

Company	Interest Rate	1 yr pre-paid/fixed rate	Further discount with WF for new or existing loans	No. of approved securities	No. of approved funds	Min. loan size	Notes
Wealth Focus Negotiated Rate		7.80% < \$500k 7.60% > \$500k	1 year fixed rate of 7.60% or 7.80% available to WF readers.	400+	900+	\$20,000	Exclusive rate with one of Australia's largest margin lenders, call us on 1300 559 869 for full details
ANZ Investment Lending	9.49%	8.25%	0.10%	900+	1000	\$0	E*Trade is the preferred trading platform
Bank of Queensland Margin Lending	9.50%	As per Leveraged Equities below	0.10%	500	1500	\$20,000	Bank of Queensland Margin Loans are operated by Leveraged Equities
BT Margin Lending	9.49%	8.70%	0.20%	415	930	\$20,000	Generally able to negotiate discounts on loans in excess of \$500k
Colonial Geared Investments	9.49%	8.95%	0.05% + further 0.40% discount if refinancing from another loan	498	1850	\$20,000	A subsidiary of CommSec with wider range of managed funds
CommSec	9.35% + further 0.50% discount for new investors	8.95% + further 0.50% discount for new investors	0.00%	530	1137	\$20,000	0.50% discount applies to new applicants only for the first 12 months
Leveraged Equities	9.50%	<100k - 8.5% 100-250k - 8.45% \$250k-500k - 8.4% \$500-750k - 8.1% \$750k - \$1Mill - 7.9% \$1Mill - \$5Mill - 7.6% > \$5Mill - 7.5%	0.10%	463	2004	\$20,000	Bought Macquarie Margin Lending in 2008, good administration, largest range of managed funds
Macquarie Prime	7.50%	8.40%	0.10% (of 1st year, payable in arrears)	896	0	No min. but \$100k to receive WF discount	Lowest Variable Rate, high LVRs. But must use Macquarie Prime for share trading, must settle margin calls on day
Morgan Stanley Smith Barney Margin Lending	9.24% < \$250k 9.09% \$250k - \$1Mill 8.94% > \$1Mill	8.20%	0.10%	300	300	No minimum	
NAB Margin Lending	9.30% < \$250k 9.05% \$250k - \$1Mill 8.80% > \$1Mill	8.80% < \$250k 8.60% \$250k - \$500k 8.40% \$500k - \$1Mill 8.20% > \$1Mill	0.15%, further 0.10% if more than 70% invested via MLC mastertrust	399	955	\$20,000	Typically offer competitive rates
St George Margin Lending	9.55% < \$250k 9.30% \$250k - 500k 9.05% > \$500k	8.60% < \$250k 8.35% \$250k - 500k 8.10% > \$500k	0.05%	503	1313	Min. loan size	Westpac ownership provides financial strength.
Suncorp Margin Lending	9.24% < \$500k 8.99% > \$500k	8.10% < \$500k 7.90% \$500k - \$1Mill 7.70% > \$1 Mill	0.10%	416	909	\$20,000	Typically offer very competitive rates, good administration

Disclaimer: This comparison is a summary only and should not in any way be construed as providing securities advice or an endorsement or recommendation of any security or product. Wealth Focus has not taken into consideration your investment objectives or your investment needs and make no representation as to the suitability or otherwise of any product, or security, to you. Before making any investment decision or purchase, you should fully satisfy yourself as to the suitability of any security or product you are considering, to your own particular circumstances, read the PDS, and if necessary seek professional investment and tax advice. We recommend that you read our Financial Services Guide. Whilst Wealth Focus makes every effort to ensure that the information is correct at the time of publishing, Wealth Focus takes no responsibility for the accuracy of the information supplied.