

Important information on how to complete your Suncorp Bank Margin Lending Application

You can also apply online at www.suncorpmarginlending.com.au

If you have any questions please contact an Account Manager on 1800 805 972 Monday to Friday between 8.00am – 6:00pm Sydney time.

Before you apply for a Suncorp Bank Margin Loan, please ensure that you read:

- Our Margin Lending Made Easy Brochure;
- the Suncorp Bank Margin Lending Product Disclosure Statement;
- the Suncorp Bank Margin Lending Terms & Conditions containing the CHESS explanation, the Supplementary risk disclosure statement and Privacy disclosure and consent;
- the Suncorp Bank Margin Lending Financial Services Guide.

These documents are contained within the Suncorp Bank Margin Lending pack or they can be downloaded from our website www.suncorpmarginlending.com.au

Who can apply for a Suncorp Bank Margin Loan?

Applications are accepted from:

- **Individuals or joint individuals** who are Australian residents for tax purposes and reside in Australia.
- **Australian proprietary companies which are not subsidiaries of listed companies.** The company directors are required to guarantee the obligations of a company borrower. The company directors must be Australian residents for tax purposes and reside in Australia.
- **Australian trustees of family, discretionary or testamentary trusts.** Charitable trusts are not eligible for a Suncorp Bank Margin Loan. The directors of proprietary company trustees are required to guarantee the obligations of the company trustee borrower. The company directors must be Australian residents for tax purposes and reside in Australia.

How to Complete this Suncorp Bank Margin Lending Application form

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

Mandatory Sections for Completion per Applicant Type

Applicant Type	Please Complete	Description/Comment
Individual or Joint Individuals	<input type="checkbox"/> Section 1	Individual Applicant Details
	<input type="checkbox"/> Section 4	Mandatory Margin Loan Facility Details
	<input type="checkbox"/> Section 5	Individual Applicant Financial Details
	<input type="checkbox"/> Section 6	Internet Account Access
	<input type="checkbox"/> Section 7	Applicant Signing Section
	<input type="checkbox"/> Section 8	Verification of Income (documentation is attached)
Individual/s acting as trustee/s of a trust	<input type="checkbox"/> Section 1	Individual Applicant Details
	<input type="checkbox"/> Section 3	Trust Applicant Details
	<input type="checkbox"/> Section 4	Mandatory Margin Loan Facility Details
	<input type="checkbox"/> Section 5	Individual Applicant Financial Details
	<input type="checkbox"/> Section 6	Internet Account Access
	<input type="checkbox"/> Section 7	Applicant Signing Section
	<input type="checkbox"/> Section 8	Verification of Income (documentation is attached)
	<input type="checkbox"/>	Original certified copy of Trust Deed is attached
	<input type="checkbox"/>	Cheque for \$165 (made payable to Suncorp Bank Margin Lending) for trust vetting fee is attached
Company	<input type="checkbox"/> Section 1	Individual Applicant Details (to be completed by company directors)
	<input type="checkbox"/> Section 2	Company Applicant Details
	<input type="checkbox"/> Section 4	Mandatory Margin Loan Facility Details
	<input type="checkbox"/> Section 5	Individual Applicant Financial Details (to be completed by all company directors)
	<input type="checkbox"/> Section 6	Internet Account Access
	<input type="checkbox"/> Section 7	Applicant Signing Section (including guarantor disclosure election)
	<input type="checkbox"/> Section 8	Verification of Income (documentation is attached)
	<input type="checkbox"/>	Cheque for \$139 (made payable to Suncorp Bank Margin Lending) for company application fee is attached
	<input type="checkbox"/>	All Directors must sign and return Directors Guarantees. Speak to your account manager about organising Directors Guarantees
Company acting as trustee of a trust	<input type="checkbox"/> Section 1	Individual Applicant Details (to be completed by company trustee directors)
	<input type="checkbox"/> Section 2	Company Applicant Details
	<input type="checkbox"/> Section 3	Trust Applicant Details
	<input type="checkbox"/> Section 4	Mandatory Margin Loan Facility Details
	<input type="checkbox"/> Section 5	Individual Applicant Financial Details (to be completed by all company directors)
	<input type="checkbox"/> Section 6	Internet Account Access
	<input type="checkbox"/> Section 7	Applicant Signing Section (including guarantor disclosure election)
	<input type="checkbox"/> Section 8	Verification of Income (documentation is attached)
	<input type="checkbox"/>	Original certified copy of Trust Deed is attached
	<input type="checkbox"/>	Cheque for \$304 (made payable to Suncorp Bank Margin Lending) for company application fee (\$139) and trust vetting fee (\$165) is attached

Proof of Identity Requirements
INDIVIDUALS

Proof of Identity is required from the following individuals:

- each individual borrower;
- each individual trustee borrower;
- each director of a company or company trustee borrower; and
- any individual (including a financial adviser) who is nominated as an authorised signatory.

Each individual must attach a certified† copy of one form of personal identification as indicated below if applying direct. If applying via an Agent/Broker, the Agent/Broker must provide a photocopy of the identification sighted to verify the applicant/s identity (from the list below).

Select **ONE** valid option from this section only:

The ID provided must contain the individual's full name and either residential address (not a P.O. Box) and/or date of birth.

- Australian State / Territory driver's licence containing a photograph of the person
- Australian passport (a passport that has expired within the preceding 2 years is acceptable)
- Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
- Foreign passport or similar travel document containing a photograph and the signature of the person*

*Documents must be written substantially in English.

If you are unable to provide one of the forms of ID detailed above, please contact an Account Manager on 1800 805 972 Monday to Friday between 8:00am to 6:00pm Sydney time for further options .

COMPANIES

- Suncorp Bank Margin Lending will also conduct an ASIC search once your application has been received.

TRUSTS

- Trustee borrowers must provide a copy of the dated and stamped (if applicable) trust deed certified by a Justice of the Peace, accountant, legal adviser, or financial adviser to be a true and complete copy.

Please note: Individual trustees must meet Individual identification requirements. Company trustees must meet company identification requirements.

†THE LIST OF CERTIFIERS THAT SUNCORP DEEM ACCEPTABLE IS:

- 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 of a court;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- a police officer;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);

Additional Forms that may need to be completed (all forms available at www.suncorpmarginlending.com.au)

If you are:	Complete	Other information/comment
<input checked="" type="checkbox"/> Nominating a financial adviser who has introduced you to this Suncorp Bank Margin Loan facility.	Nominated Adviser Form	Your financial adviser must hold a valid Australian Financial Services Licence (AFSL) related to margin lending facilities. You may also consider whether you would like to nominate your financial adviser to act as either your Authorised Signatory or Margin Call Contact for your Suncorp Bank Margin Loan facility.
<input type="checkbox"/> Nominating another person to be your Authorised Signatory on your Suncorp Bank Margin Loan facility.	Authorised Signatory Form	Your nominated Authorised Signatory must be an Australian resident for tax purposes and reside in Australia.
<input type="checkbox"/> Requesting that your monthly interest cost be debited from your nominated bank account.	Direct Debit Request Authority	At least one of the signatories on the nominated bank account must be an applicant on your Suncorp Bank Margin Lending Application form. All signatories must complete this form.
<input type="checkbox"/> Having a third party (i.e. not the applicant) provide some or all of the security on your Suncorp Bank Margin Loan facility.	Third Party Security Provider Application	Some or all of the security on your Suncorp Bank Margin Loan facility may be provided by an entity other than the applicant; i.e. a third party. Third party security is accepted from: (a) individuals who are Australian residents for tax purposes and reside in Australia; and, (b) Australian proprietary companies. All third party security providers must fill out sections 1,2 or 3 (depending on the entity type) and section 6 as well as a third party security application. Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a third party security application.
<input type="checkbox"/> Commencing a Savings Gearing plan.	Savings Gearing Loan Application	
<input type="checkbox"/> Applying for a new managed fund investment or lodging existing managed fund investments to be applied as security for this Suncorp Bank Margin Loan.	Managed Fund Standard Transfer Form or Managed Funds Investment Form	
<input type="checkbox"/> Lodging your existing share investments as security on your Suncorp Bank Margin Loan.	Share Transfer Form	Complete the Share Transfer Form. If you have Issuer Sponsored shares, and the personal details on your Issuer Sponsored Statement do not match those on the Suncorp Bank Margin Lending Application form exactly, you must also complete Issuer Sponsored Name Correction and Indemnification and/or Change of Address Notification form.
<input type="checkbox"/> Refinancing an existing loan you have with another margin lender to Suncorp Bank Margin Lending.	Refinance Authority	Use the Refinance Authority form to transfer your existing margin loan to Suncorp Bank Margin Lending for either a full or partial refinance.
<input type="checkbox"/> A resident of the State of Tasmania.		You must register a power of attorney in a form acceptable to us with the Land and Titles Office situated at Level 1, 134 Macquarie Street, Hobart, prior to sending your Suncorp Bank Margin Lending Application form to Suncorp Bank Margin Lending.
<input type="checkbox"/> A company	Directors Guarantees	All directors must complete directors guarantees in addition to the application form. Please request a directors guarantee pack from an Account Manager on 1800 805 972 Monday to Friday between 8:00am and 6:00pm Sydney time.

Submitting your Suncorp Bank Margin Lending Application form

The **original** Suncorp Bank Margin Lending Application form and all other required information must be sent to:

Suncorp Bank Margin Lending
PO Box R1877
Royal Exchange NSW 1225

Suncorp Bank Margin Lending will not accept a faxed Suncorp Bank Margin Lending Application form.

Approval of your Suncorp Bank Margin Loan facility

Please note that all applications are subject to our approval at our discretion.

Suncorp Bank Margin Lending is committed to responsible lending practices and conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification. To enable us to do this we ask you to provide the financial information and supporting documentation to verify your income in Sections 5 and 8 respectively.

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

As part of your Suncorp Bank Margin Lending Application, you can request Internet Account Access to monitor your loan 24 hours a day, 7 days a week.

Section 1 Individual Applicant Details

For a loan application consisting of more than two individual applicants, please complete an additional Suncorp Bank Margin Lending Application form and attach a letter confirming all applicants to the Suncorp Bank Margin Loan facility.
This section is to be completed by individual borrowers and directors of company borrowers. This includes individual trustee borrowers and directors of a company trustee borrower.

Section 1.1 Applicant 1 – Personal Details

You are applying as either: *(please tick one option only)*
 Individual Borrower 1 Individual Trustee Borrower 1 Director and Guarantor 1

Title	Surname	Given Name(s) in full	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth	Drivers Licence Number	State of Issue	
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text"/>	
Marital Status: <i>(please tick one option only)</i>		Number of Dependants	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto		<input type="text"/>	
Home phone number	Mobile phone number*	*Mandatory	
<input type="text"/>	<input type="text"/>		
Work phone number	Fax number		
<input type="text"/>	<input type="text"/>		
Email address* <i>(Suncorp Bank Margin Lending may elect to email correspondence to you)</i>			*Mandatory
<input type="text"/>			
Current residential address			
<input type="text" value="(PO BOX NOT ACCEPTABLE)"/>			
Suburb	State	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Time at current residential address <i>(years and months)</i>		<input type="text"/> Years	<input type="text"/> Months
Current residential status: <i>(please tick one option only)</i>			
<input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Other <i>(please specify)</i> <input type="text"/>			
Previous residential address <i>(complete this section if your time at current residential address is less than 2 years)</i>			
<input type="text" value="(PO BOX NOT ACCEPTABLE)"/>			
Suburb	State	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Time at previous residential address <i>(years and months)</i>		<input type="text"/> Years	<input type="text"/> Months
Mailing address <i>(Write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHESSE purposes.)</i>			
<input type="text"/>			
Suburb	State	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

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Section 1.1 Applicant 1 – Personal Details (continued)

Are you an existing Suncorp Bank customer?

 Yes No

 If **Yes**, please complete the following. Note that the name of the identification must be the same name you provided above.

Account/Loan Number

Account Name

For individual or individual trustee borrowers only: Please provide your Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

Section 1.2 Applicant 1 – Employment Details
First Individual Applicant

Please provide details of your main employment only. Attach details of any additional employment.

Current Employment Status (please tick one option only)

 Full-time Part-time Casual/temporary/contractor Self-employed Other (please specify)

Occupation (for self-employed applicants describe nature of business)

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

Current employer's address or principal place of business if you are self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

 Suburb State Country Postcode

Time at current employer (years and months)

 Years Months

Previous employer or full business name if you were self-employed/a sole trader (complete this section if your time with current employer is less than 2 years)

Previous employer's address or principal place of business if you were self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

 Suburb State Country Postcode

Time at previous employer (years and months)

 Years Months

Section 1.3 Applicant 2 – Personal Details

You are applying as either: *(please tick one option only)*

Individual Borrower 2 Individual Trustee Borrower 2 Director and Guarantor 2

Title Surname Given Name(s) in full

Date of Birth *DD / MM / YYYY* Drivers Licence Number State of Issue

Marital Status: *(please tick one option only)* Number of Dependants
 Single Married De facto

Home phone number Mobile phone number* *Mandatory

Work phone number Fax number

Email address* *(Suncorp Bank Margin Lending may elect to email correspondence to you)* *Mandatory

Current residential address *(write "SAME" if same as Applicant 1)*
(PO BOX NOT ACCEPTABLE)

Suburb State Country Postcode

Time at current residential address *(years and months)* Years Months

Current residential status: *(please tick one option only)*
 Own Mortgage Rent Other *(please specify)*

Previous residential address *(complete this section if your time at current residential address is less than 2 years)*
(PO BOX NOT ACCEPTABLE)

Suburb State Country Postcode

Time at previous residential address *(years and months)* Years Months

Mailing address
(Write "AS ABOVE" if the same as your current residential address or "SAME" if the same as Applicant 1. We may use this address for future correspondence, including for CHESS purposes.)

Suburb State Country Postcode

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

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Section 1.3 Applicant 2 – Personal Details (continued)

Are you an existing Suncorp Bank customer?

 Yes No

 If **Yes**, please complete the following. Note that the name of the identification must be the same name you provided above.

Account/Loan Number

Account Name

For individual or individual trustee borrowers only: Please provide your Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

Section 1.4 Applicant 2 – Employment Details
Second Individual Applicant

Please provide details of your main employment only. Attach details of any additional employment.

Current Employment Status (please tick one option only)

 Full-time Part-time Casual/temporary/contractor Self-employed Other (please specify)

Occupation (for self-employed applicants describe nature of business)

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

Current employer's address or principal place of business if you are self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

 Suburb State Country Postcode

 Time at current employer (years and months) Years Months

Previous employer or full business name if you were self-employed/a sole trader (complete this section if your time with current employer is less than 2 years)

Previous employer's address or principal place of business if you were self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

 Suburb State Country Postcode

 Time at previous employer (years and months) Years Months

Section 2 Company Applicant Details
Company and Company Trustee Applicant

You are applying as either: *(please tick one option only)*

Proprietary Australian Company Proprietary Australian Company as trustee for a trust

Number of company directors

Company name

Registered business name *(if any)*

Nature of business

Place of registration (State or Territory)

Date of registration/Incorporation

DD / MM / YYYY

Registered office address

(PO BOX NOT ACCEPTABLE)

Suburb

State

Country

Postcode

Mailing address

(Write "AS ABOVE" if the same as your registered office address. We may use this address for future correspondence, including for CHES purposes.)

Suburb

State

Country

Postcode

Contact person

Position held within company

Home phone number

Mobile phone number

Work phone number

Fax number

Email address

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

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Section 2 Company Applicant Details *(continued)*

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

 Yes No

If **Yes**: Please provide name of the regulator and licence details.

Regulator's name

Regulators Licence number

Is the company borrower an existing Suncorp Bank customer?

 Yes No

If **Yes**, please complete the following. Note that the name of the identification must be the same name you provided above.

Account/Loan Number

Account Name

If **No**: To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identity Requirements as detailed on Page 2 of this Suncorp Bank Margin Lending Application form.

Section 2.1 Company Directors and Shareholdings
Company Directors

All company directors must complete the Individual Applicant Details in Section 1. If there are more than 2 company directors, please complete an additional Suncorp Bank Margin Lending Application form, and attach a letter confirming all directors to the facility.

Company Shareholdings

Provide details of all beneficial owners who have one or more shareholdings of more than 25% of the company's issued share capital.

Note: This includes individuals who are owners of an underlying company and who ultimately own more than 25% of the issued capital in the company listed above in section 2.1.

There are no shareholders who own more than 25% of the company's issued capital.

First Beneficial Owner

Title

Surname

Given Name(s) in full

Residential Address

Suburb

State

Country

Postcode

Second Beneficial Owner

Title

Surname

Given Name(s) in full

Residential Address

Suburb

State

Country

Postcode

continued over...

Section 2.1 Company Directors and Shareholdings (continued)
Third Beneficial Owner

Title	Surname	Given Name(s) in full	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Residential Address			
(PO BOX NOT ACCEPTABLE)			
<input type="text"/>			
Suburb	State	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 2.2 Company Directors Guarantee Disclosure Elections
Director Guarantor

This section is to be completed by ALL company directors. If there are more than two company directors, please complete an additional Suncorp Bank Margin Lending Application form, and attach a letter confirming all directors to the loan.

Company and Company Trustee borrowers must have ALL director guarantees in place before this Suncorp Bank Margin Lending Application can be approved.

Subject to your instructions below, we will provide you (the directors) with the required information about the Company and Company Trustee borrower and the guarantee.

You are entitled to receive copies of the following information before you enter into a guarantee.

Please tick the items you wish to receive:

	Director 1	Director 2
The company borrower's Suncorp Bank Margin Lending Application form, including the applicable terms and conditions and any related security contracts.	<input type="checkbox"/>	<input type="checkbox"/>
Any credit reports that Suncorp Bank Margin Lending may have received from third party organisations relating to this margin loan application.	<input type="checkbox"/>	<input type="checkbox"/>
Financial accounts or statements of financial position Suncorp Bank Margin Lending received from the company borrower to support this margin loan application.	<input type="checkbox"/>	<input type="checkbox"/>

Section 3 Trust Details
Trust Details

Full name of trust

Full business name (if any) of the trust

Place of registration (State or Territory)

Date of trust deed

DD / MM / YYYY

Type of trust: (please tick one option only)

 Discretionary trust (including family trusts)

 Testamentary trust

 Other (please specify)

Registered address for the trust (if any)

(P O B O X N O T A C C E P T A B L E)

Suburb

State

Country

Postcode

State or Territory of establishment

Mailing address of the trustee (Write "AS ABOVE" if the same as the registered address.)

Suburb

State

Country

Postcode

Name of contact person

Home phone number

Mobile phone number

Work phone number

Fax number

Email address (Suncorp Bank Margin Lending may elect to email correspondence to you)

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

Trustee Details

 How many trustees are there?

All trustees must complete Section 1 (for individual trustees) or Section 2 (for company trustees) of this Suncorp Bank Margin Lending Application form.

Section 3 Trust Beneficiary Details

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

 Yes No

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

How many beneficiaries are there?

What are the names of the beneficiaries?

First beneficiary
 Full name*

Second beneficiary
 Full name*

Third beneficiary
 Full name*

Fourth beneficiary
 Full name*

**For individuals, provide Title, Given Names and Surname. For companies, provide Registered Name and ACN.*
If there are more than four beneficiaries, please photocopy and complete this section for the additional beneficiaries and attach it as an additional sheet to your Suncorp Bank Margin Lending Application form.
Section 4 Margin Loan Facility Details - All applicants must complete this section
Section 4.1 Credit Limit

 Please indicate the Credit Limit you would like to apply for: \$.00 *Minimum Credit Limit is \$20,000.*

Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances, savings gearing payments and any interest to be capitalised. The Credit Limit that you apply for will be assessed against your income and financial details which we ask you to provide in Section 6. As a responsible lender, we will only approve a Credit Limit which we consider is affordable to you after consideration and verification of your financial circumstances. In some instances, this may be lower than the Credit Limit you have requested above.

Will you be commencing a Savings Gearing plan (a feature allowing you to make regular investments with your loan and your own funds), upon approval of this Suncorp Bank Margin Loan facility?

 Yes No

 If **Yes**: Please also complete a Savings Gearing Loan Application with this Suncorp Bank Margin Lending Application booklet.

Section 4.2 Interest Payment Options

Upon approval of your Suncorp Bank Margin Lending Application, your loan will be established on a variable interest rate basis. You have the option of selecting a fixed interest rate at any time after approval. The minimum loan balance that can be fixed is \$20,000.

 For further information regarding fixed interest rate lending and to view current interest rates, please visit www.suncorpmarginlending.com.au or phone an Account Manager on 1800 805 972 Monday to Friday between 8:00am and 6:00pm Sydney time.

 How do you wish to pay your variable rate interest? (*please tick one option only*)

- Direct debit my bank account – please complete a Margin Lending Direct Debit Request
- Capitalise to my Suncorp Bank Margin Loan.

You must ensure that sufficient funds available are maintained in your account and that your account is operating within the approved Credit Limit.
Please note: If you do not select a payment option, your variable rate interest will automatically be capitalised to your Suncorp Bank Margin Loan.

Section 4.3 Margin Call Contact

You are required to nominate a Margin Call Contact for your Suncorp Bank Margin Loan. Unless we agree otherwise, if you are the sole applicant, the Margin Call Contact must be you, or, if there are multiple applicants, it must be one or more of those applicants.

Please complete and sign the following to nominate the Margin Call Contact(s) and their preferred contact method for margin calls for this Suncorp Bank Margin Loan. We may also use the relevant contact details provided by the nominated applicant in section 1 of this Suncorp Bank Margin Lending Application form to send margin calls to.

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

Margin Call Contact Details

Margin Call Contact name 1

Margin Call Contact's preferred contact method and details in the event of a margin call. *(You may select one or both of these contact options. Please note that electronic notices can only be sent to one mobile phone number and one email address per Suncorp Bank Margin Loan.)*

 SMS to this mobile phone

 Email to this email address

Margin Call Contact name 2

Margin Call Contact's preferred contact method and details in the event of a margin call. *(You may select one or both of these contact options. Please note that electronic notices can only be sent to one mobile phone number and one email address per Suncorp Bank Margin Loan.)*

 SMS to this mobile phone

 Email to this email address

Margin Call Contact name 3

Margin Call Contact's preferred contact method and details in the event of a margin call. *(You may select one or both of these contact options. Please note that electronic notices can only be sent to one mobile phone number and one email address per Suncorp Bank Margin Loan.)*

 SMS to this mobile phone

 Email to this email address

Section 4.3.1 Margin Call Signing Section

By signing below, I/we agree that Suncorp Bank Margin Lending is authorized to send margin call notices to the nominated Margin Call Contact or, if more than one are nominated, any one of them.

Applicant 1

Signature

Full Name

Date

Applicant 2

Signature

Full Name

Date

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

Section 5 Applicant Financial Details

This section is to be completed by individual borrowers and company directors acting as guarantors on this Suncorp Bank Margin Loan. This includes individual trustee borrowers, and directors of a company trustee. Please complete this section unless Suncorp Bank advises you that this information is not required.

Suncorp Bank is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification to determine an applicant's capacity to repay the loan. When you apply for a Suncorp Bank Margin Loan, our intention is to ensure that your new facility commitment is manageable. We want to ensure you have enough surplus income to service your facility. Please complete this section accurately and provide supporting income verification documentation as described in Section 8.

Section 5.1 Income Details

Please attach details if there is insufficient space.

Income	Applicant 1	Applicant 2
Gross Annual Salary	\$	\$
Bonus, Overtime & Allowances	\$	\$
Rental Income	\$	\$
Dividends	\$	\$
Interest	\$	\$
Other Income	\$	\$

Section 5.2 Statement of Financial Position – Assets and Liabilities

Please attach details if there is insufficient space.

ASSETS – List all assets whether individually or jointly held.

Asset Type	Description	Value	Percentage Ownership	
			Applicant 1	Applicant 2
Residence	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Cash at bank	Name of institution:	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%

LIABILITIES – List all liabilities whether individually or jointly liable.

Liability Type	Description	Limit	Outstanding Balance	Interest Rate	Monthly Payments	Percentage Ownership	
						Applicant 1	Applicant 2
Loan 1		\$	\$	%	\$	%	%
Loan 2		\$	\$	%	\$	%	%
Loan 3		\$	\$	%	\$	%	%
Credit Cards		\$	\$	%	\$	%	%
Rent		\$	\$	%	\$	%	%
Leases		\$	\$	%	\$	%	%
Other		\$	\$	%	\$	%	%

continued over...

Section 5.3 Existing Margin Loan

Where you have listed a margin loan with another provider above, will this Suncorp Bank Margin Loan be used to refinance/repay the above facility? Yes No

If **Yes**: Please also complete the Refinance Authority Form.

Please note:

1. We will not action your Refinance Authority Form until the successful completion of our credit assessment process.
2. Where existing loans are being increased to provide the initial equity contribution on your Suncorp Bank Margin Loan, please list the increased loan amount and repayments. Please provide a copy of any approval documentation from your lender.
3. Please also list any new loans that you have had approved to provide the initial equity contribution on your Suncorp Bank Margin Loan. Please provide a copy of any approval documentation from your lender.

Section 6 Internet Account Access

Would you like to view your margin loan details through Internet Account Access? Yes No

Please note: If you have not ticked any boxes you will be taken to have acknowledged **NO**.

Section 7 Power of Attorney**Power of Attorney**

This section of the application comprises a deed, made on the day indicated in Section 7.2 and 7.3 by each signatory.

1 Appointment

- 1.1** You (being each Borrower) appoint Suncorp Bank, Value Nominees Pty Limited and each of their directors, secretaries and employees separately as your attorneys.
- 1.2** You agree to formally approve anything an attorney does under this power of attorney. You declare that this power of attorney is given for valuable consideration and agree that you may not revoke the appointment.

2 Power

- 2.1** An attorney may, in your name:
 - (a) do everything Suncorp Bank or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
 - (b) do everything Suncorp Bank or Value Nominees Pty Limited needs to execute and deliver for you any documents in connection with the documents referred to in Schedule 1; and
 - (c) do anything which you can do as owner of the "mortgaged property" (as defined in the Suncorp Bank Margin Lending Term & Conditions), or anything which you can do in the transactions contemplated by the documents listed in Schedule 1; and
 - (d) stamp and register any of the documents listed in Schedule 1.

3 Declaration

- 3.1** You declare that:
 - (a) anything Suncorp Bank or Value Nominees Pty Limited and each of their directors, secretaries and employees does in exercising powers given to them under this power of attorney will be binding on you and anyone else as if you had done the acts yourself; and
 - (b) any person who deals with your attorneys in good faith, may accept as true a statement the attorney signs which says:
 - (i) an act of the attorney is a proper exercise of the powers under this power of attorney; and/or
 - (ii) this power of attorney has not been revoked.

4 Indemnity

- 4.1** You agree to indemnify the attorneys against, and you must therefore pay the attorneys on demand for, loss or costs they suffer or incur in exercising powers under this power of attorney.
- 4.2** You authorise the attorneys to exercise the powers under this power of attorney even if this involves a conflict of duty or the attorneys (or a person they know) have a personal interest in doing so.

SCHEDULE 1

Documents covered by this power of attorney:

- 1.** Terms & conditions between Suncorp Bank, Value Nominees Pty Limited and each of their directors, secretaries and employees, you and anyone else who signs this application form or who is joined in the agreement, in whatever capacity.
- 2.** Any instrument and any form dealing in any way or relating to the mortgaged property including transfers, exercises of options, redemption requests and any controlling participant arrangement in relation to uncertificated securities.
- 3.** Any application for the issue of certificates under section 1070D of the Corporations Act.
- 4.** Any appointment of a person to hold all or part of the mortgaged property for you as your nominee.

Section 7.1 Individual Applicant(s) Declaration and Signing

Individual or Individual Trustee Applicant(s) Declaration and Signing

Please consider the following carefully before you send us your application.

By signing this application:

- You acknowledge having read and accepted the Suncorp Bank Margin Lending Product Disclosure Statement, the Suncorp Bank Margin Lending Terms & Conditions, the Supplementary risk disclosure statement, the Suncorp Bank Bank Financial Services Guide, the Privacy disclosure and consent, the CHESS explanation and the Power of Attorney conditions.
- You accept the risks of margin lending and your obligations if we accept your application.
- You give our officers and us the power to enter into agreements, which bind you and do other things on your behalf without referring to you, including to complete your HIN details in your Sponsorship Agreement.
- You acknowledge that you have read and accepted the information under the heading Privacy disclosure and consent in the Suncorp Bank Margin Lending Terms & Conditions and consent to the collection, use and disclosure of personal information in accordance with the Privacy disclosure and consent. Where you have provided information about another individual (such as an adviser), you declare that the individual has been made aware of that fact and the contents of the Privacy disclosure and consent.
- You declare that the credit to be provided to you by Suncorp Bank under the Suncorp Bank Margin Lending Terms & Conditions is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- You declare that you grant the Power of Attorney in Section 7 of this Suncorp Bank Margin Lending Application form.
- You declare that the information you have provided in this Loan Application Form is true and correct.
- You declare that you are an Australian resident for tax purposes, residing in Australia.
- You acknowledge receiving a copy of the sponsorship agreement (contained in the Suncorp Bank Margin Lending Term & Conditions) for your records.
- You authorise us to give information about you (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:
 - details about your creditworthiness at the time at which you applied for your loan;
 - whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to Suncorp Bank;
 - whether the loan account is in arrears;
 - whether there is an immediate likelihood that the guarantee will be called upon;
 - what the balance of the loan account is; and
 - the interest rate charged on the principal debt.

This information may be provided to:

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

Declaration of purposes for which credit is provided

I/We declare that the credit to be provided to me/us by
 SUNCORP-METWAY Ltd (ABN 66 010 831 722)
 is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT: You should **only** sign this declaration if this loan is wholly or predominately for:

- business purposes; or
 - investment purposes other than investment in residential property.
- By signing this declaration you may **lose** your protection under the National Credit Code.

Section 7.1 Individual Applicant(s) Declaration and Signing *(continued)*

ALL INDIVIDUAL APPLICANTS MUST COMPLETE THIS SECTION.

Signed, Sealed and Delivered as a Deed on **The date must be completed.**

First Individual Applicant

Signature

Full Name

Date

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Bank or preferred providers) which we consider may be of value and interest to you?

Please note: If you have not ticked either box you will be taken to have acknowledged **YES**. YES NO

Witness *(must not be an applicant)*

Signature

Full Name

Date

Second Individual Applicant

Signature

Full Name

Date

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Bank or preferred providers) which we consider may be of value and interest to you?

Please note: If you have not ticked either box you will be taken to have acknowledged **YES**. YES NO

Witness *(must not be an applicant)*

Signature

Full Name

Date

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

Section 7.2 Company or Company Trustee Declaration and Signing
Company or Company Trustee Declaration and Signing

Please consider the following carefully before you send us your application.

By signing this application:

- You acknowledge having read and accepted the Suncorp Bank Margin Lending Product Disclosure Statement, the Suncorp Bank Margin Lending Term & Conditions, the Supplementary risk disclosure statement, the Suncorp Bank Bank Financial Services Guide, the Privacy disclosure and consent, the CHESS explanation and the Power of Attorney conditions.
- You accept the risks of margin lending and your obligations if we accept your application.
- You give our officers and us the power to enter into agreements, which bind you and do other things on your behalf without referring to you, including to complete your HIN details in your Sponsorship Agreement.
- You acknowledge that unless you direct us in writing to the contrary, all directors are authorised to operate on the margin lending facility.
- You acknowledge that you have read and understood the information under the heading Privacy disclosure and consent in the Suncorp Bank Margin Lending Term & Conditions, and consent to the collection, use and disclosure of personal information in accordance with the Privacy disclosure and consent. Where you have provided information about another individual (such as an adviser), you declare that the individual has been made aware of that fact and the contents of the Privacy disclosure and consent.
- You declare that the credit to be provided to you by Suncorp Bank under the Suncorp Bank Margin Lending Term & Conditions is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- You acknowledge receiving a copy of the sponsorship agreement (contained in Part 7 of the Suncorp Bank Margin Lending Term & Conditions) for your records.
- You acknowledge that the company is an Australian resident for tax purposes and is not and you are not applying for a Suncorp Bank Margin Loan on behalf of a permanent establishment outside of Australia (within the meaning of that term used in section 6(1) of the Income Tax Assessment Act 1936 (Cth)).
- You acknowledge that the company directors are Australian residents for tax purposes, residing in Australia.
- You declare that the information you have provided in this Suncorp Bank Margin Lending Application form is true and correct.
- You authorise us to disclose to a credit reporting agency certain personal information about me/us including: identity particulars; amount of credit applied for in this application; payments which may become more than 60 days overdue; any serious credit infringement which Suncorp Bank believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged.
- You authorise us to obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable Suncorp Bank to assess this application for credit. I/ We further consent to and acknowledge that Suncorp Bank may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit.
- You authorise us to give information about your company (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:
 - details about your creditworthiness at the time at which you applied for your loan;
 - whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to Suncorp Bank;
 - whether the loan account is in arrears;
 - whether there is an immediate likelihood that the guarantee will be called upon;
 - what the balance of the loan account is; and
 - the interest rate charged on the principal debt.

This information may be provided to:

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

Section 7.2 Company or Company Trustee Declaration and Signing (continued)
ALL COMPANY AND COMPANY TRUSTEE APPLICANTS MUST COMPLETE THIS SECTION.

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign. Indicate your company capacity by marking the appropriate box below your signature. By signing below the parties acknowledge that they are authorised to execute on behalf of the company in accordance with section 127 of the Corporations Act.

Signed, Sealed and Delivered as a Deed on **The date must be completed.**

Director/Sole Director and Secretary
Director/Company Secretary

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign.

Signature

Signature

Full Name

Full Name

Date

Date

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Bank or preferred providers) which we consider may be of value and interest to you?

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Bank or preferred providers) which we consider may be of value and interest to you?

Please note: If you have not ticked either box you will be taken to have acknowledged **YES**.

 YES NO

Please note: If you have not ticked either box you will be taken to have acknowledged **YES**.

 YES NO

Section 8 Verification of Income

Please tick the following options

All documentation to be provided in support of this Suncorp Bank Margin Lending Application is to be original, or a copy of the original. You may place a tick next to the forms of verification that you are attaching to support and verify your main income details you have provided in Section 5 of the Suncorp Bank Margin Lending Application form. Please indicate which applicant each document relates to. Suncorp Bank Margin Lending may request additional information further to the below, where required.

PAYG Income

Please provide the following supporting documentation:

- Two most recent computerised/electronically produced payslips; or
- Salary/employment letter dated no more than 6 weeks prior to the Suncorp Bank Margin Lending Application form date; or
- Most recent employment contract; or
- Last PAYG payment summary/group certificate, or latest income tax return; and
- Evidence of consistent income amounts regularly deposited to a bank account

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Self-employed/Sole Trader Income

Please provide the following documents:

- Signed and audited financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and
- Income tax returns for the self-employed applicant for the last two years; and
- Last ATO Tax Assessment Notice

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Company and Trust Income

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

- Signed and audited financial statements (balance sheet and profit and loss statements) for the last 2 years; and
- Income tax returns for the last 2 years

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Rental Income

Please provide one of the following documents:

- The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (*for each property owned*); or
- Latest income tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Interest Income

Please provide one of the following documents:

- Current investment certificate (not older than 12 months); or
- Bank statements/passbooks held in the name/s of the applicant (showing last 6 months history) and confirming amount of investment held and detailed narrative; or
- Latest income tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Dividend Income

Please provide one of the following documents:

- Most recently issued dividend advice for each investment held; or
- Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held; or
- Latest income tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Suncorp Metway Limited ABN 66 010 831 722. AFSL 229882.

If you have any questions please contact our Account Management Team on 1800 805 972 Intl 612 9236 3471 between 8am - 6pm (AEST) Monday to Friday,

Complete this form to add/change or remove an adviser on your current margin loan facility.

Section 1 – Borrower Details

Client Reference Number

Name of Borrower(s) on the Suncorp Margin Lending Facility

Section 2 – Adviser Request

I/We request you to (Please select one)

- Add an Adviser to my/our margin loan account
- Change the Adviser on my/our margin loan account
- Remove the existing Adviser from my/our margin loan account

Section 3 – Existing Adviser Details

Name of Adviser

AFS Licence Name

AFS Licence Number

Dealer Group

Section 4 – New Adviser Details

Name of Adviser

Title Surname Given Name/s (in full)

Adviser Company **Wealth Focus Pty Ltd** AFS Licence Number **314872**

Dealer Group **Wealth Focus Pty Ltd** ABN

Mailing Address **PO Box 760**

Suburb **Manly** State **NSW** Country Postcode **1655**

Phone Number **1300 559 869** Fax Number **02 8215 0679** Mobile Phone Number **0405 714 284**

Email Address

Section 5 – Statements

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

- YES
- NO

Section 6 – Authorised Signatory

Would you like your adviser to be your Authorised Signatory?

YES – Your adviser must complete the rest of this section

NO – Go to Declaration

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

Have you, the Adviser, already provided Suncorp Margin Lending your Proof of Identity?

YES – Go to Declaration

NO – Complete details below

Date of Birth* / / Relationship to Borrower/s

Residential Address* (PO BOX NOT ACCEPTABLE)

Postcode Country

Please provide us with a certified copy of the adviser's identification as per the Proof of Identity Requirements.

Proof of identity requirements

Each Authorised Signatory must attach a certified copy of one form of personal identification as indicated below

The identification provided must contain the individual's FULL NAME, and either RESIDENTIAL ADDRESS (not a PO Box) or DATE OF BIRTH.		
Australian/State Territory driver's licence containing a photograph of the person		<input type="checkbox"/>
A current Australian Passport (or one that has expired within the previous 2 years)		<input type="checkbox"/>
Card issued under State/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 signature of the person*		<input type="checkbox"/>

*Documents must be written substantially in English.

If you are unable to provide one of the forms of identification detailed above, please contact our Account Management Team on 1800 805 972 for further options.

Section 7 – Declaration and Authority

I/we authorise the person/s identified as the New Adviser in Section 4 to act on my/our behalf in relation to my/our margin lending facility.

I/we authorise the revocation and/or changes to my/our existing Adviser as identified in this form.

Borrower 1

Full Name

Signature

Date / /

Borrower 2

Full Name

Signature

Date / /

Company Director

In all cases, either two directors, one director and one secretary of the sole director/secretary must sign.

Full Name

Signature

Date / /

Company Director/Secretary (if applicable)

Full Name

Signature

Date / /

Adviser's Stamp (including AFS Licensee number)

Please send the completed form and certified copies of the relevant identification to:
Suncorp Margin Lending PO Box R1877, Royal Exchange NSW 1225 or fax to 1300 305 499



Refinance Authority

Suncorp Metway Limited ABN 66 010 831 722. AFSL 229882

Complete this form to transfer margin loan/s from another margin lender to Suncorp Margin Lending.
If you have any questions please contact your Account Manager on 1800 805 972 Intl 612 9236 3471.

If you are new to Suncorp Margin Lending, please complete and attach a Suncorp Margin Lending Application form

1. Margin Loan Details

Name of borrower/s on the Suncorp Margin Lending Facility Client Reference No.

Name of third party security provider/s (if applicable)
(Third party security provider/s must be registered with Suncorp Margin Lending on the borrower/s facility.)

Name of your current margin lender Account Number

Current Holder Identification Number/s HIN/s - as they appear on your CHESS statement

Name on margin loan account

Is your loan with the current provider fixed?

No

Yes If "YES"

1. What is the maturity date? (must be maturing within 30 days) DD / MM / YYYY

2. Do you want your refinance to take place on or as near as possible to this maturity date?

Yes – Suncorp Margin Lending will endeavour to refinance closer to this date.

No – Suncorp Margin Lending will endeavour to refinance as soon as possible.

2. Refinance Request

Do you authorise the transfer of your entire portfolio including your Holder Identification number/s to Suncorp Margin Lending?

Yes > Go to section 3

No > Partial Refinance as per table below. Please specify loan amount to be discharged \$ _____

Share Transfer Request

Transfer my entire HIN – Suncorp Margin Lending will transfer your HIN

Transfer partially (*please complete table below*)

Share Name	ASX Code	Quantity [^]	HIN*

*If you do not already have a HIN, we will create a new HIN for you in the same name as your margin loan account.

[^] If you'd like to transfer all your shares, please write 'ALL'.

Managed Fund or Master Trust Transfer Request

Transfer all my managed funds

Transfer partially (*please complete table below*)

Managed Fund Name	APIR Code (if known)	Units [^]	Name of Holder of Managed Funds.

Attach an additional sheet if there is insufficient space

[^] If you'd like to transfer all your shares/units, please write 'ALL'.

Please send the completed form to:

Suncorp Margin Lending, Reply Paid 1877, Royal Exchange NSW 1225 OR Fax 1300 305 499 Intl 612 9995 8227

3. Declaration

I/We hereby authorise Suncorp Margin Lending, to pay out any outstanding loan balance against my/our portfolio or part listed above, as the case may be.

Borrower/Trustee/Director 1

Borrower/Trustee/Director 2

Third Party Security Provider Signature 1

Third Party Security Provider Signature 2

NOTE: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. A certified copy of the Power of Attorney needs to be sighted.

You may have to re-lodge your standing instructions with share registries after some transfers. These may include tax file numbers, banking details and dividend instructions.

Please send the completed form to:
Suncorp Margin Lending, Reply Paid 1877, Royal Exchange NSW 1225 OR Fax 1300 305 499 Intl 612 9995 8227



Fixed Loan Nomination Form

Suncorp Metway Limited ABN 66 010 831 722 AFS Licence No. 229882

If you have any questions please contact our Account Management Team on 1800 805 972 Intl 612 9236 3471,
between 8am – 6pm (AEST) Monday to Friday.

Complete this form to fix your interest rate and pay your interest in advance.

1. Client Details

Client reference Number

Name of Borrower(s)

2. Client Instructions

I/We wish to set/change my/our fixed loan to the terms set out below

	Please complete	Notes
Fixed Loan amount		Minimum \$20,000.
Fixed Loan Loan Start Date	/ /	Must be a business day.
Maturity date	/ /	Maturity date must be a business day.
OR	OR	
loan term	_____ years or _____ months	Loan term (3, 6, 9 months or 1, 2, 3, 4 or 5 years)
Interest rate p.a.		Refer to our interest rate flyer for the indicative interest rate or visit www.suncorpmarginlending.com.au
Interest amount due (paid yearly in advance)		If you require assistance to determine the interest amount due on your loan please contact the Account Management Team on 1800 805 972.
Paid in advance for	<input type="checkbox"/> Term of the loan <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly	Payment for the term of the loan is only applicable for loans up to one year. If no selection is made we will charge the interest yearly in advance. An additional 0.10% will be charged for interest paid monthly.

3. Payment

Please indicate your preferred method of interest payment:

If no preferred selection is made, or your preferred selection does not have funds available, your interest will be capitalised to your variable loan.

- Please find my cheque attached (*made payable to Suncorp Margin Lending*);
- Transfer the funds from my linked Cash Management Account (CMA)(*If applicable and providing there are sufficient available funds*);
- Direct debit my bank account (*Direct Debit request forms available at www.suncorpmarginlending.com.au*)
- Capitalise interest to my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown. Choose an option below. If no option is selected then the default is option 1.
 - 1. I would like the compounded interest to be added to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount): or
 - 2. I would like the compounded interest to be included in the total fixed loan amount.

Important note: Interest paid is non-refundable and break costs will apply.

4. Client Signature(s)

Borrower/Trustee/Director 1

Full Name

Signature

Date / /

Borrower/Trustee/Director 2

Full Name

Signature

Date / /

Common Seal (if applicable)

Please send the completed form to:
Suncorp Margin Lending, Reply Paid 1877, Royal Exchange NSW 1225.

Office Use Only

Actioned By

Reviewed By

Date

Date

If you have any questions please contact our Account Management Team on 1800 805 972 Intl 612 9236 3471, between 8am – 6pm Sydney time Monday to Friday.

Please complete this form to authorise the opening of a Cash Management Trust Account (CMA). This will allow you to make deposits via internet banking or BPAY® to your margin loan facility or to earn interest when you have a credit variable loan balance. The funds in this CMA will form part of the security on your facility. The CMA will be opened in the name of Value Nominees Pty Ltd ABN 90 001 827 998.

Section 1 Borrower's Details

Name of Borrower/s on the Suncorp Bank Margin Lending Facility

Borrower/s Client Reference Number

Section 2 Transfer of Funds ☑ Please tick as appropriate

Would you like the credit balance in your variable margin loan to be automatically transferred to your Cash Management Trust Account and vice-versa? YES NO

If 'YES', We will automatically transfer any credit balance on your variable loan to the CMA so you can earn interest. We will also use any funds in the CMA to pay off your variable loan if it has a debit balance, reducing the total amount of interest you pay.

If 'NO', You will still be able to transfer funds between your CMA and your margin loan as required, upon written request.

Section 3 Tax File Number (TFN) or Australian Business Number (ABN)

You do not have to provide us with your Tax File Number (TFN) or Australian Business Number (ABN). However, if you choose not to, tax may be charged on your Cash Management Trust Account at the highest marginal rate plus the Medicare levy.

Borrower	TFN/ABN or exemption category	Are you an Australian resident for tax purposes?*
First Borrower	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes
Second Borrower	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes
Company or Trust	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes

*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. For more information about Tax File Numbers, Australian Business Numbers and Exemptions, please contact the Australian Taxation Office.

Section 4 Declaration and Authority

I/we confirm that the above details are true and correct.
By signing this form, you also authorise us to close your linked Cash Management Trust Account (CMA), if applicable.

Borrower 1/Trustee 1/Director 1	Borrower 2/Trustee 2/Director 2 or Secretary
For Company or Company Trustee Borrowers, either two directors, one director and one secretary or the sole director/secretary must sign.	
Signature	Signature
<input type="text"/>	<input type="text"/>
Full Name	Full Name
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text" value="DD / MM / YY"/>	<input type="text" value="DD / MM / YY"/>

Please send the completed form to:
Suncorp Bank Margin Lending, Reply Paid 1877, Royal Exchange NSW 1225 OR Fax to 1300 305 499 Intl 612 9995 8227.