Guarantor

Individual/Joint Guarantors

Signature – First guarantor

Full name (BLOCK LETTERS)

Date

Signature – Second guarantor

Full name (BLOCK LETTERS)

Date

Company Guarantor

Executed by

*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director, Secretary or Sole Director and Sole Company Secretary)

Date

Signature of authorised person

Full name (BLOCK LETTERS)

Office held

(Director or Secretary)

Date

Part B2 – Director Guarantors

If you are a **director of a company which is to be the debtor for the facility** other than if you are a sole director guarantor (ie you are a 'director guarantor'):

- you have the right to receive the documents described below in this part B2 under the heading 'Documents for Guarantors' ('**Documents**');
- these Documents contain important information that may affect your decision to give the guarantee and indemnity.

However, you may choose not to receive some or all of the Documents. If you do not wish to receive **any** of the Documents, you can make this choice by ticking 'No' next to the question 'DO YOU WISH TO RECEIVE ANY OF THE DOCUMENTS LISTED BELOW' and then signing and dating the statement. If you do not wish to receive **some** of the Documents, you can make this choice by indicating 'No' below against the description of the relevant Documents. If you indicate 'Yes' or do not make a choice we will provide a copy of the relevant Documents to you.

Please complete the following:

I AM/AM NOT A DIRECTOR GUARANTOR (other than a sole director guarantor).

Signed

DO YOU WISH TO RECEIVE ANY OF THE DOCUMENTS LISTED BELOW?

- Yes. If YES, you will receive **all of the Documents** unless you indicate below that you do not wish to receive some Documents.
- No. If NO, you will **not** receive **any** of the Documents.

Signed

Date

If you are a **director guarantor** and you wish to receive **some** of the Documents, please complete the following:

Documents for Guarantors:

1. Copies of any related credit contract together with a list of any related security contracts. The list will include a description of the type of each related security contract and of the property subject to, or proposed to be subject to, the security contract (to the extent to which that property is ascertainable).
2. A copy of each related security contract referred to in 1.
3. The final letter of offer provided to the debtor by us together with details of any conditions in an earlier version of that letter of offer that were satisfied before the final letter of offer was issued.
4. Any related credit report from a credit reporting agency.
5. If we possess any, any current contract for insurance of any of the following kinds in connection with a credit contract:
 - insurance over mortgaged property;
 - consumer credit insurance;
 - insurance that is a 'credit related insurance contract' for the purposes of section 132(1)(c) of the Uniform Consumer Credit Code.
6. Any financial accounts or statement of financial position given to us by the debtor for the purposes of the *facility* within 2 years prior to the day we provide you with this information.
7. The latest statement of account relating to the *facility* (and any other statement of account for a period during which a notice of demand was made by us, or a dishonour occurred, in relation to any facility the debtor has had with us and which event occurred within the previous 12 months (or the previous 2 years from 1 July 2005)).
8. Any unsatisfied notice of demand made by us on the debtor in relation to the *facility* where the notice was given within 2 years prior to the day we provide you with the information.

Do you wish to receive the documents?

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Signed

Date

I **DO/DO NOT** (circle appropriate choice) ELECT NOT TO TAKE THE BENEFIT OF THE WAITING PERIOD PROVIDED FOR BY THE CODE OF BANKING PRACTICE WHICH WOULD OTHERWISE ALLOW ME TO WAIT UNTIL THE NEXT DAY AFTER RECEIVING INFORMATION REQUIRED BY THE CODE OF BANKING PRACTICE BEFORE I SIGN THE GUARANTEE AND INDEMNITY OR OTHERWISE ACCEPT IT.

Signed

Date

Part C – Guarantor’s Witness Execution

Use a separate section for each guarantor

Note: Certificate from guarantor’s solicitor required for each individual.

First Guarantor

Certificate from guarantor’s solicitor

I certify that:

- I am a qualified legal practitioner instructed and retained by the *guarantor* independently of National Australia Bank Limited (‘NAB’) and of the applicant borrower;
- I am satisfied as to the identity of the guarantor;
- before the *guarantor* executed this Application, I explained to him/her the contents and effect of this Application and the guarantee and indemnity set out in the Facility Terms;
- the *guarantor* told me, and I am satisfied, that he/she understood my explanation of his/her obligations under these documents and was signing this Application, and entering into the guarantee and indemnity in the Facility Terms, freely, voluntarily and without pressure from NAB, the applicant borrower or any representative of either of them; and
- the *guarantor* executed this Application in my presence.

Solicitor’s signature

Date

Name of firm and address

Postcode

Second Guarantor

Certificate from guarantor’s solicitor

I certify that:

- I am a qualified legal practitioner instructed and retained by the *guarantor* independently of National Australia Bank Limited (‘NAB’) and of the applicant borrower;
- I am satisfied as to the identity of the *guarantor*;
- before the *guarantor* executed this Application, I explained to him/her the contents and effect of this Application and the guarantee and indemnity set out in the Facility Terms;
- the *guarantor* told me, and I am satisfied, that he/she understood my explanation of his/her obligations under these documents and was signing this Application, and entering into the guarantee and indemnity in the Facility Terms, freely, voluntarily and without pressure from NAB, the applicant borrower or any representative of either of them; and
- the *guarantor* executed this Application in my presence.

Solicitor’s signature

Date

Name of firm and address

Postcode

Signature section for individuals

Name of guarantor

Statutory warning: A Person who guarantees the liability of a person who is under 18 years of age when the liability was incurred may not be entitled to an indemnity from the person who incurred the liability. Signed, sealed and delivered as a deed by the *guarantor* in the presence of the *guarantor’s* solicitor.

Guarantor’s signature

(To be witnessed below by the solicitor who signs the solicitor’s certificate.)

Solicitor’s signature as witness

Full name (BLOCK LETTERS)

Date

Signature section for individuals

Name of guarantor

Statutory warning: A Person who guarantees the liability of a person who is under 18 years of age when the liability was incurred may not be entitled to an indemnity from the person who incurred the liability. Signed, sealed and delivered as a deed by the *guarantor* in the presence of the *guarantor’s* solicitor.

Guarantor’s signature

(To be witnessed below by the solicitor who signs the solicitor’s certificate.)

Solicitor’s signature as witness

Full name (BLOCK LETTERS)

Date

Attachment 5

Tax File Number Notification

Tax File Number ('TFN')

The collection and use of TFNs is strictly regulated by the tax laws and the Privacy Act. You are not required by law to provide your TFN, however, if you do not provide it, tax may be deducted from your dividends and distributions at the highest marginal tax rate. If you require further information on the use and collection of TFNs, contact your tax adviser or the Australian Taxation Office.

If you quote your TFN, you authorise each of National Australia Bank Limited, NMS Nominees Pty Ltd and National Margin Services Pty Ltd as your agent to provide your TFN details as provided to investment bodies in connection with the *facility*. To avoid doubt this authority extends to the provision of your TFN to the relevant investment body for further *investments* in connection with the *facility*. This authority is to apply until such time as it is revoked in writing to us.

Individuals, Company, Trust Applicants

Name of First Applicant

Tax File Number

Name of Second Applicant

Tax File Number

Name of Company/Trust Applicant

Tax File Number

If you are a non-resident for Australian taxation purposes then interest, dividends and royalties paid to you from an Australian source may be subject to withholding tax. Tick the box if you are a non-resident for Australian taxation purposes.

I am a non-resident for Australian taxation purposes

Guarantors

Name of First Guarantor

Tax File Number

Name of Second Guarantor

Tax File Number

Name of Company Guarantor

Tax File Number

If you are a non-resident for Australian taxation purposes then interest, dividends and royalties paid to you from an Australian source may be subject to withholding tax. Tick the box if you are a non-resident for Australian taxation purposes.

I am a non resident for Australian taxation purposes

Notes

Attachment 6

Financial Transaction Reports (FTR) Act 1988 Identification Reference for Signatory to an Account (s21)

Instructions

See page 2 for guidance notes and ensure that page 2 is stapled to page 1 following completion of the form.

Part A – Details of signatory

Surname

Given name(s)

Account title

Account number

Signature (to be signed in the presence of the referee)

Part B – Documents examined by referee

Primary identification document (see page 2)

Type of document

Name on document

Document number

Date of birth

Date of issue

*Office of issue

*For travel document, show country of issue

Secondary identification document (see page 2)

Name on document

Date of birth

Address

State

Postcode

Type of document

Document number

Issued by

Date of birth

Date of issue

Part C – Details of acceptable referee

Surname

Given name(s)

Occupation

Address

State

Postcode

Category number

 (see page 2)

Part D – Statement by acceptable referee

I have known the signatory for a period of:

 (minimum 12 months)

The signatory has been commonly known to me by the name shown in Part A for a period of:

I have examined the **original** identification documents whose details are shown in Part B, consisting of (tick one):

- A primary document in the name shown in Part A.
- A secondary document in the name shown in Part A, plus a primary document in a former name.
- Only a secondary document in the name shown in Part A.

Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

The signatory signed the identification reference in my presence.

Signature of acceptable referee

Date

Guidance Notes for Acceptable Referees

An Identification Reference must be signed in the presence of an acceptable referee.

It is an offence under the Financial Transaction Reports Act to make a false or misleading statement.

An Identification Reference is to be provided for each signatory to an account, and comprises a written and signed reference by a person within a specified class of acceptable referees, declared by the Minister by Notice in the Gazette (see list below).

The reference must set out the name used by the signatory in relation to the account and must state that:

- the referee has known the signatory for a specified period (minimum 12 months); and
- that the signatory has been commonly known by that name; and
- the referee has examined the **original** document of:
 - a primary identification document for the signatory in that name; or
 - a secondary identification document for the signatory in that name, and a primary identification document in a former name; or
 - only a secondary identification document for the signatory in that name.

Categories of acceptable referees

Category number

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants
2. A member of a municipal, city, town, district or shire council of a State or Territory
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the Financial Corporations Act 1974 who has been employed continuously for at least five (5) years by one or more financial bodies
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the Banking Act 1959; and
 - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least five (5) years by one or more companies of that type
8. A legal practitioner (however described) of a Federal, State or Territory court
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court
10. An officer within the meaning of the Defence Act 1903
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon;under a law of a State or Territory providing for that registration or licensing
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas
14. A holder of an office established by a law of Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15
15. A judge or master of a Federal, State or Territory court
16. A stipendiary magistrate of the Commonwealth or of a State or Territory
17. A justice of the peace of a State or Territory
18. A member of the Parliament or a State Parliament
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island
20. A minister of religion within the meaning of the Marriage Act 1961 who is registered under Division 1 of Part IV of that Act
21. A notary public
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant
24. A manager of a post office
25. An individual employed as an officer or employee by one or more of the following:
 - (a) The Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory;or
 - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least five (5) years, whether or not the individual was employed for part of that period as an officer and for part as an employee
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in a State or Territory; or
 - (b) an institution listed in section 4 and paragraphs 34(4)(b) – (j) (inclusive) of the Higher Education Funding Act 1988; who has been so employed continuously for a period of at least five (5) years
27. An individual who, in relation to an Aboriginal community;
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community – is an elected member of the council
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises
29. A commissioner for oaths of a State or Territory
30. An individual who is registered as a tax agent under part VIIA of the Income Tax Assessment Act 1936
31. A member of the Chartered Institute of Company Secretaries in Australia Limited
32. A member or fellow of the Association of Taxation and Management Accounts
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student
34. A fellow member of the National Tax and Accountants' Association Limited
35. The holder, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001 who has known another person for at least 12 months is an acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
(In this situation there is no requirement for an existing 12 month relationship.)

Note: The referee must sight the **original** identification document(s) of the signatory. Photocopies are not permitted.

Primary identification documents

Primary identification documents are:

- birth certificate
- citizenship certificate
- international travel document:
 - current passport; or
 - expired passport which has not been cancelled and was current within the preceding two (2) years; or
 - other documents of identity having the same characteristics of a passport (eg this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents

Secondary identification documents are documents (other than a primary identification document) which establish the identity of the signatory.

Note: If a secondary identification document only is relied upon, that fact must be notified by the cash dealer to the Director of AUSTRAC.

Attachment 7

Authorised Representative(s)

Note: Individual applicants residing overseas and all company applicants must appoint at least one *authorised representative* and that person(s) must reside in Australia.

National Australia Bank Limited, National Margin Services Pty Ltd and NMS Nominees Pty Ltd and their related entities ('we') are each authorised to act on the instructions of the person(s) nominated in this section as your *authorised representative(s)*. *Authorised representatives* are able to do anything that you can do under the *facility* including increasing the *facility limit*, buying and selling *investments* and receiving and responding to any *margin calls*. This authorisation will remain in place until you provide NAB Margin Lending with a written request to terminate their appointment. If more than one person is nominated, we may act on the instructions of any of them unless otherwise advised.

You confirm that the *authorised representative(s)* have read the Facility Terms and the Product Disclosure Statement for the *cash management account*.

First authorised representative

Title	Surname	First given name	Second given name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address Postcode

Postal address – if different to residential address Postcode

Occupation	Relationship to applicant
<input type="text"/>	<input type="text"/>

Contact details

Home telephone number ()	Home facsimile number ()	Mobile <input type="text"/>
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Email address <input type="text"/>	Work telephone number ()	Work facsimile number ()
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Signature[†] – first authorised representative

[†] By signing this attachment, the *authorised representative* agrees to be the *authorised representative* of the applicant(s) for the purpose contemplated by this Application and acknowledges receiving NAB's Privacy Notification.

Signature – first applicant

Signature – second applicant

Second authorised representative

Title	Surname	First given name	Second given name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address Postcode

Postal address – if different to residential address Postcode

Occupation	Relationship to applicant
<input type="text"/>	<input type="text"/>

Contact details

Home telephone number ()	Home facsimile number ()	Mobile <input type="text"/>
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Email address <input type="text"/>	Work telephone number ()	Work facsimile number ()
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Signature[†] – second authorised representative

[†] By signing this attachment, the *authorised representative* agrees to be the *authorised representative* of the applicant(s) for the purpose contemplated by this Application and acknowledges receiving NAB's Privacy Notification.

Signature – first applicant

Signature – second applicant