

Company	Interest Rate	1 yr pre-paid / fixed rate	No. of approved securities	No. of approved funds	Min. loan size	Preferred trading platform	Notes
		4.95% \$500k - \$1Mill 4.65% \$500k - \$1Mill 4.5% >\$1Mill	XX	XX	\$200,000		
Wealth Focus negotiated rate (Wholesale clients)	4.6% >\$500k	4.5% > \$500k	XX	XX	\$500,000		Wealth Focus negotiated rate from one of Australia's leading margin lenders. Wholesale clients only with assets of \$2.5 Mill or income of \$250kpa or more
ANZ Investment Lending	7.15%	6.7% <\$250k 6.65% \$250k - \$500k 6.6% \$500k - \$1Mill	660	1042	\$20,000	ANZ Share Investing	
Bell Direct	7.15%	7.05% <\$250k 6.95% \$100k - \$250k 6.85% \$250k - \$500k 6.65% \$500k - \$750k 6.45% \$750k - \$1Mill 6.25% > \$1Mill	433	-	\$25,000	Bell Direct	Will lend 50-70% on most managed funds
Bell Potter	7.85%	7.05% <\$250k 6.95% \$100k - \$250k 6.85% \$250k - \$500k 6.65% \$500k - \$750k 6.45% \$750k - \$1Mill 6.25% > \$1Mill	450 + 150 (international)	500+	\$20,000	Bell Potter	Will lend 50-70% on most managed funds
BT Margin Lending	7.17%	6.49%	452	449	\$20,000	Westpac Online	
CommSec Adviser Services	6.99%	6.49%	571	1820	\$20,000	CommSec	
CommSec	6.88%	6.49%	590	2432	\$20,000	CommSec	
Leveraged Equities	7.15%	6.45% < \$100k 5.99% \$100k - 250k 5.89% \$250k - \$500k 5.75% \$500k - \$750k 5.50% \$750k - \$1Mill 5.25% > \$1Mill	623	1855	\$20,000		Good admin. Largest range of approved funds. Generally very accomodating on adding new securities.
Macquarie Prime	6.95%	5.25%	803	0	No min.	Macquarie Prime	Lowest Variable Rate, high LVRs. One of the few providers to allow short positions. Short positions are offset against negative funds balance
Morgan Stanley Margin Lending	7.14% < \$500k 6.99% \$500k - \$1 Mill 6.84% > \$1Mill	5.79% < \$500k 5.59% \$500k - \$1 Mill 5.25% > \$1Mill	336	158	No minimum	Morgan Stanley	
NAB Equity Lending	7.09% < \$250k 6.84% \$250k - \$1 Mill 7.00% \$500k - \$1Mill	7.2% < \$250k 7.0% \$250k - \$1 Mill 6.80% \$500k - \$1Mill 6.60% >\$1Mill	498 + 1096 (international)	1125	\$20,000	National Online Trading	
St George Margin Lending	7.43% < \$250k 7.18% \$250k - 500k 6.93% > \$500k	6.49% < \$250k 6.24% \$250k - 500k 5.99% > \$500k	448	1624	Min. loan size	Direct Shares	Westpac ownership provides financial strength.
Suncorp Margin Lending	7.14% <\$500k 7.04% >\$500k	6.49% <\$500k 6.34% >\$500k	450	1738	\$20,000	ShareTrade (run by CMC markets)	

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. Although 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.