

St. George Margin Lending

Application and Terms and Conditions

Issue date: March 2024

You've got questions? We've got time to talk.

 Ask at any branch

 **1300 304 065**
8.30am to 5.30pm
Monday to Friday (AEST)

 stgeorgemarginlending.com.au

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting

accesshub.gov.au/about-the-nrs

Visit stgeorge.com.au/accessibility for further information on our accessible products and services for people with disability.

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Applying for a St.George Margin Loan

Before you apply for a St.George Margin Loan, we recommend that you read our product disclosure statement and other disclosure documents. You can download these documents from our website stgeorgemarginlending.com.au. Please contact our Account Management Team on 1300 304 065 from 8.30am to 5.30pm (Sydney time) Monday to Friday, if you have any questions.

Detailed instructions on how to apply for a St.George Margin Loan are contained at the front of the Loan Application form. A checklist is also provided to help you in this process.

Issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 and Australian credit licence 233714. Date of Issue March 2024.

CHES explanation

St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('we' and 'us') has a legal responsibility to explain CHES sponsorship to you. When you sign the application form, you are acknowledging that this explanation has been given to you.

Overview

CHES stands for Clearing House Electronic Subregister System. It is a settlement system for transferring securities designed to eliminate paperwork by operating a paperless system which records shareholdings electronically on an account in CHES, rather than using share certificates. CHES is operated by ASX Settlement Pty Limited ABN 49 008 504 532 ('ASX Settlement') which is a wholly owned subsidiary of ASX Limited ABN 98 008 624 691. It operates under published rules known as the ASX Settlement Operating rules ('Settlement Rules') that all CHES participants must abide by.

Sponsorship on CHES

CHES participants are either general settlement participants or account participants. CHES maintains a part of each issuer's register of holders on the CHES subregister. A holder on the CHES subregister is either a CHES participant or is sponsored by a CHES participant. As you are not a general settlement participant or an account participant, you will need to be sponsored in order to maintain a holding on CHES. You will be sponsored by entering into a sponsorship agreement with a general settlement participant, the effect of which is to appoint that entity as both the sponsoring participant and the controlling participant for the holdings covered by the sponsorship. Each holding on the CHES subregister must have a designated controlling participant who alone can initiate transactions on CHES in relation to that holding.

The terms of Part 7 – Appointment of sponsoring participant – in the St. George Margin Lending Facility Agreement ('Facility Agreement') are your sponsorship agreement with us as your sponsoring participant. The securities which are to be held on the CHES subregister will be converted to a CHES holding in your name. We will control this CHES holding on your behalf, acting on your instructions or on confirmations received from your market participant, subject always to the right to refuse to do so as set out in Part 7 of the Facility Agreement.

Under the Settlement Rules, certain acknowledgments have to be made. These are set out in clause 37 in Part 7 of the Facility Agreement.

Securities Transfers

Transactions against holdings on the CHES subregister are effected via electronic computer messages. The sponsorship agreement in Part 7 authorises us to carry out instructions provided by you in relation to your holdings by sending the appropriate electronic messages to CHES and processing messages received from CHES.

We will only undertake securities transfers and operate your CHES holding according to the terms in Part 7 of the Facility Agreement. As a general settlement participant, we will also have to comply with the Settlement Rules.

We will send you regular statements that, amongst other things, outline securities that are sponsored under the sponsorship agreement. When a transaction occurs in your CHES holding, CHES will send you a statement detailing the changes to your holding usually in the first week of the following month.

General

Part 7 of the Facility Agreement contains provisions designed to better protect us as mortgagee of the shares subject to a CHES holding.

The CHES holding that you establish with us can be in addition to any holding you may have with any other sponsors. However, these other sponsors will not be able to access the securities comprising your margin lending loan portfolio with us.

If you have any queries relating to the terms of Part 7 of the Facility Agreement, or do not fully understand any of its terms, please contact us on 1300 304 065 prior to signing the application form.

Supplementary risk disclosure statement

This statement must be read by each person considering either borrowing from St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (we, 'us' or 'our') under a margin lending facility or guaranteeing or providing security for such a borrowing by someone else. This disclosure is in addition to the risk disclosure set out in the St. George Margin Lending Margin Loan Product Disclosure Statement.

The following are some risks associated with being a borrower, guarantor, or provider of third party security in relation to the St. George Margin Lending Facility. Any proposed borrower, guarantor or third party security provider should obtain independent professional legal and financial advice, including from their solicitor and their financial adviser, before applying.

1. If money is borrowed from another source in order to provide the borrower's equity for a St. George Margin Lending Facility, this will increase the borrower's overall gearing level. The higher the overall gearing level, the greater the effect that a fall in the value of the investment will have on the borrower's financial situation.
2. If you appoint an appropriately qualified financial services licensee to receive margin call notices you may not receive notice of a margin call from us.
3. Each of the borrower and the security provider gives us and each of our authorised officers a power of attorney under which they can, among other things, sell some or all of the borrower's and/or the security provider's mortgaged property. The attorneys can exercise their powers at any time regardless of whether the borrower or the security provider is in default. The attorney's are not obliged to exercise their powers; however, if they do, they may use any sale proceeds to pay some or all of the amount owed to us. The attorney's selling some or all of a portfolio may result in a realised profit or loss on the investment and a disruption to any tax planning and investment strategy. For example, if the borrower does not meet a margin call, the attorneys may sell some or all of the security provider's portfolio to repay some or all of the loan (even if the security provider is a third party and they do not know about the margin call).
4. The loan to value ratio that is assigned to each security and any change in that loan to value ratio are not to be taken as recommendations by us. The loan to value ratio is not based on an assessment of the suitability of the security to form part of a portfolio.
5. All dividends, distributions, bonus issues, rights issues and other rights and entitlements defined as 'new rights' in the St. George Margin Lending Facility Agreement (the 'Facility Agreement') will be mortgaged to us and neither the borrower nor the security provider will have access to them unless we agree. In addition, neither the borrower nor the security provider may be able to accept takeover offers or other offers related to their securities, except with our written consent.
6. A fall in the value of the mortgaged property between the time that the borrower places an order with their broker and the time settlement occurs may mean we are unable to settle the purchase for the borrower. We may also be unable to settle a purchase if to do so would exceed the borrowing limit or the credit limit. This may result in settlement fail fees being incurred by the borrower.
7. We do not provide the borrower, the guarantor or any security provider with financial, investment, taxation or legal advice regarding the Facility Agreement, its suitability to the borrower's circumstances or how the borrower should invest the money borrowed under the Facility Agreement. We have not considered whether the guarantor should guarantee the borrower's loan. We have not considered whether the third party security provider should provide third party security for the borrower's loan.
8. As this facility is uncommitted, any loan made under the facility is at our discretion and we may elect to terminate the facility by giving you at least 10 business days' notice.
9. Our liability to you is limited in the circumstances set out in Clause 40 of the Facility Agreement. You should read this clause carefully to ensure you understand these.

Third party security provider additional risk disclosure statement

The following are some additional risks associated with providing a third party security for the St. George Margin Lending Facility. As a third party security provider, you will have no control over the loan, the mortgaged property or any arrangements relating to the loan. You should obtain independent professional legal and financial advice before providing that security.

1. The borrower may operate the loan without reference to you and can therefore increase or decrease the loan amount and/or your risks as a third party security provider without your knowledge or agreement.
2. The terms of the St. George Margin Lending Facility between us, the nominee and the borrower can be changed at any time.
3. You will not be notified of margin calls on the facility, and security which you provide may be sold by us without notice to satisfy a margin call.
4. You cannot cancel the security which you provide without our written agreement. We will normally not agree to release the security unless the borrower has repaid all money owing to us or there is sufficient security available after your investments have been removed from the mortgaged property.

By signing the power of attorney in the application form you acknowledge that you have read and accept these risks.

THIS STATEMENT IS NOT AN EXHAUSTIVE LIST OF ALL THE OBLIGATIONS AND RISKS ASSOCIATED WITH USING A MARGIN LENDING PRODUCT TO INVEST.

St. George Margin Lending Facility Agreement

Important

The terms and conditions of *your facility* are set out below and, if you provide *security* for the *facility*, the terms of *your mortgage*. Please read and retain it in a safe place for future reference.

Words printed *like this* are explained in clause 59 of these terms and conditions.

When *you* and any *third party security provider* sign an *application form*, *you* and they are confirming that they have read and accepted these terms and conditions.

This agreement is between each of *you*, any *third party security provider*, *us* and the *nominee*.

This agreement incorporates four distinct legal concepts:

1. the lending provisions;
2. a mortgage given by *you* to *us*;
3. the nominee arrangements with the *nominee* and the appointment of *us* as *your attorney*; and
4. the appointment of *us* or someone approved by *us* as *your CHESSE sponsor*.

If you are applying to be a *third party security provider*, this agreement incorporates three distinct legal concepts:

- a mortgage given by *you* to *us* to secure the obligations of the *borrower*;
- the nominee arrangements with the *nominee* and the appointment of *us* as *your attorney*; and
- the appointment of *us* or someone approved by *us* as *your CHESSE sponsor*.

In the *application form*, *you* and any *third party security provider* also appoint attorneys under a power of attorney. The attorney may execute documents on *your* behalf in accordance with that power, including these terms and conditions and any amendments to them. This agreement will be executed by *us* as *your attorney*. Once we sign this agreement, it is binding on *you*, any *third party security provider*, *us* and the *nominee*. The date we sign is the commencement date of this agreement.

This facility is an uncommitted discretionary facility, and so:

- we may refuse any *loan* request at *our* discretion (see clause 1.1);
- we may review *your credit limit* at any time and for any reason (see clause 2.4); and
- we may terminate the *facility* and require full repayment on 10 *business days'* notice for any reason (see clause 7.1(b)).

Part 1 - Lending provisions

1 Conditions for borrowing

- 1.1 *The facility is uncommitted, and we lend in our discretion. We will only consider a request for a loan if:*
 - (a) *you* have given *us* any document or information we reasonable require; and
 - (b) we are satisfied that an *event of default* has not occurred and is not likely to occur as a result of the *loan*; and
 - (c) the *security provider* has not terminated the relationship between the *nominee* and the *security provider* under clause 24, or if such relationship has been terminated, the *security provider* has appointed another *nominee* to hold the *mortgaged property* on their behalf on terms that are acceptable to *us*.
- 1.2 *We may require any information to be given electronically, orally or in writing. Once you request a loan to be made, that request is irrevocable.*

2 How much we will lend to you

- 2.1 *As this facility is uncommitted, any loan made under the facility is at our discretion and we are not required to lend for any reason. We are not liable for any amount incurred by you as a result of us not lending to you.*
- 2.2 *Unless we agree otherwise, the maximum amount you may borrow from time to time is the lesser of your borrowing limit OR your credit limit.*
- 2.3 *Your borrowing limit depends on the loan to value ratio, the market value of securities over which security providers have granted security interests to us and whether your facility is diversified. During any period while your facility is diversified, the borrowing limit that would otherwise apply is increased by the amount of any bonus acceptable securities limit. The loan to value ratio for each security is shown in the acceptable securities list applicable to the facility. We may change the particulars on the acceptable securities list at our discretion on the basis of our assessment of the relevant security from time to time, and without prior notice to you. These changes are not specific to your facility but apply to similar facilities generally.*
- 2.4 *Your credit limit is determined by us at the time of your application for the facility and may be reviewed by us from time to time if we are required by law to do so or if you request us to review your credit limit. You must provide us with such information as we require at the time of any review. As a consequence of a review we may decrease your credit limit if we consider it appropriate having regard to our lending*

criteria (and even if it would result in an event of default). We will give you notice of any decrease in your credit limit and you must ensure that, within 5 business days (or such later date as we specify) of the date of the notice, that the amount outstanding is less than the credit limit and the borrowing limit. If you do not comply with this clause then, without limiting our rights under the mortgage, you and each guarantor and/or third party security provider will be taken to have requested each attorney appointed in the power of attorney contained in the application form to take all steps we deem necessary to ensure that the amount outstanding is less than the credit limit and the borrowing limit.

2.5 We may lend you money by way of the various loan options that are available from time to time. Subject to our agreement (which we will not unreasonably withhold), you may nominate means of drawing and repaying each loan under the facility.

3 Borrowing money

3.1 A request for a loan under the facility may be made by supplying us with a confirmation which, unless you instruct us otherwise before we receive it, we treat as a direction to:

- (a) settle the confirmation; and
- (b) register the securities in your participant sponsored holding or the nominee's name, as required by us.

Unless we agree otherwise in writing, a request is irrevocable. Any amount advanced to you under this agreement will be debited to your loan account.

3.2 If settling a confirmation would cause the amount outstanding to exceed the credit limit we may decline to settle that confirmation. If we choose to settle such a confirmation you acknowledge that:

- (a) your credit limit is increased to the amount outstanding after we have settled the confirmation; and
- (b) we will review your credit limit in accordance with clause 2.4 and as a consequence of such review we may decrease your credit limit which would require you take steps to ensure that the amount outstanding is less than the decreased credit limit and the borrowing limit.

3.3 If we receive a confirmation under clause 3.1 in relation to unlisted securities, new rights or new issues, you are taken to declare that you have read the relevant prospectus or other offer document and agree to be bound by the conditions of the offer.

3.4 We may in our discretion decide whether the unlisted securities, new rights or new issues are to be applied for in your or the nominee's name.

3.5 If the application is unsuccessful for any reason, any application money (other than company or trust processing fees) will be refunded to you.

3A. Diversified Feature

3A.1 Your facility will be considered diversified during any period in which:

- (a) the mortgaged property contains at least three qualifying securities or such other number as we determine at our discretion from time to time; and
- (b) the market value of any one such qualifying security does not exceed 50% of the market value of all such qualifying securities.

3A.2 During any period when your facility is diversified you may request a loan under the facility to purchase bonus acceptable securities.

3A.3 We will generally decline a request to borrow to purchase bonus acceptable securities unless your facility is diversified.

4 Interest

4.1 You must pay us interest on each loan at the relevant rate applying as at the date we receive your request for the loan, being the rate set out on our website stgeorgemarginlending.com.au. The rate may be a fixed rate and/or a variable rate, depending on your arrangements with us in relation to each loan and will apply for the period, and in the manner that you and we agree to. Details of current interest rates are available from us on request and are available on our website at stgeorgemarginlending.com.au

4.2 Interest:

- (a) accrues on each loan from day to day commencing on the first day on which each loan was lent;
- (b) is calculated on the number of days elapsed and a 365-day year; and
- (c) is payable by you on the last day of each month (unless we agree otherwise).

4.3 Notwithstanding our other rights in accordance with clauses 32, 33 and 34, if you do not pay us any interest on the due date we may capitalise that interest to form part of the amount outstanding.

4.4 If you ask, we will arrange to direct debit, on or after the last day of a month, an account nominated by you with the amount of interest payable for that month and apply it to reduce the amount outstanding. You may cancel or vary any direct debit arrangement by 14 days' notice in writing to us.

4.5 We do not pay you interest on any credit balance in your loan account. It is your responsibility to transfer any credit balance to an interest bearing account as we may not automatically do so.

- 4.6 If you ask and we agree, you may pay interest in advance on any agreed date.
- 4.7 If you ask and we agree, you may pay interest on any other basis, terms and conditions which may include a fixed interest rate.

4A. Break Costs – Fixed interest rate loans

This clause 4A applies only to *loans* with a *fixed rate*. It sets out the circumstances in which you may be liable to pay us *break costs* and how we calculate them. A *break cost* is a fee that represents *our* loss if you repay your loan early during a *fixed rate period*.

Warning

Break costs may be high and will increase the amount you owe us as a result of, for example, your default or early repayment. Ask us for an estimate of the applicable *break costs* and seek independent financial advice before you repay early.

- 4A.1 A “*break event*” is taken to have occurred for a *loan* whenever, for any reason during the *fixed rate period*:
- (a) you and we agree to change the *fixed rate* (either to a different fixed rate or to a variable rate); or
 - (b) the *facility* is cancelled or the *credit limit* is reduced; or
 - (c) you repay early all or any part of the *amount outstanding* under the *loan*; or
 - (d) the *amount outstanding* under the *loan* becomes repayable (for example, because you are in default).
- 4A.2 If a *break event* occurs you must pay us our “*break costs*” (if any).
- 4A.3 Our *break costs* formula is complex. This is a simplified description:
- We will incur a loss and you will have to pay *break costs* if, on the day you repay a fixed interest rate loan, the wholesale interest rate applicable for your remaining *fixed rate* term is less than the wholesale interest rate applicable when you began your *fixed rate period*. We refer to this as the ‘difference in wholesale interest rates.’
- To calculate the amount of the *break costs*, we multiply the difference in wholesale interest rates with the remaining term of your *fixed rate period* and the *fixed rate* loan balance that would have applied during that time if you had not repaid the *fixed rate* loan. The amount is then converted to its value in today’s dollars. Please contact us if you would like to see the formula used to work out the *break costs*.
- 4A.4 The wholesale market rate(s) used to calculate the *present value* of a payment and the *interest rate* or discount rate (as appropriate) to be applied under

clause 4A.3 are determined by us in good faith adopting commercially reasonable procedures. This may include considering:

- (a) any market information we consider relevant from either internal or external sources (for example, market rates (which need not be mid-market rates), margins and yield curves);
- (b) if the information required to determine wholesale market rates is not available for the date of the *break event*, information for a date following the *break event* as would be commercially reasonable to consider; and
- (c) without double counting, when it is reasonable to do so, any *interest rate* or discount rate used in connection with terminating, liquidating or reestablishing any transaction we maintained in connection with the *facility*.

5 Other amounts we can charge to your loan account

- 5.1 We may debit costs payable in connection with the *facility* to any *loan account*.
- 5.2 Details of current interest rates, fees and charges are available from us on request and are available on our website at stgeorgemarginlending.com.au We may vary interest rates, fees and charges payable from time to time under clause 4.2.9.

6 Payments

- 6.1 You and each *security provider* must pay to us all amounts due under the *documents* in full, in clear, immediately available funds (by direct payment or another method of payment that we notify to you from time to time). To the maximum extent allowed by law, you give up any right to deduct or set-off any amount we owe you against amounts you owe us under the *documents*. If you believe that we owe you an amount in relation to the *documents* (for example, if you believe that we have not complied with our obligations under the *documents*) you may raise that claim with us separately.
- 6.2 All payments must be free of any withholding or deduction for taxes, unless the law prevents this. If you have to make a deduction, the amount you must pay is increased so we receive the same amount we would have received had no deduction been made.
- 6.3 Payments must be made by our close of business (in the place of receipt) on the day the payment is due. If the due date falls on a non-business day, the payment must be made on the previous business day.
- 6.4 We may without prior notice offset any money we owe you under the *facility* against any money you owe us under the *facility* unless the amount is genuinely in dispute. We will promptly notify you if we do this.

6.5 If at any time the *amount outstanding* is due, but has not been paid, you authorise us to apply any credit balance in any *loan account* you have with us, towards satisfaction of the payment that is due. We may do this without giving you any prior notice. Your *account statement* will reflect any such transaction.

- 6.6 We may apply or direct the *nominee* to apply:
- (a) any amount you pay us under the *facility*;
 - (b) any cash received as a result of rights derived from the *mortgaged property*;
 - (c) any proceeds from any *corporate action* (including the takeover, compulsory acquisition, or redemption of, or return of capital) on, any of the *mortgaged property*;
 - (d) any proceeds from the sale or redemption of any *mortgaged property*; and
 - (e) any return of some or all of the subscription or application moneys for new *securities* we may fund;

to reduce the *amount outstanding*.

6.7 We may use any money received in connection with the *facility* towards paying any part of the *amount outstanding* in the following order (even if that part falls due after an *event of default* has occurred):

First: any unpaid government charges payable in connection with the *facility*;

Second: any unpaid *enforcement expenses*;

Third: any unpaid interest;

Fourth: any other costs payable in connection with the *facility*; and

Fifth: the principal outstanding under the *facility*.

6.8 We may pay any money remaining after the *amount outstanding* has been paid in full to another person we reasonably believe to be entitled to it. In particular, we may pay it to a person with a subsequent registered or unregistered *security interest* without incurring any liability to you or a *third party security provider*.

6.9 We may assign any date we reasonably believe to be appropriate to a debit or credit to a *loan account*.

6.10 We may adjust debits and credits on your *facility*, so as to accurately reflect your legal obligations. If we do this we may make consequential changes (including adjustments to interest).

7 Repayment of loans

7.1 You must repay us the *amount outstanding*:

- (a) if an *event of default* has occurred, forthwith on demand by us (see Part 6); or
- (b) if we elect to terminate the *facility*, on the date we specify. We may elect to terminate the *facility* by giving at least 10 *business days'* notice to you.

7.2 You must repay us all or part of the *amount outstanding* (forthwith on demand, as directed by us) if we are required by law or it would be good responsible lending practice to reduce the maximum amount that you may borrow. Without limitation, this applies if we make an assessment under the *Corporations Act* that the *facility* with its current *facility limit* is unsuitable for you.

7.3 Subject to clause 7.1 above, you may repay all or any part of the *amount outstanding* whenever you wish by giving two *business days'* prior written notice. However, any *loan* upon which interest is paid or payable at a fixed rate may only be repaid in full (unless we agree otherwise).

7.4 If you repay more than the *amount outstanding* we are not required to pay interest on the excess.

8 Margin calls

8.1 A *margin call* occurs if the *amount outstanding* exceeds the sum of:

- (a) the *borrowing limit*; and
- (b) the *buffer*,

at any time.

8.2 If a *margin call* occurs we will take reasonable steps to notify you or your *margin call* contact.

8.3 You acknowledge that if you nominate a *margin call* contact to receive a notice under clause 8.2 you may not receive notice from us.

8.4 A *margin call* must be satisfied by taking the action referred to in clause 8.5 by 2pm (Sydney time) on the next *business day* after the day the notice is issued by us, or such later date as we may advise.

8.5 The action you must take if your *loan account* goes into *margin call* is to:

- (a) repay some or all of the *amount outstanding*; and/or
- (b) provide us with additional *security interests* which are acceptable to us; and/or
- (c) arrange to, or give us irrevocable instructions to, sell, dispose of or redeem some or all of the *mortgaged property* (with the proceeds being used to reduce the *amount outstanding* or being deposited to the credit of the *loan account*); and/or
- (d) take any other reasonable steps we consider necessary,

so that the *amount outstanding* no longer exceeds the *borrowing limit*.

8.6 You should ensure that you or your *margin call* contact are in a position to receive any communications from us in relation to this clause and to act within the time limits specified in this clause.

- 8.7 As further and better security to us, you and each other security provider irrevocably authorise each attorney appointed in the power of attorney contained in the *application form* to take, in accordance with that power of attorney, any steps necessary (including any of those steps listed in clause 8.5) to ensure the *amount outstanding* no longer exceeds the *borrowing limit*.
- 8.8 We may vary the *loan to value ratio* of a security, the quantity of a security we will assign a *loan to value ratio* to, the number of *qualifying securities* that must be held for a *facility* to be *diversified* or the percentage taken into account in the *borrowing limit*, the *bonus acceptable securities cap* or the *buffer*, at any time in our discretion, even if it results in a *margin call*. These variations are not specific to your *facility* but apply to similar facilities generally. Any change will be notified on our website at stgeorgemarginlending.com.au
- 8.9 You and each other security provider agree that:
- (a) you will manage the *facility* to avoid a *margin call*; and
 - (b) if at any time a *margin call* does occur:
 - (i) it is not a waiver that we do not exercise our rights in respect of an unsatisfied *margin call* despite then being entitled to do so, nor is it a waiver of our right to do so at any time in the future; and
 - (ii) we are not obliged to take any action to stop or limit your loss by exercising our rights under this agreement.
- 8.10 Our rights under this clause 8 (whether we exercise them or not) do not limit any of our other rights at law, under these terms and conditions or under the documents.

9 Authority to operate

- 9.1 You may nominate another person or persons as an *authorised representative* to operate the *facility* as if they were a *borrower*, other than to receive *margin calls*. In relation to a managed investment scheme, you may also nominate a *nominated financial adviser* or managed investment scheme to provide us with instructions to deal with, switch or redeem all or part of the security relating to the managed investment scheme. The nomination must be done in a manner acceptable to us (which may include the person providing such documents and other information as is reasonably requested by us) and we require the person to confirm their acceptance of the nomination.
- 9.2 This arrangement will continue until we receive written notice from you in a manner acceptable to us that you have revoked any such authority.
- 9.3 You (and any person claiming through you) release us from and indemnify us against all losses and liabilities arising in connection with all actions,

claims, proceedings, costs and demands arising directly in connection with us acting on the instructions of your *authorised representative* or *nominated financial adviser* or the acts or omissions of your *authorised representative* or *nominated financial adviser* unless they arise as a result of any acts or omissions that involve our negligence, fraud or misconduct.

- 9.4 If you appoint an *authorised representative* or *nominated financial adviser*, (unless such appointment is revoked in accordance with clause 9.2) you cannot later claim that your *authorised representative* or *nominated financial adviser* was not acting on your behalf.

Part 2 - The mortgage

10 Effect of this mortgage

- 10.1 In this Part 2 each security provider incurs obligations and gives us rights over the *mortgaged property*. For example, if the security provider does not comply with any of their obligations under any part of this agreement, we may redeem, sell or deal with the *mortgaged property* as if we own it. We may also sue you for any remaining money you owe us.
- 10.2 The mortgage in this Part 2 operates as a separate mortgage given by each security provider in respect of securities owned by that security provider solely in their own right and a mortgage given jointly by each security provider which owns securities jointly.

11 Mortgage

- 11.1 Subject to the following paragraph, for the purpose of securing to us payment of the *amount outstanding*, the security provider mortgages to us:
- (a) all the *future security*, when the security provider (or a trustee, nominee or agent for the security provider) first acquires an interest in it; and
 - (b) any new rights that arise with respect to the *future security* or other new rights when the security provider first acquires an interest in those new rights.

The mortgage referred to in (a) or (b) takes effect:

- (i) if recording under a *holder record* needs to occur in order for property in (a) or (b) to comprise *future security*, when the securities are first recorded in the *holder record*;
- (ii) if we need to indicate that we accept property in (a) or (b) to comprise *future security*, when we indicate our acceptance;
- (iii) if securities need to be transferred to us or a person we nominate in order for property in (a) or (b) to comprise *future security*, when the transfer takes effect; and

- (iv) if an *identification notice* needs to be given in order for property in (a) or (b) to comprise *future security*, when the *identification notice* becomes effective under clause 11.2.

11.2 If we send a *security provider* an *identification notice* that identifies “*future security*”, the property so identified is to be *future security* for the purposes of this *mortgage* if the *security provider* does not reject the *identification notice* in writing to us by 2pm (Sydney time) on the day they are taken to have received it. If an *identification notice* is received after 2pm on any day, it is taken to be received on the next day.

11.3 The *security provider* may require us to release the *mortgaged property* from the *mortgage* when there is no longer any *amount outstanding*. Until we actually release the *mortgaged property*, it remains *mortgaged* to us.

11.4 We may, at *your* expense, apply for any registration, or give any notification, in connection with this *mortgage* and for whatever class of collateral we think fit. You consent to any registration or notification by us, and agree not to make an amendment demand.

12. The mortgaged property

12.1 We reserve the right at *our* discretion not to accept as *mortgaged property* any property a *security provider* deposits with us with the intention that it operates as *mortgaged property*. Without limiting this, we reserve the right at *our* discretion not to accept particular *securities* as *mortgaged property* even if those *securities* are included in the *acceptable securities list*. We may indicate *our* acceptance of *deposited documents* as *mortgaged property* orally or in writing. If in writing, it may be evidenced by any statement summarising the *facility* and portfolio of *securities* we issue from time to time.

12.2 Each *security provider* agrees to deposit with us or a *person* we nominate anything we require in connection with the *mortgage* or *mortgaged property* within 5 *business days* of *our* request or such longer period as we may agree.

12.3 If we ask, the *security provider* must give a direction (in a form we approve) to anyone we specify to deliver to us or *our nominee* anything which that *person* holds in respect of the *mortgaged property*. If we ask, the *security provider* must provide us with evidence (for example, a copy of the relevant letter) that they have given such a direction.

13. Your rights in relation to the mortgaged property

13.1 Until an *event of default* occurs or the *mortgaged property* is registered in *our* name, the *security provider* may:

- (a) keep all income earned in respect of the *mortgaged property*; and
- (b) exercise any voting power in respect of the *mortgaged property*.

13.2 If an *event of default* occurs or the *mortgaged property* is registered in *our* or the *nominee's* name, all the *security provider's* rights under clause 13.1 end, and we are entitled to them. The *security provider* must then follow *our* directions about those things. The *security provider* must ensure that any *person* in whose name any *mortgaged property* is registered does likewise. We may exercise those rights in any way we choose, including by doing nothing. We are not responsible for any *loss* arising from choosing not to act.

14. Your obligations in relation to the mortgaged property

14.1 The *security provider* must:

- (a) carry out on time all their obligations, observe any restrictions, and do anything we require in connection with the *mortgaged property*;
- (b) immediately after becoming aware of *new rights*, provide us with particulars of them;
- (c) if they become aware of any defect in their ownership of the *mortgaged property*, immediately take steps to rectify it;
- (d) do anything else that is necessary to maintain the *mortgaged property*;
- (e) take up or sell *new rights* in respect of the *mortgaged property* if we ask;
- (f) if we ask, give us a copy of all documents they receive in connection with the *mortgaged property*;
- (g) comply with any conditions we attach to any approvals or consents we give in connection with the *mortgaged property*; and
- (h) if we ask, do anything we reasonably request to further assure *our* interest in the *mortgaged property*.

14.2 If the *security provider* does not pay any calls or instalments or any other amounts that are or become payable in connection with the *mortgaged property*, we may pay any of those amounts on behalf of the *security provider*. Any amount so paid will form part of the *amount outstanding*.

15. Dealing with the mortgaged property

15.1 The *security provider* must obtain *our* written consent before:

- (a) disposing of, redeeming or parting with possession of all or part of the *mortgaged property*;

- (b) creating another *security interest* in the *mortgaged property* or allowing one to arise;
- (c) taking steps to change the certificated (or uncertificated) nature of the *mortgaged property*, or applying for a replacement certificate if we have the original;
- (d) waiving any rights or releasing any *person* from obligations in connection with the *mortgaged property*;
- (e) dealing in any other way with the *mortgaged property* or any interest in it, or allowing any interest in it to be varied; or
- (f) otherwise doing anything that might impair the effectiveness or validity of the *mortgage*.

15.2 If the *security provider* requests in a form acceptable to us (and signs any transfer forms required by the *nominee* if it is the registered holder of that part of the *mortgaged property*) we or the *nominee* may in our discretion (and the *security providers* authorise us to) do whatever is necessary to release the property.

15.3 We need not release any of the *mortgaged property* if you or a *security provider* has not fulfilled their obligations under the *facility*; if we are not satisfied that the *amount outstanding* has been or will be paid; or if, after the release, your *borrowing limit* would be breached.

15.4 We may release any *securities* that we wish to exclude from the *mortgaged property*.

15.5 We will assume that a sell contract note received from any *broker* which indicates that a *security provider* is the seller is evidence of the *security provider's* request to sell the relevant *securities*.

15.6 On receiving your request, we and the *nominee* may redeem or otherwise deal with the *security provider's mortgaged property*, and apply the proceeds to pay or repay part or all of the *amount outstanding*.

16 Other security interests

16.1 If we consent to another *security interest* in the *mortgaged property* and we ask, then the *security provider* must obtain an agreement acceptable to us regarding the priority between the *mortgage* and the other *security interest*.

16.2 The *security provider* must ensure that the amount secured under any other *security interest* in the *mortgaged property* is not increased without our prior written consent.

16.3 The *security provider* must comply on time with any obligation in connection with any other *security interest* in the *mortgaged property*.

17 Administrative matters

We may arrange for any transfer to us of the *security provider's* rights under the *mortgaged property* to be registered.

18 Securities of a third party

We and the *nominee* may deal with the *future security* or *new rights* of a person that form part of the *mortgaged property* and:

- (a) we do not need to obtain the consent of any other *person*;
- (b) we may apply the proceeds of any dealing to repay part or all of the *amount outstanding*; and
- (c) this may affect the *borrowing limit*.

19 Takeovers

If a *security provider* wants to accept a takeover offer in respect of *securities* in their *mortgaged property* they must obtain our prior written consent.

20 Corporate action

In the event of a *corporate action* in respect of an issuer of *securities* forming any part of the *mortgaged property*, the *security provider* directs us, if we require, to transfer the legal title in those *securities* to the *nominee* at the *security provider's* cost before the *corporate action* takes effect.

21 Options

21.1 If a *security provider* wishes to sell options in relation to any *securities* which are or will be included in the *mortgaged property*, the *security provider* must obtain our prior written consent.

21.2 The *security provider* authorises us to:

- (a) give instructions to any *broker* in relation to their options to the same extent that they are able to do so, including:
 - (i) to close out an open position;
 - (ii) to transfer an open position to an account with another *broker* or to a different account with the same *broker*;
 - (iii) to accept a transfer of an open position from an account (which may not be in your name) with another *broker* in order to close out (wholly or partly) an open position;
 - (iv) as to payment of any amounts by a *broker* or clearing house in relation to options; and
 - (v) to reject their directions;
- (b) lodge *securities* forming part of the *mortgaged property* with ASX Clear if required by either the *security provider's broker* or ASX Clear;
- (c) make any payment which is required or which we consider necessary or desirable in relation to any options;
- (d) take any action in relation to the *loan account* or the *mortgaged property* to satisfy any obligation or liability in relation to options; and
- (e) provide any information in relation to the *loan account* to any *broker* in relation to options, and to obtain from any *broker* any information we require in relation to the *security provider's* account with the *broker* or any options.

Part 3 – Third party security provider provisions

22 Acknowledgment

Each *third party security provider* acknowledges that they are responsible for making them self-aware of the financial position of the *borrower*.

23 Preservation of rights

- 23.1 Rights given to us under the *documents* and liabilities under them are not affected by any act or omission by us or the *nominee* or by anything else that might otherwise affect them, including:
- (a) the fact that we vary or replace the *borrower's* or a *security provider's* obligations under this agreement, such as by increasing the *borrowing limit* or the *credit limit*, or extending the term;
 - (b) the fact that we give the *borrower* or a *security provider* a concession, such as more time to pay;
 - (c) the fact that we release, lose the benefit of or do not obtain any *security interest*;
 - (d) the fact that any *person* who was intended to guarantee the *borrower's* obligations under the *documents* does not do so or does not do so effectively; and
 - (e) the fact that rights in connection with the *borrower's* and the *security provider's* obligations under the *documents* are assigned.
- 23.2 As long as there is an *amount outstanding* under the *documents*, the *third party security provider* may not, without our consent:
- (a) reduce its liability under the *documents* by claiming that it or the *borrower* or any other *person* has a right of set-off or counterclaim against us;
 - (b) claim, or exercise any right to claim, to be entitled to the benefit of a guarantee, indemnity (or similar assurance against loss) or *security interest*:
 - (i) given to us in connection with an amount payable under the *documents*. (For example, the *third party security provider* may not try to enforce any *mortgage* we have taken to secure repayment of amounts payable under the *documents*); or
 - (ii) in favour of a *person* other than us in connection with any obligations of, or any other amounts payable, by the *borrower* to, or for the account of, that other *person*;
 - (c) claim an amount from the *borrower* or another *third party security provider* of the *borrower's* obligations under any right of indemnity; or
 - (d) claim an amount in the *insolvency* of the *borrower* or another *third party security provider* for the *borrower's* obligations under the *documents* (including a *person* who has signed this agreement).

Part 4 – Appointment of nominee

24 Appointment

- 24.1 The *security provider* agrees that if we ask the *nominee* to hold any of the *mortgaged property* specified by us on their behalf, then the *security provider* is to do all that is required to cause that *mortgaged property* to be registered in the *nominee's* name and to deal with that *mortgaged property* only in accordance with this Part 4.
- 24.2 The *nominee* is to be taken to have entered into this agreement on the terms and conditions contained in the *master nominee deed* when it agrees to have *mortgaged property* registered in its name.
- 24.3 The *security provider* acknowledges that the legal title to *securities* may, as a result of clause 24.2, be held by or in the name of the *nominee* in accordance with the terms of the *master nominee deed*. The *security provider* accepts those terms.
- 24.4 The *nominee* need not make any payment unless the *security provider* first gives it the funds to do so.
- 24.5 The *security provider* agrees with us not to terminate the *nominee's* appointment until they have paid all of the *amount outstanding* and received our written consent. The *nominee* acknowledges that it has notice of the agreement between the *security provider* and us under this clause 24.5, and agrees to act in accordance with, and on the basis of, that agreement. We may terminate the *nominee's* appointment at any time. Termination of the *nominee's* appointment does not affect any rights or obligations arising under the *facility* prior to termination.
- 24.6 Notwithstanding any other provision in this agreement:
- (a) the *security provider* shall be entitled to terminate the relationship between the *nominee* and the *security provider* when there is no *amount outstanding* by giving notice to us and directing the *nominee* to transfer the *securities* to the *security provider*; and
 - (b) for the removal of doubt, the *security provider* shall be absolutely entitled (within the meaning of that term as used in Parts 3-1 and 3-3 of the *Income Tax Assessment Act 1997* (Cth)) to the *securities*.

25 Nominee Instructions

- 25.1 The *security provider* directs the *nominee* to act in accordance with instructions received from us in accordance with our rights under these terms and conditions, unless we agree otherwise.
- 25.2 Instructions may include:
- (a) a direction to take any action that we could take under this agreement in connection with the *mortgaged property*; or

- (b) a direction to take instructions from the *security provider* (for example, in connection with voting rights in respect of *mortgaged property* held by the *nominee*).

26 Security provider's obligations

- 26.1 The *security provider* directs the *nominee* to act in accordance with instructions received from us in accordance with our rights under these terms and conditions, unless we agree otherwise.
- 26.2 If the *security provider* wants to take any action in connection with the *mortgaged property* held by the *nominee*, they must contact us. We will then give appropriate directions to the *nominee* if the request does not contravene any provision of this agreement. If the *security provider* asks us to direct the *nominee* to take action on their behalf, then neither we nor the *nominee* are liable for any loss suffered as a result of us or the *nominee* carrying out the instructions unless it arises as a result of any acts or omissions that involve our negligence, fraud or misconduct.
- 26.3 If the *security provider* asks us to direct the *nominee* to apply for *securities* on the basis of material contained in an offer *document*, then they declare that they have read the *document* and received any independent investment advice that they consider appropriate prior to asking us to direct the *nominee* to act.
- 26.4 The *security provider* directs the *nominee* to do anything necessary to give effect to the instructions received from us.

27 Costs, Fees and Expenses

- 27.1 You agree to pay the *nominee's* usual fees for acting as *nominee*, which may be notified to you from time to time.
- 27.2 You indemnify the *nominee* against, and therefore must pay it on demand for, all losses or costs it suffers or incurs in relation to acting as *nominee* except to the extent that any such loss or cost arises as a result of the *nominee's* wilful misconduct, negligence or breach of this agreement.

Part 5 - Warranties, undertakings and indemnities

28 Warranties and undertakings that you make

- 28.1 You and each *security provider* make the following *confirmations*, *acknowledgments*, *warranties* and *undertakings* at the date of the *facility* and each time you borrow money under the *facility*:
- (a) all information provided to us in connection with the *mortgaged property* is true and correct, to the best of your or the *security provider's* knowledge (including as to the nature and extent of your and the *security provider's* interests in it);

- (b) you and the *security provider* are able to enter into the *facility* and the other *documents* and give each of them full force and effect;
- (c) you and the *security provider* are not aware of any situation which has caused, or might reasonably be expected to cause, an event of default;
- (d) if you or the *security provider* are a company, they have not and will not breach Chapter 2E of the *Corporations Act* by virtue of the transactions contemplated in the *facility*. (Chapter 2E of the *Corporations Act* contains provisions which regulate the giving of financial benefits to related parties);
- (e) any amount that we may receive as a result of your, the *security provider's* or anyone else's bankruptcy or liquidation does not affect our rights to enforce the *facility* to recover the amount outstanding;
- (f) any *securities* or *new rights* which are, or which are to be, *mortgaged* to us are and will be free of any other *security interest*;
- (g) you and the *security provider* are each an Australian resident for taxation purposes;
- (h) you and the *security provider* are not entering into or acting in respect of rights or obligations under this deed or carrying on a business at or through a permanent establishment outside of Australia within the meaning of section 6(1) of the *Income Tax Assessment Act 1936*;
- (i) if you are an individual, the proceeds of any *loan* have not been, and will not be used wholly or predominantly for a *National Credit Code* purpose. This warranty and undertaking is deemed repeated by you on each *loan* drawing; and
- (j) we need not give any notice under the *PPSA* (including a notice of a verification statement) unless the notice is required by the *PPSA* and cannot be excluded.

28.2 Each of the warranties and undertakings made in clause 28.1 continues after the parties agree to these terms and conditions and after any borrowing under the *facility*. You and each *security provider* must tell us if anything happens which would prevent you or the *security provider* from truthfully repeating any one or more of the declarations in clause 28.1 at any time.

28.3 You and each *security provider* undertakes:

- (a) to give us promptly any financial and other information we reasonably request;
- (b) until the *amount outstanding* is paid in full, to:

- (i) neither directly nor indirectly claim or receive the benefit of any payment arising out of the bankruptcy or liquidation of any company or trust that has issued *securities* that are part of the *mortgaged property*;
 - (ii) neither exercise any rights to, nor claim to be entitled to, any of *our* rights under the *facility* or a *security interest* given by the *security provider*; or
 - (iii) not claim an amount from a *borrower* under a right of indemnity relating to the *facility*; and
- (c) if we determine that a *document* (or a transaction in connection with it) is or contains a *security interest* for the purposes of the *PPSA*, to do anything (such as obtaining consents, signing and producing documents, getting documents completed and signing and supplying information) which we ask and consider reasonably necessary for the purposes of:
- (i) ensuring that the *security interest* is enforceable, perfected and otherwise effective;
 - (ii) enabling *us* to apply for any registration, or give any notification, in connection with the *security interest* so that the *security interest* has the priority required by *us*; or
 - (iii) enabling *us* to exercise rights in connection with the *security interest*; and
- (d) to pay or reimburse *our* reasonable costs in connection with anything the *security provider* is required to do under (c) above.
- (v) any *securities* and *new rights* which are to be *mortgaged* under this agreement are the property of the trust; and
 - (vi) *you* are not aware of any threatened or pending action or claim which may affect *your* indemnity out of the trust assets; and
- (b) *you* agree to:
- (i) exercise *your* right of indemnity from the trust fund if necessary in order to meet *your* obligations under the *documents*;
 - (ii) do everything *you* have to as trustee of the trust to perform *your* obligations under this *facility*;
 - (iii) not retire as trustee of the trust without *our* prior written consent which will not be unreasonably withheld or delayed;
 - (iv) advise *us* of any material change to the trust deed;
 - (v) act in accordance with the provisions of the trust deed at all times;
 - (vi) not terminate the trust;
 - (vii) not do anything which may negatively affect *your* obligations as trustee of the trust or *your* right to be indemnified out of the trust assets; and
 - (viii) if we ask, provide *us* with a completed solicitor's certificate (in a form we supply) which provides *us* with details of the trust.

29.2 The declarations and undertakings in clause 29.1 are of a continuing nature. *You* agree to tell *us* immediately if anything *you* have declared or agreed to becomes untrue or impossible.

29.3 If a *security provider* is a trustee then it makes the same declarations and enters into the same agreements as if it were named in clauses 29.1 and 29.2 instead of *you*.

29 Trustee declarations and undertakings

29.1 If *you* are a trustee of a trust then:

- (a) *you* declare that *you* have:
 - (i) the power and authority to sign the *documents*, perform *your* obligations under them and allow them to be enforced;
 - (ii) obtained all necessary resolutions, consents, approvals or other procedural matters as required by any relevant trust deed;
 - (iii) signed the *documents* in *your* personal capacity and also as trustee for the benefit of the beneficiaries;
 - (iv) the right to be indemnified out of the trust fund for all of the obligations *you* incur under the *documents*, that this right has not been limited in any way, and that the trust fund is sufficient to cover this right of indemnity;

30 Indemnities

30.1 *You* and each *security provider* jointly and severally indemnify *us* and the *nominee* against, and must therefore pay *us* on demand for, any direct loss or reasonable costs we suffer or incur as a direct result of:

- (a) an event of default occurring;
- (b) funds not being available to meet any request from *you*, unless it is *our* fault that those funds are not available;
- (c) any money *you* or another person has to pay under the *documents* not being promptly paid including, but not limited to, any withholding tax or similar costs we incur or which may be payable by *you* or *us* in the future;

- (d) you, a guarantor or a third party security provider breaching the law;
- (e) us or the nominee entering into or performing obligations under the facility (other than for our or the nominee's wilful default or negligence);
- (f) inaccuracy in, or breach of, any of the representations, warranties, declarations, undertakings or covenants that you, a guarantor or a third party security provider gives;
- (g) any omission made by you, a guarantor or a third party security provider in any certificate or declaration delivered or any verbal or written statement, whether prior to entering into the facility or under any of the terms of the facility;
- (h) entering into and performing any obligations as a security provider's sponsoring participant in connection with any of the documents (other than for the sponsoring participant's wilful default or gross negligence);
- (i) any action or default by a security provider under or in relation to the sponsorship agreement in Part 7;
- (j) any loan being repaid before its due date; or
- (k) our reliance on any instructions from you or your representative contemplated in this agreement.

30.2 Unless stated otherwise, each indemnity in this agreement is a continuing obligation independent of other obligations under this agreement. They continue after those other obligations end.

Part 6 – Default

31 When is there an event of default?

31.1 An event of default occurs if:

- (a) you or a security provider does not pay on time any amounts due under any document within 5 business days of becoming due; or
- (b) you fail to satisfy a margin call in accordance with the terms of this agreement; or
- (c) you, a guarantor or a security provider, or someone acting on behalf of any of you, gives us, in our reasonable opinion, materially incorrect or misleading information, or makes a declaration which is materially untrue, in connection with a document; or
- (d) enforcement proceedings are taken against you or any of the mortgaged property by another creditor; or
- (e) you, a guarantor or a security provider die, become insolvent, or no longer have legal capacity; or

- (f) if any security forming part of the mortgaged property consists of an interest in a trust account:
 - (i) any material breach or default occurs of the duties and obligations of the administrator or trustee under the relevant trust deed, rules and anything else that applies to the trust (together, the plan);
 - (ii) any event occurs which results in the termination of the plan or the vesting of trust assets held under the plan;
 - (iii) the administrator or trustee under the plan is removed from office; or
 - (iv) any event of default occurs under the relevant management agreement;
 and we reasonably consider it causes an increase in our credit risk; or
- (g) in our reasonable opinion an adverse circumstance has occurred in relation to the sponsor or sponsorship of any of your holdings (if the sponsor is someone other than us), including the insolvency of the sponsor, or any steps being taken which may lead to the insolvency of the sponsor, or the breach or termination by the sponsor of the sponsorship agreement; or
- (h) you fail to provide any financial information reasonably required by us.

31.2 We will only act on an event of default (other than under clause 31.1(a) or (b)) if the following apply:

- (a) if the event or circumstance can be remedied, you do not remedy it within a reasonable period after we ask (that period will be at least 30 days unless it is reasonable for us to act to manage an immediate risk); and
- (b) the event or circumstance is by its nature material or we reasonably consider it causes an increase in our credit risk (or where clause 31.1(c) applies, we reasonably consider the event or circumstance creates a material impact on our legal or reputation risk).

32 What can happen if there is an event of default?

32.1 If an event of default occurs, you and each security provider authorises us to do one or more of the following:

- (a) give you a notice which states that an event of default has occurred and requiring you to immediately pay us any or all of the amount outstanding;
- (b) terminate the facility and notify you of the termination;
- (c) sue you for the amount outstanding;

- (d) do anything with the *mortgaged property* that the owner or a *receiver* of it could do, including selling or assigning it (or any part of it) on any terms we choose but nothing overrides *our* or a *receiver's obligations* to obtain at least the market value of the *mortgaged property*;
 - (e) exercise and enjoy the benefits of the rights the *security provider* previously held under clause 13;
 - (f) do anything else the law allows us to do as a mortgagee;
 - (g) appoint a *receiver* to do anything the law allows a *receiver* to do, including any of the above; and
 - (h) bring or defend any action or legal proceedings in *your* name or otherwise, for all or any of the above purposes.
- 32.2 Your liability under the *facility* (including your obligation to pay us the *amount outstanding*) is not limited to the net proceeds realised on the sale of the *mortgaged property*. To the extent we do not recover all money owing to us through such sale we may recover the balance of moneys owing from you personally.

33 Receivers

- 33.1 If we appoint a *receiver*, the *receiver* is the *security provider's* agent, not ours, unless we notify the *security provider* otherwise. The *security provider* must pay the *receiver's* reasonable costs and remuneration.
- 33.2 We may set a *receiver's* reasonable remuneration, remove a *receiver* and appoint a new or additional *receiver* as we reasonably choose.
- 33.3 A *receiver* can do anything we could do under clause 32.1, and anything else the law allows a *receiver* to do.
- 33.4 If we or the *receiver* takes possession of the *mortgaged property* then neither we nor the *receiver* is liable to account to the *security provider* as a mortgagee in possession.

34 Disposal of mortgaged property

- 34.1 The *security provider* agrees that if we sell or otherwise dispose of the *mortgaged property*:
- (a) it may be in any way we think appropriate, and we are not required to act in accordance with any instructions the *security provider* purports to give but nothing overrides *our* or a *receiver's* obligation to obtain at least the market value of the *mortgaged property*; and
 - (b) the person who acquires the *mortgaged property* need not check whether we have the right to dispose of the *mortgaged property* or whether we are exercising that right properly.

- 34.2 The title of the person relying on this clause is not affected by any express or constructive notice of the matters referred to in this clause.

Part 7 - Appointment of sponsoring participant

35 Appointment

- 35.1 The *security provider* irrevocably appoints the sponsor, in its capacity as a *general settlement participant*, to be the *sponsoring participant* until a substitute is appointed. The initial *participant sponsored holdings* will be identified by the *HINs* notified by the *security provider*.
- 35.2 Any prior sponsorship agreement between the *security provider*, the *nominee*, the *sponsor* and us in relation to the *securities* is terminated when this agreement begins without affecting adversely any rights or obligations that arose before its termination.
- 35.3 The *sponsor* declares that:
- (a) it is a wholly owned subsidiary of an Australian bank; and
 - (b) it has fulfilled all the other requirements under the *Settlement Rules* for admission as a *general settlement participant*.

36 What the sponsoring participant can do

- 36.1 The *security provider* and the *nominee* authorise and direct the *sponsor* to provide *transfer* and registration services as their agent in relation to the *securities*.
- 36.2 Despite clause 36.1, the *sponsor*:
- (a) may not take action in relation to the *securities* (including any *transfer* or conversion into or out of the *participant sponsored holding*) except in accordance with *our* instructions;
 - (b) must take action in relation to the *securities* in accordance with *our* instructions; and
 - (c) is under no duty to enquire whether we may validly give any consent or instruction.
- 36.3 Subject to this Part 7, the *sponsor* will initiate any action necessary to give effect to a *transfer* or conversion or request by you to withdraw your *securities* from your *participant sponsored holding* within the time required by the *Settlement Rules*. Where the *sponsor* claims that an amount lawfully owed to it has not been paid by the *security provider* or *nominee*, the *sponsor* has the right to refuse to comply with the request to effect a withdrawal, but only to the extent necessary to retain *securities* of the minimum value held in the *security provider's* or *nominee's participant sponsored holding* (where the minimum value is equal to 120% of the current value of the amount claimed).

- 36.4 In accordance with clause 36.1 and these terms and conditions, but subject to clause 36.2 the sponsor must:
- (a) do anything necessary to register the securities as a *participant sponsored holding* with the sponsor as *sponsoring participant* in relation to them;
 - (b) do anything necessary or convenient for the purpose of acting as *sponsoring participant* of the securities;
 - (c) obtain statements of *holding* balances and other information about the securities from the ASX, ASX Clear or ASX Settlement and any entity on the request of the *security provider* or the *nominee* and at any times that the sponsor thinks necessary;
 - (d) within the period prescribed by the Settlement Rules, give the ASX, ASX Clear or ASX Settlement or the relevant entity notice of any change in information required for registration notified by the *security provider* or the *nominee* under clause 37.4(c); and
 - (e) provide you or any *security provider* with an executed copy of the *sponsorship agreement* upon request.
- 36.5 The sponsor must:
- (a) comply with the *Corporations Act*, all other relevant laws and the *Settlement Rules*;
 - (b) exercise all due care in carrying out its duties and obligations; and
 - (c) immediately notify you if it becomes aware of any fact that might render it unable or ineligible to carry out its duties and obligations as *sponsoring participant*.
- 36.6 The sponsor acknowledges that:
- (a) ASX Settlement has not approved and takes no responsibility for, our abilities or qualifications as the *sponsoring participant*;
 - (b) information on the sponsor's status as the *sponsoring participant* can be obtained from ASIC;
 - (c) if the sponsor is suspended from the settlement facility provided by ASX Settlement, subject to the sponsor's liquidator, receiver, administrator or trustee asserting an interest in the securities:
 - (i) the *security provider* has the right to request the ASX Settlement to remove any securities held by the *security provider* or the *nominee* from the CHESSE Subregister or from the control of the *sponsoring participant* under rule 7.2.3(b) of the Settlement Rules within 20 business days of ASX Settlement giving notice of the suspension; and
 - (ii) where a request under clause 36.6(c)(i) is not made, ASX Settlement may change the *controlling participant* and the *security provider* will be deemed to have entered into a new *sponsorship agreement* with the new *sponsoring participant*, on the same terms as the existing *sponsorship agreement* within 10 business days of the change of *controlling participant*;
 - (d) the *security provider* and the *nominee* may refer a breach by the sponsor of the Settlement Rules to any regulatory authority including ASX Settlement and ASIC;
 - (e) the *security provider* and the *nominee* may lodge a complaint against the sponsor with ASX Settlement and the Australian Financial Complaints Authority (AFCA);
 - (f) if a breach by the sponsor falls within the circumstances specified in the compensation arrangements applicable to the *approved market operator* or the clearing participant of ASX Clear under the *Corporations Act* and *Corporations Regulations* the *security provider* or the *nominee* may make a claim for compensation arrangements applicable to the *approved market operator*; and
 - (g) it is solely responsible for meeting any claims that the *security provider* or the *nominee* make against the sponsor for compensation. If the *security provider* or the *nominee* makes a claim for compensation against the sponsor, its ability to satisfy that claim will depend on its financial circumstances.
- 36.7 The sponsor may give the *security provider* and the *nominee* notice of its intention to change their *sponsoring participant*. If the sponsor decides to do this:
- (a) the consent of ASX Settlement must first be obtained and any conditions stipulated by ASX Settlement met;
 - (b) both the sponsor and the new *sponsoring participant* will give the *security provider* and the *nominee* notice of the change in accordance with the Settlement Rules; and
 - (c) the proposed changeover date must be not less than 20 business days (as defined in the Settlement Rules) after the notice is received by the *security provider* from the sponsor (the "Effective Date"). The *security provider* and the *nominee* are entitled to terminate the sponsorship arrangements applying under this agreement and give *withdrawal instructions* to the sponsor on receipt of the notice from the sponsor. However, if they choose to terminate, the amount outstanding must be repaid in full at the same time.

- 36.8 The sponsorship arrangements made under this agreement are to be taken to be novated to the new *sponsoring participant* on receipt of the notice from the new *sponsoring participant* confirming that they consent to act as their *sponsoring participant* on terms equivalent to these sponsorship arrangements (including clause 36.2).
- 36.9 The *security provider* and the *nominee* are to be taken to have consented to the novation of the sponsorship arrangements, and to have authorised the *sponsor* to execute on their behalf all documents necessary to effect the novation, if either do any act which is consistent with the novation on or after the Effective Date.
- 36.10 The sponsorship arrangements continue for the *sponsor's* benefit in respect of any rights and obligations occurring before notice is given under clause 36.8.
- 36.11 To the extent that any law or provision of any agreement makes the novation in clause 36.8 not binding or effective, these sponsorship arrangements continue for the *sponsor's* benefit until such time as the novation is effective.
- 36.12 Nothing in clauses 36.7 to 36.11 prevents the completion of transactions by the *sponsor* where the obligation to complete those transactions arose before notice was given under clause 36.8 and these sponsorship arrangements will continue to apply to the completion of those transactions despite the novation of these sponsorship arrangements.
- 36.13 If any *security provider* consents, the *sponsor* may disclose the HIN of a *CHESS Holding* to any *nominated financial adviser*, *authorised representative* or any other *security provider*.
- 36.14 This *sponsorship agreement* terminates immediately:
- (a) by notice in writing from either the *security provider* or the *sponsor* to the other;
 - (b) if the *sponsor* becomes *insolvent*;
 - (c) if the *sponsor* is suspended from the settlement facility or its rights under the settlement facility are terminated; or
 - (d) if the *sponsor* gives the *security provider* or the *nominee* notice under clause 36.7, by the *security provider* or the *nominee* instructing the *sponsor* to *transfer* the *securities* sponsored by the *sponsor* from the *participant sponsored holding*.
- 36.15 If this sponsorship agreement terminates under clause 36.14 the *security provider* must, at our request, immediately enter into a *sponsorship agreement* in relation to the *securities* on terms and with a *controlling participant* acceptable to us or repay the *amount outstanding* in full.
- 36.16 For so long as there is an *amount outstanding*, the *security provider* undertakes not to give a notice under clause 36.14(a).

37 What the security provider and the nominee agree to do

- 37.1 The *security provider* and the *nominee* acknowledge that:
- (a) *ASX Settlement* has not approved and takes no responsibility for, the *sponsor's* abilities or qualifications as the *sponsoring participant*;
 - (b) *ASX*, its subsidiaries and controlled entities (including *ASX Settlement*) have no responsibility for supervising or regulating the relationship between the *security provider* and the *nominee* and the *sponsoring participant* other than in relation to *sponsorship agreements*;
 - (c) before you signed the application an explanation of the effect of the *sponsorship agreement* was provided to you by us (this explanation is contained in the 'CHESS explanation');
 - (d) they understood the intent and effect of Part 7 of this agreement before signing it;
 - (e) if either of them makes a claim for compensation against the *sponsor*, the *sponsor* is solely responsible for meeting the claim and the *sponsor's* ability to satisfy that claim will depend on the *sponsor's* financial circumstances;
 - (f) in the event of the *security provider's* death or bankruptcy a *holder record lock* will be applied to all *securities* held in a *participant sponsored holding* in the *security provider's* name in accordance with rules 8.15.8 and 8.15.11 of the *Settlement Rules*, unless the *security provider's* legally appointed representative elects to remove those *securities* from the *CHESS Subregister*; and
 - (g) in the event of the *security provider's* death, this agreement is deemed to remain in operation in respect of the *person* legally appointed to administer the *security provider's* estate for a period of up to three calendar months after the date on which the *holder record lock* is removed pursuant to rule 8.16.3 of the *Settlement Rules*, unless that legally appointed representative elects to remove the *participant sponsored holding* from the *CHESS Subregister*;
 - (h) where there is more than one *security provider* holding *securities* in a *participant sponsored holding* jointly and one of them dies:
 - (i) those *securities* will be transferred into new *holdings* under a new *holder record* in the name of the other surviving joint holders; and
 - (ii) this agreement is to be valid for the new *holdings* under the new *holder record*;

- (i) where there is more than one *security provider* holding *securities* in a *participant sponsored holding* jointly and one of them is bankrupt, we will:
 - (i) establish a new *holder record* in the name of the bankrupt *holder*, transfer the interest of the bankrupt *holder* into new *holdings* under the new *holder record* and request that ASX Settlement apply a *holder record lock* to all *holdings* under that *holder record*, unless the legally appointed *representative* of the bankrupt *holder* elects to remove those from the *CHESS Subregister*; and
 - (ii) establish a new *holder record* in the name(s) of the remaining *holder(s)* and transfer the interest(s) of the remaining *holder(s)* into new *holdings* under the new *holder record*;
 - (j) in the event of an even number of *securities*, for taxation purposes each *holder* will beneficially hold an equal number of *securities*;
 - (k) in the event of an odd number of *securities*, *holder 1* on the *application form* is nominated as the default beneficiary for taxation purposes of the additional *security*;
 - (l) you may advise us in writing at any time of an alternate holding portion of *securities* to that outlined in paragraph (j) or (k); and
 - (m) the *sponsor* is not obliged to effect a *transfer* into the *security provider's* or *nominees'* *participant sponsored holding*, where payment for the *securities* has not been received, until payment is received.
- 37.2 If the *sponsor* makes a *transfer* from a holding of the *security provider* or the *nominee* under section 9 of the *Settlement Rules*, then each acknowledges that none of them:
- (a) may assert or claim against ASX Settlement or the relevant issuer of *securities* that the *sponsoring participant* either was not authorised to make the *transfer* or did not make it; or
 - (b) have a claim arising out of the *transfer* against the compensation arrangements applicable to the approved market operator or the clearing participant of ASX Clear under the Corporations Act and the Corporations Regulations.
- 37.3 If the *sponsor* initiates any action in accordance with this agreement which has the effect of creating a *subposition* over the *securities*, then the *security provider*, the *nominee* and we acknowledge that the right to *transfer*, convert or deal in any other way with those *securities* is restricted in accordance with the *Settlement Rules* relating to *subpositions*.
- 37.4 The *security provider* and the *nominee* must:
- (a) take all necessary steps to enable the *sponsor* to become the *sponsoring participant* of any *securities* that form, or are proposed to form, part of the *mortgaged property* that are held in a *participant sponsored holding* with a different *sponsoring participant*;
 - (b) give the *sponsor* information and supporting documentation reasonably required by the *sponsor* to comply with the registration requirements for *participant sponsored holdings* under the *Settlement Rules*;
 - (c) notify the *sponsor* of any change to that information and supply any necessary supporting documentation as soon as possible;
 - (d) not take any action that would interfere with the *sponsor* complying with its obligations under the *Settlement Rules*;
 - (e) do everything necessary to cause any *securities* that we identify to be reserved in a *subposition* on any terms specified by us if we reasonably determine that the *subposition* may be used to protect our interests under the *mortgage*; and
 - (f) not reserve or release *securities* into or out of a *subposition* without our prior consent.
- 37.5 The *security provider* must:
- (a) do everything to comply with this agreement that the *sponsor* and we consider necessary;
 - (b) pay the *sponsor* the fee the *security provider* and the *sponsor* agree to; and
 - (c) reimburse the *sponsor* when it asks for costs and expenses incurred by the *sponsor* on any duties, taxes, registration and other fees and charges associated with *CHESS* and other expenses incurred on behalf of the *security provider* and the *nominee*.
- 37.6 The *security provider* indemnifies the *sponsor* against and therefore must pay the *sponsor* on demand for, any *loss* or *costs* suffered or incurred by it:
- (a) in properly carrying out its duties or exercising its powers in relation to the *securities*;
 - (b) in carrying out any direction given by the *security provider*, the *nominee* or us; or
 - (c) in disclosing the *HIN* in accordance with clause 36.13 and relying on instructions from anyone in relation to the *HIN*;
- but excluding *loss* or *costs* suffered or incurred as a result of any acts or omissions that involve the *sponsor's* gross negligence or fraud.

Part 8 – Other Provisions

38 Exclusion of time periods

- 38.1 Neither we nor any *receiver* need give you or a *security provider* any notice or demand or allow time to elapse before exercising a right under the *facility* or conferred by law (including a right to sell) unless the notice, demand or lapse of time is required by law and cannot be excluded.
- 38.2 If a law requires that a period of notice must be given or a lapse of time must occur or be permitted before a right under the *facility* or conferred by law may be exercised, then:
- (a) when a period of notice or lapse of time is mandatory, that period of notice must be given or that lapse of time must occur or be permitted by us; or
 - (b) when law provides that a period of notice or lapse of time may be stipulated or fixed by the *mortgage*, then one day is stipulated and fixed as that period of notice or lapse of time including, if applicable, as the period of notice or lapse of time during which:
 - (i) an *event of default* must continue before a notice is given or requirement otherwise made for payment of any amount (including the *amount outstanding*) or the observance of other obligations under the *mortgage*; and
 - (ii) a notice or request for payment of any amount (including the *amount outstanding*) or the observance of other obligations under the *mortgage* must remain not complied with before we or a *receiver* may exercise rights.

39 Other costs and charges

- 39.1 You must pay us, the *controlling participant* and the *nominee* for:
- (a) any costs we or the *nominee* reasonably incur in arranging, registering, administering or terminating the *documents* (including action taken to enforce rights given to us or the *receiver* by the *documents*); and
 - (b) any duties, taxes or fees payable in connection with the *documents* or any transaction contemplated under them including any interest, penalties, fines or expenses which might arise in relation to these payments and any amounts we pay to any independent consultant, agent, *receiver* or lawyer.
- 39.2 We may debit and charge any *loan account* with any amounts you are required to pay under clause 39.1.

- 39.3 You must pay us an amount equal to any liability, loss or costs of a kind referred to in clause 30.1 or clause 39.1 suffered or incurred by any *receiver* or attorney appointed under a *document*; any of our employees or officers; or any purchaser or holder of the *mortgaged property*.

40 Limitation of liability

- 40.1 We need not do anything (including disclosing anything or giving advice or doing anything we are entitled to do under this *facility*) except as expressly set out in this agreement.
- 40.2 We are not responsible to you for any delay, action of or failure to act by any manager, *trustee* or administrator of any *trust* in which you have purchased units or interests, any change in the value of those units or interests, or for any breach by any of them of any obligation under any *documents* relating to that *trust*.
- 40.3 Although we or the *nominee* may sign and deliver applications by you or your financial adviser for *securities* which consist of an interest in a *managed investment scheme*, neither the *nominee* nor we can ensure that the application will be accepted by the manager, administrator or *trustee* of the relevant *managed investment scheme*.
- 40.4 The fact that we include a *security* in the *acceptable securities list* or we or the *nominee* classify a *security* as part of the *mortgaged property* is not a recommendation by either us or the *nominee* that you or a *security provider* should invest in that *security*.
- 40.5 Neither we nor the *nominee* are responsible for or liable in respect of any of the following (except as a result of our or the *nominee's* wilful misconduct or gross negligence):
- (a) any change or movement in the value of any *security* comprising part of the *mortgaged property*;
 - (b) any information, advice or opinion (including any information, advice or opinion relating to any *security*) provided by us or any other person on our behalf whether or not it is provided at your request or relied on by you or by others;
 - (c) any loss, damage, cost, liability or expense that you may suffer as a result of the failure of any services (electronic and/or telephone and/or internet and/or processing and/or otherwise) we provide other than to correct any errors and refund any fees or charges arising as a result of the failure;
 - (d) any suspension of our services, including for the purpose of allowing us to perform administrative tasks or maintenance or, if in our opinion, a threat is posed to any system or equipment supporting any service under this *facility*;

- (e) any loss that you, any security provider or guarantor may suffer as a result of any missed market opportunity or any change in the value, status or availability of any security during the period we are processing any of the documents, any confirmation, any request to increase your credit limit or your instructions;
- (f) any loss, damage, cost, liability or expense that you may suffer as a result of us declining your request to borrow under the facility, a change in the borrowing limit or credit limit or a direction to repay all or part of a loan; or
- (g) any loss, damage, cost, liability or expense that you may suffer as a result of any margin call contact appointed by you to receive notice of a margin call failing to provide you with notice of that margin call.

41. Payments

- 41.1 To the extent permitted by law, we may pay amounts or give other benefits to any person we choose including any entity related to us. We may not be required to tell you about this or to advise you or obtain your consent to any change in the basis upon which we do so. Payment of any such amounts or the giving of benefits is not an endorsement of that person by us.
- 41.2 If a cash management account is opened with an entity related to us, then you consent to that entity earning fees and receiving payments in connection with that account.

42 How we may exercise our rights

- 42.1 We may exercise a right or remedy or give or refuse our consent in any way we consider appropriate including by imposing conditions.
- 42.2 If we do not exercise a right, power or remedy fully or at a given time, we can still exercise it later.
- 42.3 Neither we nor the nominee is required to do any act or thing unless expressly required under this agreement.

Neither we nor the nominee are liable for any loss caused by us or the nominee doing or attempting to do, failing to do, or delaying in doing any act or thing:

- (i) we or the nominee are not required to do;
- (ii) as a result of any delay, suspension, malfunction, error, technical or administrative issue or other problem in any computer or other system, process or equipment supporting any service under this facility;
- (iii) where (i) or (ii) do not apply, unless there has been wilful default or negligence on our part or on the part of the nominee.

- 42.4 Our rights and remedies under the documents may be exercised by any of our directors, employees or other persons we authorise, including a receiver or attorney.

Reinstatement of rights

- 42.5 Under law, a trustee in bankruptcy, an administrator or a liquidator may ask us to refund a payment we have received in connection with the documents. To the extent we are obliged or agree to make a refund, we may treat the payment as if it had not been made. We are then entitled to our rights against you and the security provider under the documents as if the payment had never been made and, if we ask, you and the security provider must do everything necessary to restore to us any security interest we held immediately prior to the payment or transfer.

No merger

- 42.6 This agreement does not merge with or adversely affect and is not adversely affected by:
- (a) any guarantee or indemnity or any security interest, right or remedy to which we are entitled at any time; or
 - (b) a judgement or order which we obtain against you or a security provider in respect of an amount payable under the documents (we can still exercise our rights under this agreement as well as under the judgement, order, other guarantee or security).
- 42.7 If any amount you must pay under this agreement becomes merged in a court order, you must pay interest on that amount as a separate obligation. The interest is payable at the rate in the court order from the date we first ask you for it until it is paid in full. The rate is our default rate (if any) or the rate in the court order, whichever is higher.

Further steps

- 42.8 You and each security provider must promptly do anything we reasonably ask (such as obtaining consents, signing and producing documents, producing receipts and getting documents completed and signed) to be bound under this agreement and to assist us and the nominee in the enjoyment or enforcement of our respective rights under it.

Amendment to this facility and waiver

- 42.9 (a) At any time without your consent or acknowledgment we may:
- (i) impose any new fee or vary the amount of any fee;
 - (ii) vary the interest and fee charging cycles;
 - (iii) vary the basis of calculating and charging of interest; and, on such notice required by law;

- (iv) vary the default interest rate margin; or
 - (v) vary any interest rate.
- (b) We may from time to time change any of the terms of the *documents* to:
- (i) add, change or remove any rights, concessions or benefits;
 - (ii) adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service or regulator;
 - (iii) accommodate reasonable changes in the needs or requirements of any of *our* new product features or services;
 - (iv) cure any ambiguity or typographical error, or correct or supplement any defective or inconsistent provision, so as to make its intended effect clearer;
 - (v) accommodate reasonable changes to conform with industry or market practice or best practice in Australia or overseas;
 - (vi) reflect changes in technology or *our* processes including *our* computer systems; or
 - (vii) for reasons other than the ones mentioned above.
- (c) We will notify *you* of any change in writing or by newspaper advertisement. We can also notify *you* on *our* website.
- (d) We will notify *you* of changes as soon as reasonably possible (which may be before or after the change is made) or, if we believe the change is unfavourable to *you*, we will give *you* 30 days' prior notice. We can also give *you* a shorter notice period (or no notice) if we believe doing so is necessary for us to avoid, or to reduce, an increase in *our* credit risk or *our* loss.

However, if we change an interest rate, we will notify *you* no later than the date of the change, unless we are not able to because the interest rate is calculated according to a money market or some other external reference rate, or a rate otherwise designated as a variable or floating rate.

- (e) Unless *you* notify *us* of any objection to the proposed amendment by the end of the notice period, we may execute amending documentation on *your* behalf under the power of attorney *you* executed with *your* application form (and for the avoidance of doubt, *you* agree that *your* attorneys under that power of attorney have the power and authority to execute that amending documentation).

- (f) If notice is given in accordance with this agreement, the amending documentation will be effective even if for any reason *you* do not actually receive the prior notification sent to *you*.
- (g) To the extent that the amendment enhances *your* rights or benefits in any way and/or does not adversely affect *your* rights and obligations in a material way, we may on 30 days' prior notice amend the provisions of the *documents*.
- (h) This clause does not apply in respect of changes to direct debit arrangements.

If the Banking Code of Practice applies to the *facility*, we may only do so in accordance with that Code.

42.10 A right granted by this agreement can only be waived or discharged in writing signed by the party or parties to be bound.

Completing this agreement and *your* obligations under it

42.11 *You* and each *security provider* agree that we may fill in any blanks in this agreement or any related documents.

42.12 *You*, each *guarantor* and each *security provider* agree that we may do anything which *you*, a *guarantor* or a *security provider* should have done under any *document* but which *you*, the *guarantor* or the *security provider* either have not done or in *our* opinion have not done properly. If we do so, *you* must pay *our* reasonable costs for so acting when we ask.

Assignment

42.13 We, and, with *our* consent, the *nominee* and the *sponsor* (each an *assignor*), may assign, novate, transfer or otherwise deal with *our* rights and/or obligations under the *documents*. However, we may not assign, novate or transfer *our* rights and/or obligations to the *nominee*. Any person to whom any rights and/or obligations are assigned, novated or otherwise transferred will have the same rights and/or obligations that the *assignor* does under the *documents* including, where applicable, the right to determine the value of the *mortgaged property*. *You*, each *guarantor* and each *security provider* agree that the *assignor* may disclose any information or *documents* it considers necessary to help it exercise this right.

42.14 *You* and, each *guarantor* and each *security provider*, irrevocably authorise each attorney appointed in the power of attorney contained in the *application form*, to execute on *your* or the *security provider's* behalf any *document* necessary to give effect to an assignment, novation, transfer or other dealing with any rights and/or obligations in accordance with clause 42.13 if the party to whom any rights and/or obligations are assigned, novated, transferred or otherwise dealt with is a related body corporate of *us*, a bank or other financial institution or a securitisation vehicle.

42.15 We will give you notice of any exercise of rights under clauses 42.13 or 42.14 as soon as is practicable.

Inconsistent law

42.16 To the extent allowed by law the *documents* prevail to the extent they are inconsistent with any law.

42.17 A provision of a *document* that is void, illegal or unenforceable is ineffective only to the extent of the voidness, illegality or unenforceability, but the remaining provisions are not affected.

42.18 Any present or future law that varies *your* or a *guarantor's* or a *security provider's* obligations under the *documents* is excluded to the extent allowed by law if it adversely affects *our* or the *nominee's* rights or remedies.

Notices and other communications

42.19 Except as specified otherwise in the *facility*, all notices, requests, demands, consents, approvals, agreements or other communications to or by you, a *guarantor*, a *security provider*, the *nominee* or the *sponsor*:

- (a) must be in writing or such other means as we may specify from time to time;
- (b) (if you, a *guarantor* or a *security provider* are a company) must be signed by an *authorised officer* of you and we must be provided with the specimen signature of such *authorised officer* on request;
- (c) will be taken to be duly received or made:
 - (i) (in the case of delivery in person) when delivered, received or left at the last notified address of the recipient;
 - (ii) (in the case of delivery by prepaid, certified or registered post) three *business days* after they are posted to the address last notified;
 - (iii) (in the case of a delivery by fax) when the fax was sent to the fax number last notified, unless the sender's machine received a report that indicates there was a failure in delivering the fax;
 - (iv) (in the case of a delivery by other means (including email, sms or other electronic means)) instantaneously unless the sender's machine received a report that indicates there was a failure in delivering the communication;
 - (v) (when allowed by this agreement, if advertised by newspaper) on the date they are first published; and
 - (vi) (when allowed by this agreement, if placed on *our website*) on the date they are first published on *our website*.

42.20 We may, to the extent of *your* authorisation in an *application form* or otherwise and to the extent allowed by any applicable law or code of conduct:

- (a) give any communication under this *facility* to you or your *representative*, *nominated financial adviser* or *authorised representative* (except for any communication under clause 8 which may only be given to you or your *margin call* contact), or
- (b) give you any notice under this agreement or required by law (including any notice that must be 'in writing') by:
 - (i) electronic communication to a device, *electronic equipment* or electronic address nominated by you; or
 - (ii) displaying information at *our website* – stgeorgemarginlending.com.au (after notifying you by electronic communication that the information is available for retrieval on the website and the nature of the information).

You may at any time vary the device, electronic means or electronic address you have nominated or terminate *your* agreement that we can notify changes to you via the methods of electronic communication referred to above.

42.21 Communications take effect from the time they are taken to be duly received in accordance with clause 42.19(c) unless a later time is specified in them.

42.22 (a) You are responsible for keeping *your* contact details up to date. If *your* contact or personal details change in any way (for example, *your* name, address, contact number or e-mail address) you must notify us in writing of those changes as soon as possible and in any event within 14 days.

- (b) Only you (or any joint account holder, if applicable) or your *authorised representative* have the authority to change *your* contact or personal details.

42.23 A requirement for us to give you a notice or any other information in writing may be done by means of:

- (i) electronic communication to a device, *electronic equipment* or electronic address advised by you; or
- (ii) displaying information at *our website* – stgeorgemarginlending.com.au. We may notify you by electronic communication that the information is available for retrieval on the website and the nature of the information.

Applicable law and service of documents

- 42.24 This agreement is governed by the laws in force in New South Wales. All parties submit to the non-exclusive jurisdiction of the courts of New South Wales.
- 42.25 We and the *nominee* may serve any *document* in a court action on *you* or a *security provider* by delivering it to, or leaving it at, the address given to us or such other address as we agree to at any time. This clause does not prevent any other method of service.

Confidentiality

- 42.26 All information provided to us or the *nominee* ("recipient") by *you* or a *security provider* (each a "provider") in connection with the *documents* is confidential to the recipient, its employees, legal advisers, auditors and other consultants and may not be disclosed to any *person* except:
- (a) with the consent of the provider (which consent is not to be unreasonably withheld);
 - (b) if allowed or required by law or any *document*, or required by any *securities* exchange;
 - (c) in connection with legal proceedings relating to the *documents*;
 - (d) if the information is generally and publicly available;
 - (e) to a potential assignee, participant or sub-participant of the recipient's interests under a *document* or to any other *person* who is considering entering into contractual relations with the recipient in connection with a *document*; or
 - (f) in connection with any stamping or registration of the *documents*.

Additional services

- 42.27 From time to time we may choose at our discretion to offer additional services in connection with the *facility*. This may include permitting deposits or withdrawals by different methods and allowing access to information about the *facility* by different methods (including electronically).

Disclosure of TFNs and ABNs

- 42.28 By providing us or the *sponsor* with a tax file number, Australian Business Number or Australian Authorised Deposit-taking Institution account details *you* or any *security provider* authorise us or the *sponsor* to disclose this information to the ASX, ASX Clear, ASX Settlement, or any designated share registry, or current or proposed *entity* for any purpose relating to *securities*, dividends or other benefits.

Telephone conversations

- 42.29 We, the *nominee* or the *sponsor* may record telephone conversations with *you* or *your authorised representative* at any time with or without an audible tone warning and may rely on those recordings in the event that a dispute arises.

Statements of account

- 42.30 (a) We will send *you* a statement of account for *your loan* on a quarterly basis (or such other period as we may advise *you* from time to time). Copies of statements of account are also available on request. We may charge *you* a fee for a copy of a statement provided on request.
- (b) We may send *your* statement of account to *you* either by posting it to the address last notified by *you* or by loading it onto a secure link where it can be downloaded electronically to a device, electronic equipment or electronic address nominated by *you*.
 - (c) Sometimes we get things wrong. Where we do, we will work to make things right. *You* will not be liable for any fees, charges or interest that we incorrectly charge to *your* account contrary to the terms and conditions of *your* facility.
 - (d) *You* should check the entries on *your* statement carefully and promptly report any errors or unauthorised transactions to us.

Feedback and Complaints

42.31 Delivering on our Service Promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have quickly and fairly.

Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve *your* complaint within 5 *business days*, however, where possible we will resolve *your* complaint on the spot. If we need some additional time to get back to *you*, we will let *you* know. Should we be unable to resolve *your* concern at *your* first point of contact, we will then refer the complaint to our dedicated Customer Managers.

Our Customer Managers are here to find a solution for *you* and will ensure that you're regularly updated about the progress we are making to resolve *your* complaint.

You can contact us:**Phone:** 1300 304 065**Post:** St. George Margin Lending
Reply Paid 1467,
Royal Exchange NSW 1224**Online:** Using the secure feedback form at
[eforms.stgeorge.com.au/olfmueforms/
ConsumerFeedback/#/welcome](http://eforms.stgeorge.com.au/olfmueforms/ConsumerFeedback/#/welcome)

For further information go to *our* website and search 'Feedback and Complaints.'

If you are still unhappy.

If *you* are not satisfied with *our* response or handling of *your* complaint, *you* can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority**Online:** www.afca.org.au**Email:** info@afca.org.au**Phone:** 1800 931 678 (free call)**Post:** Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001**43 Banking Code of Practice**

43.1 The Australian Banking Association's Banking Code of Practice as updated, and adopted by *us*, from time to time (Banking Code) sets out the standards of practice and service in the Australian banking industry for individuals and *small business* customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this document. This means that *we* will comply with the Banking Code, where it applies to the banking services provided to *you*.

You can view a copy of the Banking Code on *our* website or ask *us* for a hard copy over the phone.

44 Joint facility

44.1 If there are more than one of *you*, *you* are jointly and severally bound to comply with these terms and are jointly and severally liable for all amounts due under the *documents*.

44.2 With a joint *facility*, either of *you* are authorised to operate the *facility*.

44.3 Either of *you* can write to *us* and terminate *your* liability for future advances on *your* joint *facility*. If either of *you* ask to terminate *your* liability, *we* may stop operations on *your* joint *facility* generally. In any case, each of *you* remain liable for all transactions either of *you* make prior to the date *you* cancel *your* liability for future advances on *your* joint *facility*, even if the transactions are debited to the *facility* after the cancellation date.

Part 9 – Savings Gearing Loan

The following provisions will apply if *we* have agreed to lend *you* money under a *savings gearing loan*.

45 How and what we will lend you

45.1 *We* will only lend *you* money under a *savings gearing loan* if:

- (a) *you* have satisfied all of the requirements necessary for *us* to lend *you* money under this *facility*;
- (b) *your* *savings gearing loan* balance does not exceed the *savings gearing loan* limit at any time; and
- (c) subject to clauses 48.1 and 48.4, no later than 4 *business days* prior to the *investment date* of that *nominated investment* *you* deposit in the *savings gearing account* the *relevant monthly contribution* in respect of that *nominated investment*.

45.2 In respect of a *nominated investment*, subject to clause 48.4, no later than the day that is one *business day* prior to the *investment date* in respect of that *nominated investment*, *we* will make an *advance* equal to the *monthly margin loan advance* for that *nominated investment*.

46 Making a contribution

If 4 *business days* prior to the *investment date* of a *nominated investment* the balance of the *savings gearing account* is greater than or equal to the *relevant monthly contribution* for that *nominated investment* and that *investment date*:

- (a) *you* will be deemed to have satisfied *your* obligation under clause 45.1(c); and
- (b) *you* authorise and direct *us* to debit the *savings gearing account* for an amount equal to that *relevant monthly contribution* for the purpose of its application under clause 47.1.

47 Investments

47.1 You irrevocably authorise and direct the *nominee* to apply the *total monthly investment amount* in respect of a *nominated investment* and an *investment date* to purchase, in the *nominee's* name (as *nominee* on your behalf), that *nominated investment* on that *investment date*.

47.2 If you wish to do any or all of the following from time to time:

- (a) cease purchasing a *nominated investment*;
- (b) specify an additional *nominated investment*;
- (c) vary the amount of the *monthly margin loan advance* in respect of a *nominated investment*;
- (d) vary the amount of the *relevant monthly contribution* in respect of a *nominated investment*; or
- (e) vary the frequency with which you make either the *relevant monthly contribution* or we make an *advance*, or both;

you must give us written notice no later than 15 *business days* prior to the *relevant investment date* in respect of a *nominated investment* from which a change under this clause is to take effect.

47.3 We may agree or decline any of the variations referred to in clause 47.2 in our discretion.

48 Adjusting advances and contributions

48.1 You may elect not to make a *relevant monthly contribution* under clause 45.1(c) in respect of a *nominated investment* and an *investment date* if you would be entitled on that *investment date* to borrow funds from us under this *facility* equal to the aggregate of:

- (a) that *relevant monthly contribution*; and
- (b) the *monthly margin loan advance* in respect of that *nominated investment* and that *investment date*.

48.2 You will be deemed to have made an election under clause 48.1 in respect of a *relevant monthly contribution* if:

- (a) you have not made the *relevant monthly contribution* under clause 45.1(c);
- (b) you have not suspended your obligation in respect of that *relevant monthly contribution* under clause 48.4(a); and
- (c) you would otherwise be entitled to make the election provided for by clause 48.1.

48.3 If you make (or are deemed to make) an election under clause 45.1 in respect of a *relevant monthly contribution* for a *nominated investment*, we will, in addition to the *advance* under clause 45.2, make an *advance* equal to that *relevant monthly*

contribution on or about the *investment date* for that *nominated investment* and that *relevant monthly contribution*.

48.4 In respect of a *nominated investment*, you may elect to do either or both of the following:

- (a) suspend your obligation under clause 45.1(c) to make the *relevant monthly contribution* for that *nominated investment*; and
- (b) suspend making an *advance* under clause 45.2 in respect of the *monthly margin loan advance* for that *nominated investment*, by giving us written notice no later than 4 *business days* prior to the *investment date* for that *nominated investment* from which that election is to take effect. You may only request a suspension in respect of that *nominated investment* for a period of up to 3 consecutive months or for 3 months in any 12-month period (or such other period as we may agree with you).

49 Failure to provide a contribution or advances

If:

- (a) you fail to make a *relevant monthly contribution* in accordance with clause 45.1(c); or
- (b) we do not make an *advance* equal to the *monthly margin loan advance* in accordance with clause 45.2 as a result of you having failed to satisfy any of the conditions to us lending you money under the *savings gearing loan*;

we may, in addition to any other rights we may have under the *facility*, deem an *event of default* to have occurred or charge you a default fee (or both).

50 Costs

In addition to any other amounts payable under the *savings gearing loan* and the *facility* you may be required to pay us for any costs we reasonably incur in relation to the *savings gearing loan*. We may debit any *loan account* with any amount payable under this clause 50.

Part 10 - AML and other reporting obligations

51 (a) We are bound by laws relating to the prevention of money laundering and the financing of terrorism, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instruments* (the *AML/CTF laws*) and have adopted an *AML/CTF program* in accordance with the requirements of the *AML/CTF laws* and the various guidelines and publications produced by the Australian Transaction Reports and Analysis Centre (the *AML/CTF Program*).

- (b) You cannot open a St. George Margin Loan account unless you have provided us with sufficient identification and that identification has been verified in accordance with the AML/CTF Program and AML/CTF laws.
- (c) By opening and using a St. George Margin Loan account, you agree that:
 - (i) you do not acquire our products or services under an assumed name;
 - (ii) any products or services we provide will not be used in relation to any criminal activities or any activities which breach laws or sanctions;
 - (iii) if we ask, you will provide us with additional information we reasonably require for the purposes of AML/CTF laws;
 - (iv) we may obtain information about you from third parties if we believe this is necessary to comply with AML/CTF laws; and
 - (v) we may disclose information which we hold about you or your conduct to our related bodies corporate.
- (d) In order to comply with AML/CTF laws we may be required to take action, including:
 - (i) delaying or refusing a request for products or services;
 - (ii) monitoring your conduct in relation to the provision of the product or services; or
 - (iii) disclosing information that we hold about you or your conduct to our service providers, relevant regulators of AML/CTF laws, or other parties (whether in or outside of Australia) and if we do so we may be obliged not to inform you of this, and
- (e) We are not liable for any loss, claim, liability or expense you suffer or incur (including consequential loss) as a result of us taking any action referred to above and you indemnify us for any loss, claim, liability or expense we may suffer or incur (including consequential loss) from exercising any right under this clause or from any breach by you of your agreement in this clause.
- (f) We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after entering into this agreement, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (controlling person/beneficial owner) may be a tax resident of a country(ies) other than Australia, you

may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or controlling person/beneficial owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling person/beneficial owner, you will inform the bank. You also certify that if at any time there is a change of a controlling person/beneficial owner in your entity, you will inform the bank.

Part 11 - Internet Account Access

In consideration for giving you access over the internet to details concerning your loan account, you agree to the following terms and conditions.

52 How to register for internet account access

- 52.1 You agree to these internet account access terms and conditions when you first use internet account access.
- 52.2 You may apply for access to internet account access by phoning 1300 304 065 between 8.30am and 5.30pm (Sydney time), on business days.

Approval is at our discretion. If approved by us, you will have access via internet account access to information about your loan accounts.
- 52.3 You may be automatically registered for internet account access. If so, we will advise you by letter sent to the address held on our records.
- 52.4 When we register you for internet account access:
 - (a) we give you an internet access user ID number;
 - (b) we will issue a password to you; and
 - (c) you will be required to change the password the first time you access internet account access.
- 52.5 Your internet access user ID number and your password are the access methods for internet account access. You can use your internet account access to:
 - (a) view information on your loan account; and
 - (b) provide us or the sponsor with any written instructions we agree to in relation to your facility.
- 52.6 We may cancel your access to internet account access at any time without notice.
- 52.7 It is your responsibility to obtain and maintain any electronic equipment which you may need to have for you to use internet account access.

53 Availability

We will make reasonable efforts to:

- (a) ensure that *internet account access* is available during the hours specified by us from time to time; and
- (b) ensure that information we make available to you through *internet account access* is correct, however some information about *your loan account* is as at close of business on the previous business day and therefore may not be completely accurate.

We recommend you check with us before initiating any transactions on *your facility*.

54 Password

54.1 *Your password* is very important as it is comparable to *your signature*. You must make every effort to ensure that *your password*, and any record of it, is not misused, lost or stolen.

54.2 You must:

- (a) not record *your password* on the computer or telephone that you use to access *internet account access*;
- (b) not record *your password* on any item that identifies *your internet access user ID number* or on any article normally carried with any such item and which is liable to loss or theft with that item;
- (c) not permit any other person to use *your password*;
- (d) not disclose *your password* or make it available to any other person (including a financial adviser, a family member, a friend or one of our staff); and
- (e) use care to prevent anyone else seeing *your password* being entered into any *electronic equipment*.

54.3 If you require a memory aid to recall *your password* you may make such a record provided the record is reasonably disguised. However, we do not consider that the following examples provide a reasonable disguise, and you agree:

- (a) not to record *your disguised password* on any item that identifies *your internet access user ID number*;
- (b) not to record *your disguised password* on the computer or telephone that you use to access phone or internet banking;
- (c) not to disguise *your password* by reversing the letter sequence;
- (d) not to describe *your disguised record* as a "password record" or similar;

- (e) not to disguise *your password* using alphabetical characters or numbers: A=1, B=2, C=3, etc;
- (f) not to select or disguise *your password* using any of the following combinations (or parts of them):
 - (i) dates of birth;
 - (ii) personal telephone numbers;
 - (iii) car registration numbers;
 - (iv) family members' names;
 - (v) social security numbers; or
 - (vi) licence numbers;
- (g) not to store *your password* in any low security electronic device of any kind, such as (but not limited to):
 - (i) calculators;
 - (ii) personal computers; or
 - (iii) electronic organisers.

54.4 There may be other forms of disguise which may also be unsuitable because of the ease of another person discerning *your password*. You must exercise extreme care if you decide to record a memory aid for *your password*.

54.5 If you suspect that *your password* is known to someone else or *your password* has been used without authorisation:

- (a) you must tell us as soon as possible;
- (b) you may notify us by telephoning us at any time on the phone number on the "contact us" page of our website at stgeorgemarginlending.com.au; and
- (c) you will need to give us all relevant information you may have, so that we can suspend *your internet account access* to *your loan accounts*.

55 Unauthorised Transactions

Please tell us about any service fault or difficulty with *internet account access* by calling 1300 304 065 between 8.30am and 5.30pm (Sydney time) on *business days*.

56 Account Aggregation Services and Disclosure of your PIN or Password

56.1 If you want a third party to collect information about *your loan accounts* from us so that it can be aggregated with information about accounts you have, you may be asked to give details of *your internet access user ID number* or *password* to that third party.

56.2 Before disclosing information under clause 56.1 you must check that the third party is approved by us.

56.3 We will not treat the disclosure of your user ID number or password to a third party we have approved as:

- (a) a breach by you of your obligations to ensure the security of your internet access user ID number or password.
- (b) a breach by you of your obligations to contact us if you lose or forget your internet access user ID number or password; or
- (c) a breach of these terms and conditions.

57 Your Adviser

If you are an account holder with a nominated adviser or authorised representative, you acknowledge that the nominated adviser or authorised representative will also have access to information concerning your loan account by using internet account access. If you do not wish your nominated adviser to have this access, you must notify us by calling 1300 304 065 between 8.30am and 5.30pm (Sydney time) on business days.

58 Computer facilities

58.1 You acknowledge that the internet account access may malfunction or become temporarily unavailable due to computer malfunction or network congestion. We will have in place reasonable procedures to avoid unintended interruption of the service.

58.2 We will have the right to suspend the internet account access at any time to perform certain administrative tasks and scheduled maintenance and if, in our opinion, some serious threat is posed to any part of the system supporting the service.

58.3 We will have the right, in our sole discretion, to immediately suspend or terminate your access to and use of the service if you:

- (a) use or in our reasonable opinion appear to use the internet account access in a manner reasonably deemed inappropriate or unreasonable by us;
- (b) deliberately or recklessly disrupt the internet account access, cause congestion or impede others from using the internet account access, or attempt to do so;
- (c) use your internet access to menace, create a nuisance or harass others or attempt to do so;
- (d) make any denial-of-service attacks on us or any other users or networks relating to us or attempt to do so;
- (e) use your Internet access to unlawfully obtain access to networks used or operated by us or attempt to do so; or

- (f) provide us with personal details, including (without limitation) name, address, bank account, email address and phone number, which we consider, in our reasonable opinion, not to be bona fide.

59 Meaning of words and interpretation

acceptable securities list means the list or lists we issue from time to time specifying the securities we may accept generally as mortgaged property for facilities of the same type as the facility, and indicating the loan to value ratio for each of those securities generally.

access method means a method we authorise you to use to instruct us through electronic equipment to access information concerning a loan account. It comprises the use of one or more components including internet access user ID number and password, or other methods as notified to you from time to time. It does not include a method requiring your manual signature.

advance means an advance of money by us to you under a savings gearing loan.

amount outstanding means at any time, all money which one or more of you or a security provider owe to us, or will or may owe to us in the future, under any of the documents. Without limiting this definition, it includes money owing (or which will or may be owing) to us in our capacity as an assignee because we have taken an assignment of a document whether or not:

- (a) you and the security provider were aware of the assignment or consented to it; or
- (b) the assigned obligation was secured before the assignment; or
- (c) the assignment takes place before or after the application form is signed.

It includes money by way of principal, interest, fees, costs, indemnity, charges, duties and expenses, and payment of liquidated or unliquidated damages under or in connection with the facility. It also includes money that the borrower would have been liable to pay but for its insolvency.

application form means the application form that is signed by the borrower and/or each guarantor and/or each third party security provider in respect of this facility.

approved market operator means a market operator approved by ASX Settlement as an Approved Market Operator and specified in the procedures.

ASIC means the Australian Securities and Investment Commission.

ASX means ASX Limited ABN 98 008 624 691.

ASX Clear means ASX Clear Pty Limited ABN 48 001 314 503.

ASX Settlement means ASX Settlement Pty Ltd ABN 49 008 504 532.

authorised officer means, in relation to the power of attorney that you or the security provider grant us in the application form, our employees or delegates, but does not include the nominee.

authorised representative means any person nominated as such on the application form or other document accepted by us from time to time who is authorised to:

- (a) operate the facility; or
- (b) take any step required to ensure you comply with clause 8 other than receiving margin calls.

bonus acceptable securities cap means the market value of all qualifying securities in the mortgaged property, multiplied by a percentage determined by us from time to time at our discretion.

bonus acceptable securities limit means, at any time while a facility is diversified:

- (i) the market value of each bonus acceptable security in the mortgaged property; multiplied by
- (ii) the loan to value ratio we have assigned to that bonus acceptable security,

up to a maximum of the bonus acceptable securities cap at that time.

bonus acceptable securities means those securities identified as such in the acceptable securities list.

borrower has the meaning in the definition of "you".

borrowing limit means, at any time, the aggregate of:

- (i) the standard limit at that time; and
- (ii) the bonus acceptable securities limit if any, at that time.

break costs has the meaning described in clause 4A.3.

break event has the meaning described in clause 4A.1.

broker means a person admitted as a Market Participant under the ASX Operating Rules and, where the context requires, a person admitted as a Clearing Participant under the ASX Clear Operating Rules.

buffer means, at any time, an amount equal to the sum of: the market value of each acceptable security comprising part of the mortgaged property; multiplied by a percentage (which may be zero) determined by us from time to time at our discretion.

business day means a weekday on which banks and the ASX are open for business in Sydney.

CHESS has the meaning in the Settlement Rules. Generally it stands for the Clearing House Electronic Subregister System, which is an electronic settlement system for the registration and transfer of shareholdings in certain companies.

CHESS Holdings has the meaning in the Settlement Rules. Generally it means a holding of securities on the CHESS Subregister.

CHESS Subregister has the meaning in the Settlement Rules. Generally it means that part of the register of an entity that is administered by ASX Settlement.

confirmation means a form of notification of trade in any securities that is acceptable to us including, without limitation, a contract note from a broker.

contract note means a notification of trade or a request for trade that is acceptable to us.

controlling participant has the meaning in the Settlement Rules. Generally it means the person that has the capacity in CHESS to transfer or convert securities.

Controlling Person/Beneficial Owner refers to an individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

corporate action in relation to any issuer of securities means any act, matter or thing (whether voluntary or not) which affects or might affect the ownership of, the rights in, or distributions under, the securities, including any compulsory acquisition of those securities (including following a takeover of the relevant corporation) or a return of capital on those securities or any event that we determine to be similar in effect to any of these events.

Corporations Act means the Corporations Act 2001 (Cth).

Corporations Regulations means the Corporations Regulations 2001 (Cth).

costs means any costs, charges and expenses, including costs, charges and expenses in connection with legal and other advisers and includes:

- (a) stamp duty and other government duties, taxes and charges;
- (b) any calls, instalments or other amounts payable in connection with the mortgaged property by you or any security provider; and
- (c) any fees and charges applicable to, or other amount payable under the facility.

credit limit means the maximum amount we are prepared to lend to the borrower under the facility, as varied from time to time.

deposited documents means the documents at any time deposited by a security provider with us or which are held by us or come into our possession for any reason.

diversified means a facility satisfying the requirements set out in clause 3A.

documents means the St. George Margin Lending Product Disclosure Statement, the application form or application forms, this agreement, each mortgage, each guarantee, any sponsorship agreement relating to any of the mortgaged property and any document connected with them.

electronic equipment may include a terminal, computer, television, mobile phone and telephone.

enforcement expenses means any amount we reasonably spend or incur in relation to:

- the *enforcement of our security* or exercise of our powers under the *facility* or any *mortgage* or any *guarantee* of the *facility*; and
- any property over which that *security* operates, including amounts claimed against us or our officers/representatives relating to that property.

This includes, but is not limited to, costs of collection activity and legal costs.

enforcement proceedings means a person:

- (a) starting proceedings in a court to recover a debt or to recover possession of property the security of a *security interest*;
- (b) otherwise enforcing a *security interest* by taking possession of property (or taking steps to do so) or exercising a power of sale;
- (c) applying to a court to appoint a provisional liquidator; or
- (d) enforcing a judgment against another person or their assets.

entity means a body corporate, trust or other entity, the securities in which comprise *mortgaged property* or which has issued securities that comprise *mortgaged property*.

event of default has the meaning in clause 31.

facility means the margin lending facility to be provided in accordance with this agreement and the other documents.

fixed rate means an interest rate which we agree is fixed for a period offered by us and selected under the *facility*.

fixed rate period means for a *loan* with a *fixed rate*, the period offered by us and selected under the *facility*.

fund manager means, in respect of a *nominated investment*, the responsible entity of the *managed investment scheme* to which that *nominated investment* relates.

future security means:

- (a) all securities a *security provider* (or a trustee, nominee or agent of a *security provider*) acquires either directly or indirectly and which are wholly or partially funded directly or indirectly by money we lend you under the *facility*;
- (b) all securities in respect of which a *security provider* (or the *nominee*) is registered owner under a *holder record* assigned to either of them under the *sponsorship agreement*;
- (c) all *deposited documents* or anything else we agree to accept as *mortgaged property*;
- (d) all securities a *security provider* transfers to us or a person we nominate; and

- (e) all securities we specify in an *identification notice* that a *security provider* does not reject within the time specified in clause 11.2, and all the *security provider's* rights and interests in connection with them.

general settlement participant has the meaning in the *Settlement Rules*. Generally it means the person that is admitted as such, and meets the criteria set out in, the *Settlement Rules*.

guarantee means a guarantee given by a *guarantor* of the borrower's obligations under the *facility*.

guarantor means any person who has given a *guarantee* of the *facility*.

HIN means Holder Identification Number. It has the same meaning as in the *Settlement Rules*.

Holder means the relevant holder of a *HIN*.

holder record has the same meaning as in the *Settlement Rules*. Generally it means the details recorded by ASX Settlement in *CHESS* for the purpose of operating one or more *CHESS Holdings*.

holder record lock has the same meaning as in the *Settlement Rules*. Generally it means the facility in *CHESS* for preventing securities from being deducted pursuant to a transfer or conversion from a *holding* to which the relevant *holder record* applies.

holding has the same meaning as in the *Settlement Rules*. Generally it means a holding of securities by a person.

identification notice means a notice from us setting out details of property nominated by us as *future security*.

increase in our credit risk means our credit risk increases if there's a material increase in the risk that:

- you or a *security provider* might not comply with your obligations to us, or
- we might not be able to fully recover from the *mortgaged property* everything you or a *security provider* owe us under any mortgage provided to us.

A person is **insolvent** or in **insolvency** if they are insolvent or an insolvent under administration or have a controller appointed (each as defined in the *Corporations Act*), bankrupt, in receivership, in receivership and management, in liquidation, in provisional liquidation, under administration, wound up, subject to any arrangement, assignment or composition, protected from any creditors under any statute, dissolved (other than to carry out a reconstruction while solvent) or otherwise unable to pay debts when they fall due.

internet access user ID number means the number used in conjunction with your password to access internet account access.

internet account access means any service we offer from time to time through a communication network (including telephone and the internet) to enable you to receive information from us electronically, in relation to a *facility* or other matters we specify.

investment date means, in respect of a *nominated investment*, the date specified by the *fund manager* in respect of that *nominated investment* as the date on which the *fund manager* will allow you to purchase that *nominated investment* pursuant to the *savings gearing loan*.

lending criteria means our credit criteria and any requirements of the *Corporations Act*, Anti-Money Laundering and Counter-Terrorism Financing requirements and any other applicable law from time to time.

listed means listed by ASX unless otherwise agreed by us.

loan means any loan we make to you under this *facility* from time to time and includes all monies payable but not paid by you under this *facility* including but not limited to, interest and costs not paid.

loan account means, for any loan, an account we establish or have established in your name for recording all transactions in connection with it.

loan to value ratio means, with respect to a *security*, the percentage applicable to the *security* which we determine and can change without notice in our discretion at any time. It is the proportion of the *market value* of a *security* we may lend to you under the *facility* at a particular time if that *security* comprises part of the *mortgaged property*.

loss includes any expense, costs, increased costs, liability, claims, damages, fees, taxes, duties, penalties, interest, legal costs (on a full indemnity basis), judgment, or other loss. Unless the loss is specified to be direct, it includes consequential, punitive, special or indirect losses (including loss of profits and revenue).

managed investment scheme has the meaning given to it in the *Corporations Act*.

management agreement means any agreement between us and any administrator or trustee of any trust in connection with which you or the *nominee* hold a *trust account*.

margin call has the meaning as set out in clause 8.1.

margin call contact means a financial services licensee appointed to receive *margin calls* on behalf of the *borrower*.

market value of a security means, at any time, the market value that we ascribe (in our discretion) to that *security*.

master nominee deed means the deed so entitled entered into between us and the *nominee* or, where we appoint another entity as *nominee*, the *document* under which we appoint that other entity as *nominee*. (A copy of the *master nominee deed* is available on request by phoning 1300 304 065 between 8.30am and 5.30pm (Sydney time) on *business days*).

monthly margin loan advance means, in respect of a *nominated investment*:

- (a) in respect of the first *investment date*, the amount specified by you in the *savings gearing application* as your initial loan advance amount for that *nominated investment*; or

- (b) in respect of a subsequent *investment date*, the amount specified by you in the *savings gearing application* as your monthly loan advance amount for that *nominated investment*.

mortgage means:

- (a) the mortgage created in Part 2 of this agreement; and
- (b) any mortgage created by a *security provider* containing terms similar to Part 2 of this agreement and which we nominate as a *mortgage* by notice to you.

mortgaged property means the *future security* and the *new rights*.

National Credit Code means Schedule 1 to the *National Consumer Credit Protection Act 2009* (Cth).

National Credit Code purpose means: (i) personal, domestic or household purposes, or (ii) to purchase, renovate or improve residential property for investment purposes, or (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes, or (iv) any other purpose that is regulated under the *National Credit Code*.

new rights means:

- (a) a *security provider's* rights in connection with any money, dividends, interest, allotments, offers, benefits, privileges, rights, bonuses, shares, stock units or units in the capital of a corporation, stock, debentures, distributions, or rights to take up *securities*;
- (b) a *security provider's* rights consequent on any conversion, redemption, cancellation, reclassification, forfeiture, consolidation or subdivision; or
- (c) a *security provider's* rights consequent on a compulsory acquisition, reduction of capital, liquidation or scheme of arrangement;

in connection with the *future security* or other *new rights* and property acquired with the proceeds of *future security* and *new rights*.

nominated financial adviser means any person nominated as such on the *application form* or other *document* accepted by us from time to time who is authorised to receive or access information in connection with your *facility* or, in relation to a *managed investment scheme*, provide us with instructions in relation to that *managed investment scheme*.

nominated investment means each of the *securities* specified by you in the *savings gearing application* form (which we approve in accordance with the terms of the *facility*) into which the *total initial investment* or the *total monthly investment* is to be invested.

nominee means Value Nominees Pty Limited ABN 90 001 827 998 (acting in its capacity as *nominee* under this agreement) or such other *nominee* as allowed by us at our discretion.

participant sponsored holding has the meaning in the *Settlement Rules*. Generally it means a holding on *CHESS* of a person that has a current *sponsorship agreement*.

password means the unique personal password used in conjunction with the *internet access user ID number* to access *internet account access*.

person includes an individual, a firm, partnership, a body corporate, an unincorporated association and an authority.

PPSA means the *Personal Property Security Act 2009*.

present value of a payment is determined using a series of discount factors which align with each of the payment dates for the remainder of the *fixed rate period* for the *loan*. Discount factors are calculated using the wholesale market rates as determined by clause 4A.4.

procedures has the meaning given that term in the operating rules of the ASX or an approved stock exchange.

qualifying securities means those *securities* identified as such in the *acceptable securities list*.

receiver means receiver or receiver and manager.

relevant monthly contribution means, for a *nominated investment*:

- (a) in respect of the first *investment date*, the amount specified by you in the *savings gearing application* as your initial contribution for that *nominated investment*; or
- (b) in respect of a subsequent *investment date*, the amount specified by you in the *savings gearing application* as your monthly contribution for that *nominated investment*.

representative means a *nominated financial adviser*, *authorised representative*, government authority or other person we reasonably believe has authority to represent a person.

savings gearing account means any account we establish or have established in your name or the *nominee's name* (on your behalf) for the purposes of the *savings gearing loan*, details of which we will notify to you.

savings gearing application means the *document* signed by you setting out your details and containing (amongst other things) an application by you for the provision of the *savings gearing loan*.

savings gearing loan means the *loan* provided to you by us under Part 10 of the *facility* and is subject to all the terms of the *facility* including, without limitation, payment of interest and repayment of principal.

savings gearing loan balance means, at any time, the aggregate of all money which you owe us at that time in connection with the *savings gearing loan*.

savings gearing loan limit means:

- (a) the amount specified by you in the *savings gearing application* and accepted by us as your gearing facility loan limit; or
- (b) such other amount as we agree with you from time to time;

provided that such amount will not be less than any minimum limit we may specify in the *savings gearing application* and may not be more than your *credit limit*.

securities means those:

- (a) shares, stocks, investment contracts, or other interests in the capital of a corporation or collective securities investment vehicle, including depositary shares or receipts, or any warrant, option (exchange-traded or otherwise) or other derivative in relation to part or all of such an interest;
- (b) debentures, debenture stock, bonds, notes, convertible notes, units, warrants or other financial products created, issued or granted by any corporation, government, unincorporated body or other person;
- (c) units in any trust;
- (d) options to purchase, sell, subscribe for or acquire any of the foregoing;
- (e) other *securities* within the meaning of section 92(1) of the *Corporations Act*;
- (f) futures contracts within the meaning of section 72 of the *Corporations Act*; and
- (g) any other property, including money on deposit; which are included in the *acceptable securities list* applicable to the *facility*, or which are considered by us in our discretion at any time to form part of the *mortgaged property*. In the case of jointly owned assets, *securities* includes the particular interest held in the asset by any one joint owner.

security interest means any security or encumbrance of any kind for the payment of money or performance of obligations (including a security interest under the PPSA, mortgage, charge, lien, pledge, hypothecation, trust arrangement, title retention arrangement or other security interest or encumbrance) or any guarantee or indemnity.

security provider means those of you and each *third party security provider* that provide a *security interest* to us in connection with the *facility* and in the case of joint ownership refers to either joint owner as the case may be.

Settlement Rules means the settlement rules of ASX Settlement.

small business has the meaning given to it in the Banking Code of Practice.

sponsor means Value Nominees Pty Limited ABN 90 001 827 998 in its capacity as *sponsoring participant* under the *sponsorship agreement* or such other sponsor as allowed by us at our discretion.

sponsoring participant has the meaning in the *Settlement Rules*. Generally it means a person that establishes and maintains a *CHESS Holding*. For the avoidance of doubt the *sponsoring participant* is also the *controlling participant*.

sponsorship agreement means the agreement between the *security provider* or the *nominee*, the *sponsor* and us in the form required by the *Settlement Rules*, set out in Part 7.

sponsorship bond has the meaning in the *Settlement Rules*.

standard limit means, at any time:

- (i) the *market value* of each *qualifying security* in the *mortgaged property*; multiplied by
- (ii) the *loan to value ratio* we have assigned to that *qualifying security*.

subposition has the meaning in the *Settlement Rules*. Generally it means the facility in *CHESS* for certain activities in relation to *securities* under *CHESS* to be restricted.

third party means a *person* who provides a *security interest* for the *borrower's* obligations under the *facility*.

third party security provider means the *person* or persons who are named as third party security providers in an *application form*. If there is more than one, third party security provider means each of them separately and every two or more of them jointly. Third party security provider includes successors and any *person* who joins this agreement in the future as a third party security provider.

total monthly investment means, in respect of a *nominated investment* and an *investment date*, an amount equal to the aggregate of:

- (a) the *relevant monthly contribution* for that *nominated investment* and that *investment date* debited by us under clause 46(b) (if any);
- (b) the amount of the *advance* (if any) made by us under clause 42.3 in respect of that *nominated investment* and that *investment date*; and
- (c) the *monthly margin loan advance* (if any) made by us under clause 42.2 in respect of that *nominated investment* and that *investment date*.

trading day means a weekday on which the ASX is open for trading in Sydney or Melbourne.

transfer has the meaning in the *Settlement Rules*. Generally it means a transfer of *securities* from or to a *holding* on *CHESS*.

trust account, in connection with an interest you have in a trust, means an account established and maintained by the trustee or administrator of the trust in your name or in the name of the *nominee* on your behalf which evidences the value and nature of your interest in that trust.

value means, with respect to a *security* at any time, the value of the *security* which we determine in the manner we consider to be most appropriate, having regard to its *market value* and its *loan to value ratio*, which we can change without prior notice in our discretion at any time.

we, us or our means St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714, our successors and assigns.

withdrawal instructions has the meaning in the *Settlement Rules*.

you or your means the applicant for the *facility* or any *third party security provider*, as the context requires.

Meaning of words

The singular includes the plural and vice versa.

A reference to:

- (a) a document includes any variation or replacement of it;
- (b) law means common law, principles of equity and laws made by parliament (and includes regulations and other instruments under laws made by parliament and consolidations, amendments, re-enactments or replacements of any of them);
- (c) anything includes the whole and each part of it;
- (d) the words “including”, “for example” or “such as” or similar, when introducing an example, do not limit the meaning of the words to which the example related or examples of a similar kind;
- (e) a *person* includes an individual, a body corporate, an unincorporated association and an authority, and their respective successors and assigns. It includes a *person's* executors and administrators; or
- (f) a requirement for us to give you a notice or any other information in writing may be done in accordance with clause 42.20.

Appendix A

Margin Lending Application

How to complete your St. George Margin Lending Application

Who can apply for a St. George Margin Loan?

- *Individuals or joint individuals* who are Australian residents for tax purposes, reside in Australia and are not holders of a Significant Investor Visa (SIV) (188C).
- *Australian proprietary companies which are not subsidiaries of listed companies.* The company directors are required to guarantee the obligations of a company borrower.
- *Australian trustees of family or discretionary trusts.* The directors of proprietary company trustees are required to guarantee the obligations of the company trustee borrower.
- All company directors must be Australian residents for tax purposes, reside in Australia and not be holders of a Significant Investor Visa (SIV) (188C).

Before you apply for a St. George Margin Loan, please ensure that you read:

1. the St. George Margin Lending Product Disclosure Statement;
2. the CHESS explanation and the Supplementary risk disclosure statement;
3. the St. George Margin Lending Facility Agreement;
4. the St. George Margin Lending Financial Services Guide; and
5. the Privacy Statement and Consent Request.

These documents are contained within the St. George Margin Lending Application pack or they can be downloaded from our website stgeorge.com.au/personal/investments/margin-lending

You can also phone our Account Management Team on 1300 304 065 Monday to Friday (8.30am - 5.30pm Sydney time) for more information.

How to complete this St. George Margin Lending Application

1. The St. George Margin Lending Application contains mandatory and additional optional sections to complete. The optional sections are dependent on your applicant type and how you would like to set up your St. George Margin Loan.
2. The checklists below will assist you to complete the St. George Lending Application form accurately. You may care to mark 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

Applicant Type	Complete	Description/Comment
Individual or Joint Individuals	Section 1	Individual Applicant Details
	Section 4	Mandatory Margin Loan Facility Details
	Section 5	Optional Margin Loan Facility Details
	Section 6	Individual Applicant Financial Details
	Section 7	Verification of Income and Liabilities (attach required documentation)
	Section 8	Applicant Signing Section
	Appendix D	Third Party Security Provider Application - ALL JOINT APPLICANTS MUST COMPLETE THIS
Individual(s) acting as trustee(s) of a trust	Section 1	Individual Applicant Details
	Section 3	Trust Details
	Section 4	Mandatory Margin Loan Facility Details
	Section 5	Optional Margin Loan Facility Details
	Section 6	Individual Applicant Financial Details
	Section 7	Verification of Income and Liabilities (attach required documentation)
	Section 8	Applicant Signing Section
		Original certified copy of Trust Deed is attached Please refer to our website or call our Account Management Team for current trust vetting fees.
Company	Section 1	Individual Applicant Details (to be completed by company directors)
	Section 1	Individual Applicant Details (to be completed by company directors)
	Section 2	Company Applicant Details
	Section 4	Mandatory Margin Loan Facility Details
	Section 5	Optional Margin Loan Facility Details
	Section 6	Individual Applicant Financial Details (to be completed by all company directors)
	Section 7	Verification of Income and Liabilities (attach documentation)
	Section 8	Applicant Signing Section (including Guarantor Disclosure Election and Privacy Statement Consent Request)
Company acting as trustee of a trust	Section 1	Individual Applicant Details (to be completed by company trustee directors)
	Section 2	Company Applicant Details
	Section 3	Trust Applicant Details
	Section 4	Mandatory Margin Loan Facility Details
	Section 5	Optional Margin Loan Facility Details
	Section 6	Individual Applicant Financial Details (to be completed by all company directors)
	Section 7	Verification of Income and Liabilities (attach required documentation)
	Section 8	Applicant Signing Section (including Guarantor Disclosure Election and Privacy Statement Consent Request)
		Original certified copy of Trust Deed is attached Please refer to our website or call our Account Management Team for current trust vetting fees.

Additional sections that may need to be completed by all applicants

If you are:	Complete	Other information/comment
<input type="checkbox"/> Nominating a Financial Adviser who has introduced you to this St. George Margin Loan facility	Section 5.1	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 your Authorised Representative for your St. George Margin Loan facility.
<input type="checkbox"/> Nominating another person to be your Authorised Representative on your St. George Margin Loan facility	Section 5.2	Your nominated Authorised Representative must be an Australian resident for tax purposes and reside in Australia.
<input type="checkbox"/> Not an existing St. George customer and need to be identified to comply with the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> requirements	Appendix B	All applicants (including individuals, individual trustees, company directors/guarantors, beneficial owners and authorised representatives), who are not existing St. George customers, must provide original certified copies of prescribed identification documents.
<input type="checkbox"/> Having a third party (i.e. not the applicant) provide some or all of the security on your St. George Margin Loan facility	Appendix C	Some or all of the security on your St. George 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. Please note that in the case of joint applicants, both applicants must complete the third party security provider application.
<input type="checkbox"/> Requesting that your monthly interest cost be debited to your nominated bank account	Appendix D	At least one of the signatories on the nominated bank account must be an applicant on your St. George Margin Lending Application form. All signatories must complete this form.
<input type="checkbox"/> Applying for a new managed fund investment	Appendix E	
<input type="checkbox"/> Solicitor's Trust Opinion	Appendix F	Where you are applying for a St. George Margin Loan facility in the capacity of an individual or company acting as a trustee of a trust, your solicitor may be required to complete this form.
<input type="checkbox"/> Lodging existing managed fund investments to be applied as security for this St. George Margin Loan	Appendix G	
<input type="checkbox"/> Lodging your existing share investments as security on your St. George Margin Loan	Appendix G	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 St. George Margin Lending Application form exactly, you must contact the share registry directly to amend your registered name and address details.
<input type="checkbox"/> Refinancing an existing loan you have with another margin lender to St. George Margin Lending	Appendix G	Use the Refinance Authority form to transfer your existing margin loan to St. George 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 St. George Margin Lending Application form to St. George Margin Lending. You may download this Power of Attorney form from our website stgeorge.com.au/personal/investments/margin-lending

Submitting your St.George Margin Lending Application Form

The original Loan Application Form and all other required information must be sent to:

St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

St.George Margin Lending will not accept a faxed St.George Margin Lending Application form.

Approval of your St.George Margin Loan facility

Please note that all applications are subject to our approval.

St.George Margin Lending is committed to responsible lending practices and conducts a comprehensive 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 and liabilities in Sections 6 and 7 respectively.

St.George 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 St.George Margin Lending Application, you can request Internet Account Access to monitor your loan 24 hours a day, 7 days a week.

Collection of your TFN, ABN or exemption code

1. We are authorised by Australian tax laws to collect your Tax File Number (TFN). If you quote your TFN, Exemption Code or ABN, you authorise us, the nominee and the sponsor to disclose it on your behalf in connection with all transactions under the facility and in respect of the mortgaged property. Providing your TFN, Exemption Code or ABN is not compulsory, but if you do not provide the applicable information, tax may be taken out of dividends and distributions at the highest marginal tax rate plus Medicare levy or you will need to supply your TFN or Exemption Code to share registries, fund managers and other parties directly for any holdings to avoid tax being withheld at the highest marginal rate from any dividends or other payments. It is not an offence to not provide your Tax File Number.

Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statement (in particular please see Section 11 as regards TFNs) which is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30.

Questions?

If you have any questions regarding completing the Loan Application Form, Appendices or the loan approval process, please contact our Account Management Team on 1300 304 065 Monday to Friday, 8.30am to 5.30pm, Sydney time.

St. George Margin Lending Application – Appendix A

Section 1 Individual Applicants

For a loan application consisting of more than two individual applicants, please complete an additional St. George Margin Lending Application form and attach a letter confirming all applicants to the St. George 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 Individual Applicant 1 Personal Detail

Type of applicant

Individual
 Director
 Individual Trustee
 Director of Trustee Company

Title Surname Given name(s) in full

Alternate names (if any)

Date of birth (dd/mm/yyyy) / /
 Driver licence number
 State of issue

Marital status Single
 Married
 Divorced
 Widowed
 De facto
 Number of dependants

Home phone number ()
 Work phone number ()

Mobile phone number
 Email address (St. George Margin Lending may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Suburb State Postcode

Time at current residential address Years Months
 Current residential status Own
 Mortgage
 Rent
 Other Specify

Previous residential address (if less than 2 years at current address)

Suburb State Postcode

Time at previous residential address Years Months

St. George use only

Agreement	0324	Product	STD	Other info	<input type="text"/>
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Section 1.1 Individual Applicant 1 Personal Detail (continued)

Mailing address (write 'AS ABOVE' if the same as your current residential address)

(We may use this address for future correspondence, including for CHESS purposes)

Suburb

State

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.

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 1.2 below.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

Section 1.2 Applicant 1 Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 1.3.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Section 1.2 Applicant 1 Foreign Tax Residency Information (continued)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 1.3 Applicant 1 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status

Full-time Part-time Casual/temporary/contractor Self-employed Other Specify

Occupation (if self-employed, describe nature of business)

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

Time with current employer/business

 Years Months

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb

State

Postcode

Tax file number (TFN) or exemption code¹ - see page 40

Australian Business Number (ABN) or exemption code¹ - see page 40 (self-employed/sole trader applicants only)

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self employed/sole trader

Time with previous employer/business

 Years Months

Position held with this employer

Section 1.4 Applicant 1 Sponsorship Details

(Company directors do not need to complete this section).

If listed securities will form part of your loan security portfolio, you must be sponsored on CHES. Please select one of the two options below:

- Please sponsor me for CHES purposes. (i.e. create a new Holder Identification Number (HIN))
- Please transfer my existing CHES sponsorship.* (Give details of your existing CHES sponsorship below.)

Current HIN

Current sponsor PID (if known)

Current sponsor name

* Please ensure that you complete the Share Transfer Form in Appendix H and attach it to this Loan Application Form.

* Please ensure that the name on the HIN you have provided above is identical to the name of the borrowers on this St. George Margin Loan Application Form. If your details vary (even slightly), please contact the registry directly to amend your details.

Section 1.5 Applicant 2 Personal Details

Type of applicant

Individual Director Individual Trustee Director of Trustee Company

Title Surname Given name(s) in full

--	--	--

Alternate names (if any)

--

Date of birth (dd/mm/yyyy) Driver licence number State of issue

/ /		
-----	--	--

Marital status

Single Married Divorced Widowed De facto

Number of dependants

--

Home phone number

()

Work phone number

()

Mobile phone number

--

Email address (St. George Margin Lending may elect to email correspondence to you)

--

Current residential address (a PO Box is not acceptable)

--

Suburb

--

State

--

Postcode

--

Time at current residential address

Years	Months
-------	--------

Current residential status

Own Mortgage Rent Other Specify

--

Previous residential address (if less than 2 years at current address)

--

Suburb

--

State

--

Postcode

--

Time at previous residential address

Years	Months
-------	--------

Mailing address (write 'AS ABOVE' if the same as your current residential address)

(We may use this address for future correspondence, including for CHESS purposes)

--

Suburb

--

State

--

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.

Are you an existing St. George customer?

No

To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. Please proceed to Section 1.6.

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Section 1.5 Applicant 2 Personal Details (continued)

Please complete **EITHER** Option A or B below:

Option A

St. George card/access number

Option B

BSB number

Account number

Account name

Section 1.6 Applicant 2 Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

- Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 1.7 below.*
- No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

- Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 1.7 Applicant 2 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status

- Full-time Part-time Casual/temporary/contractor Self-employed Other Specify

Occupation (if self-employed, describe nature of business)

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

Time with current employer/business

<input type="text"/>	Years	<input type="text"/>	Months
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Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb

State

Postcode

Tax file number (TFN) or exemption code¹ - see page 40

Australian Business Number (ABN) or exemption code¹ - see page 40 (self-employed/sole trader applicants only)

Section 1.7 Applicant 2 Employment Details (continued)

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self-employed/sole trader

Time with previous employer/business

Years

Months

Position held with this employer

Section 1.8 Applicant 2 Sponsorship Details

(Company Directors do not need to complete this section).

If listed securities will form part of your loan security portfolio, you must be sponsored on CHESSE. Please select one of the two options below:

Please sponsor me for CHESSE purposes. (i.e. create a new Holder Identification Number (HIN))

Please transfer my existing CHESSE sponsorship.* (Give details of your existing CHESSE sponsorship below.)

Current HIN

Current sponsor PID (if known)

Current sponsor name

***Please ensure that you complete the Share Transfer Form in Appendix H and attach it to this Loan Application Form.**

***Please ensure that the name on the HIN you have provided above is identical to the name of the borrowers on this St. George Margin Loan Application Form. If your details vary (even slightly), please contact the registry directly to amend your details.**

Section 2 Company Applicants

All company applicants must complete this section.

Section 2.1 Company and Company Trustee Applicant Details

Type of applicant

Proprietary Australian Company Proprietary Australian Company as trustee for a trust

Number of company directors

Full name of Company as registered with ASIC

Registered Business/Trading As Name(s) (if any)

Industry description

Australian Company Number (ACN)

Australian Business Number (ABN) or exemption code¹ - see page 40

Tax File Number (TFN) or exemption code¹ - see page 40

Place of registration (State or Territory)

Date of registration/incorporation (dd/mm/yyyy)

Section 2.1 Company and Company Trustee Applicant Details (continued)

Registered address (a PO Box is not acceptable)

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Mailing address (write 'AS ABOVE' if the same as your current residential address)

(We may use this address for future correspondence, including for CHESSE purposes)

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of contact person	Position held within company
<input type="text"/>	<input type="text"/>

Daytime contact number ()	Email address
<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.

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?

<input type="checkbox"/> No <input type="checkbox"/> Yes	What is the regulator's name?	Regulator's licence number
	<input type="text"/>	<input type="text"/>

Section 2.2 Company Applicant Sponsorship and Identification Details

If listed securities will form part of the company applicant's loan security portfolio, the company must be sponsored on CHESSE. Please select one of the two options below:

- Please sponsor the company applicant for CHESSE purposes. (i.e. create a new Holder Identification Number (HIN))
- Please transfer the company applicant's existing CHESSE sponsorship.* (Give details of your existing CHESSE sponsorship below.)

Current HIN	Current sponsor PID (if known)
<input type="text"/>	<input type="text"/>

Current sponsor name

*** Please ensure that the Share Transfer Form in Appendix H is also completed and attached to this Loan Application Form.**

*** Please ensure that the name on the HIN you have provided above is identical to the name of the company applicant on this St. George Margin Loan Application Form. If the details vary (even slightly), please contact the registry directly to amend them.**

Is the company an existing St. George customer?

- No
- To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.3 below.*

- Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Section 2.2 Company Applicant Sponsorship and Identification Details (continued)

Please complete **EITHER** Option A or B below:

Option A

St. George card/access number

Option B

BSB number

Account number

Account name

Section 2.3 Company Applicant Foreign Tax Residency Information

Has the company already provided us with its Foreign Tax Residency information?

- Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 2.4 below.*
- No *The below question is mandatory and must be completed. Please refer to Section 8 of this Loan Application Form for more information.*

Is the company a tax resident of any other country outside of Australia?

- Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1 Reason 2 Reason 3

If you have additional countries of which the company is a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Company Shareholdings and Beneficial Owners

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

Are there any individuals who are beneficial owners through one or more shareholdings of 25% or more, of the company's issued capital? This includes individuals who are owners of an underlying company and who ultimately own 25% or more, of the issued capital in the company listed above in section 2.1.

- No *Please proceed to Section 2.8 Beneficial Owners*
- Yes *Give details below.*

Section 2.4 Shareholder 1

1 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. Please proceed to Section 2.4.1.

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.4.1 Shareholder 1 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next shareholder.*

No The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 2.5 Shareholder 2

2 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.5.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.5.1 Shareholder 2 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next shareholder.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 2.6 Shareholder 3

3 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.6.1*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.6.1 Shareholder 3 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next shareholder.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 2.7 Shareholder 4

4 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.7.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.7.1. Shareholder 4 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 2.8.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Other Beneficial Owners

Are there any individuals who have not already been captured as shareholders, who are acting in the capacity of a beneficial owner? (A beneficial owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.)

If **No**, please proceed to Section 2.10 Other Beneficial Owners. If **Yes**, please provide details below.

Section 2.8 Beneficial Owner 1

1 Title Surname Given name(s) in full

Alternate names (if any)

Date of Birth

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Tax Identification Number (TIN)

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. Please proceed to Section 2.8.1.

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.8.1 Beneficial Owner 1 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next Beneficial Owner below.

No The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 2.9 Beneficial Owner 2

2 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Country Tax Identification Number (TIN)

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.9.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.9.1 Beneficial Owner 2 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 2.10.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Where there are more than two beneficial owners, please photocopy this section and provide additional details.

Other Beneficial Owners

Where **shareholders or individual(s) who have ownership or control have not been captured above**, please provide the details of all individuals who are entitled to exercise 25% or more voting rights of the company including veto powers, or where they hold the position of a Senior Managing Official - (this includes but is not limited to Director, CFO or CEO).

Section 2.10 Beneficial Owner 1

1 Title Surname Given name(s) in full

Alternate names (if any)

Date of Birth

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.10.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.10.1 Beneficial Owner 1 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next Beneficial Owner below.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 2.11 Beneficial Owner 2

2 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Country Tax Identification Number (TIN)

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.11.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

2.11.1 Beneficial Owner 2 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 3 and/or Section 4.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Where there are more than two beneficial owners, please photocopy this section and provide additional details.

Section 3

All trust applicants must complete this section.

Section 3.1 Trust Details

Name of trust (e.g. *The Citizen Family Trust*)

Full name(s) of the trustee(s) of the trust

Full name of Settlor of the Trust

Date of trust deed

State or Territory of establishment

Australian Business Number (ABN) of the trust or exemption code¹ - see page 40

Tax file number (TFN) of the trust or exemption code¹ - see page 40

Type of trust

Discretionary trust (including family trusts) Other Specify

Industry description (if known)

Industry code

Mailing address of the trustee

Suburb

State

Postcode

Name of contact person

Daytime contact number

Email address (St. George 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.

Number of trustees

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

Has the trust already provided us with its Foreign Tax Residency information?

Yes Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 3.2 below.

No The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.

Is the trust a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If there are additional countries of which the trust is a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 3.2 Trust Beneficiary Details

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

No

Yes Give details of the membership class(es) (e.g. Class A, Class B, Class C, Primary, Secondary, Tertiary)

Number of beneficiaries

Full name of beneficiaries

For individuals, provide Title, Given Names and Surname. For companies, provide Registered Name.

1.
2.
3.
4.

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 St. George Margin Lending Application form.

Trustee borrowers must provide an original certified copy of the dated and stamped trust deed. For eligible certifiers, please refer to Appendix B.

Section 3.3 Beneficial Owner Details

Are there any Individuals who have not already been captured as Trustees who are acting in the capacity of a beneficial owner?

A Beneficial owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies. This includes but is not limited to Beneficiaries (who hold 25% or more beneficial interest in the trust property) and the appointer who has the power to appoint or remove trustees of the trust.

No

Yes Please complete the details on following page.

Section 3.4 Beneficial Owner 1 Details

Where there are more than two beneficial owners, please photocopy this section and provide additional details.

1 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 3.4.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

3.4.1 Beneficial Owner 1 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to next Beneficial Owner below.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 3.5 Beneficial Owner 2

2 Title Surname Given name(s) in full

Alternate names (if any) Date of Birth / /

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Country Tax Identification Number (TIN)

Are you an existing St.George customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 3.5.1.*

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

3.5.1 Beneficial Owner 2 - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 4 below.*

No *The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.*

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Section 4 Margin Loan Facility Details

All applicants **MUST** complete this section.

Section 4.1 Credit Limit

What credit limit you would like to apply for? Minimum credit limit \$20,000

\$

Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances 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. In some instances, we may approve a Credit Limit that is lower than what you have applied for.

Section 4.2 Interest Payment Options

You have the option of selecting a variable or fixed interest rate for your loan. You can view our current interest rates at stgeorge.com.au/personal/investments/margin-lending or you can phone our Account Management Team on 1300 304 065.

How do you wish to pay your interest?

Variable

Direct debit – please also complete Appendix D – Direct Debit/Direct Credit request. Capitalise to your loan

Please note: If you do not select a payment option, your variable rate interest will automatically be capitalised to your loan. Your loan can be fixed at any time.

Fixed

Prior to selecting a fixed interest rate contract, we recommend that you read Clause 4A of the St. George Margin Lending Facility Agreement and the 'Break costs fact sheet' available at stgeorge.com.au/marginlending.

I/We wish to fix my/our loan(s) on the terms set out below:

Fixed loan amount

Loan start date

Interest rate per annum

\$

/ /

%

Maturity date or loan term (3, 6 or 9 months or 1, 2 3, 4, 5 years)

/ /

OR

Months

OR

Years

Type of fixed rate loan:

Interest amount due

Yearly in advance (prepaid) Monthly in advance

\$

Glossary

Fixed loan amount	You may choose the loan amount that you wish to fix.
Loan start date	You may choose any loan start date as long as it is a business day.
Maturity date	Please select your maturity date and ensure it is a business day.
Interest rate per annum	Current interest rates are available at stgeorge.com.au/marginlending
Loan term	Calculate the number of days by counting the days between your commencement date and your maturity date.
Type of fixed rate loan	Please indicate whether you would like to pay interest yearly or monthly in advance. Interest can only be paid in advance for terms of up to 12 months. For fixed rate terms greater than 1 year, interest will be paid in advance annually (i.e. for 12 month terms). If no selection has been made, we will charge the interest yearly in advance. An additional 0.10% p.a. will be charged for interest paid monthly.
Interest amount due	To determine the interest amount due, contact your Account Manager on 1300 304 065 – 8.30am to 5.30pm (Sydney time), Monday to Friday.

Please indicate your preferred method of fixed interest payment:

- Direct debit my bank account (please also complete Appendix D – Direct Debit/Direct Credit request)
- Debit my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown. (At the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount. The resultant loan balance must be less than the approved Credit Limit.)

If no preferred selection is made, your interest payment will be debited from your variable rate loan.

Section 4.2 Interest Payment Options (continued)

PLEASE NOTE:

1. If no payment option is selected or a fund transfer from your preferred method fails for any reason, interest will be taken from available margin loan funds and added to your variable loan.
2. It is your responsibility to ensure you have sufficient available margin loan funds on the start date of your fixed loan. If not, the resulting fixed interest charge may result in your account going into buffer, margin call or a credit limit breach.
3. Interest aid in advance (prepaid) is not refundable.
4. There may be costs associated with breaking a fixed rate contract prior to its end date. We recommend that you read both section 4A of the St.George Margin Lending Facility Agreement and the 'Break costs fact sheet' available at stgeorge.com.au/marginlending for an explanation of these.

Section 4.3 Margin Call Contact Method

You will be the Margin Call Contact for your St.George Margin Loan. If there are multiple applicants, we may send margin call notices to one or more of those applicants.

We will take reasonable steps to send margin call notices to the contact details provided by you in either Sections 1, 2 or 3 of this St.George Margin Lending Application form or such alternative details as you advise to us from time to time and we update onto our systems.

It is your responsibility to keep your nominated contact details up to date at all times.

Margin call contact details

Electronic notices under this St.George Margin Loan will be sent to all mobile phone numbers and email addresses provided by each applicant. You do however, have the option here of providing additional mobile phone numbers and email addresses, for the purpose of receiving margin call notices.

Additional mobile phone/s

Additional email address/es

Declaration

By signing below, I/we agree that St.George Margin Lending is authorised to send margin call notices to each applicant as indicated above.

Full name of **Applicant 1**

Full name of **Applicant 2**

Signature of **Applicant 1**

Signature of **Applicant 2**

Date

Date

Section 5 Margin Loan Facility Details

Please consider whether you would like to set up your new St.George Margin Loan with any of the following additional account features.

Privacy Notice - Financial Adviser

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.

Section 5.1 Nominated Financial Adviser

Complete this section where you have been introduced to this St.George Margin Loan by a financial adviser. Your financial adviser must hold a valid AFSL.

Name of financial adviser

Financial adviser's company name

AFS Licence No.

Name of Dealer group

ABN

Mailing address

Suburb

State

Postcode

Work phone number

Mobile phone number

Email address (St.George Margin Lending may elect to email correspondence to your financial adviser)

Margin Calls — As well as contacting the applicants, St.George Margin Lending may attempt to contact your financial adviser in the event of a margin call. Please ensure the contact details of your financial adviser are up to date at all times.

Would you like your financial adviser to receive a copy of your margin lending statement and to receive or access information in connection with your facility or, in relation to a managed investment scheme, provide us with instructions in relation to that managed investment scheme?

No Yes

Signing Section

By signing this section, I/we agree that all information provided is true and correct.

Full name of **Financial Adviser**

Signature of **Financial Adviser**

Date

Financial Adviser stamp

Financial Adviser initials

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Full name of **Applicant 1**

Signature of **Applicant 1**

Date

Title

Director Sole Director and Secretary

Full name of **Applicant 2**

Signature of **Applicant 2**

Date

Title

Director Company Secretary

Section 5.2 Authorised Representative

Complete this section to give a person the authority to act on your margin lending facility in all matters as if they were you (including but not limited to increasing the loan, buying and selling investments and changing your contact details, but excluding the receipt of margin calls on your behalf.) Your nominated authorised representative **must be an Australian resident for tax purposes and reside in Australia**. You must notify us in writing if you wish to revoke this authority at any time.

Please note that any authorised representative is required to provide Proof of Identity documents if they are not an existing St.George customer.

For more than one authorised representative, please attach an additional sheet to your application.

Privacy Statement - Authorised Representative

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.

Details of authorised representative

Title Surname Given name(s) in full

Date of birth (dd/mm/yyyy)

/ /

Home phone number

()

Work phone number

()

Mobile phone number

Email address (St.George Margin Lending may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Relationship to the borrower(s)

Current employment status

Full-time Part-time Casual/temporary/contractor Self-employed

Other - Please specify

Occupation (if self-employed, describe nature of business)

Are you an existing St.George customer?

No

To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify our customers before we provide a service. Refer to Appendix B (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. Please proceed to Section 5.2.1 below.

Yes

Note: The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

Option A

St.George card/access number

Option B

BSB number

Account number

Account name

Section 5.2 Authorised Representative (continued)

5.2.1 Authorised Representative - Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

- Yes Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Sign this Section.
- No The below question is mandatory and must be completed. Please refer to Section 9 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Signing Section

By signing below, I/we agree that:

- St.George Margin Lending is authorised to provide any information in relation to my/our St.George Margin Loan to the authorised representative(s) and can assume that each authorised representative(s) has the authority to operate the loan independently;
- St.George Margin Lending may verify instructions received from the authorised representative(s) but is not obliged to do so;
- I/we will ratify any action taken by the authorised representative/s in accordance with this authority; and
- The nominated authorised representative confirms that they are an Australian resident for tax purposes, residing in Australia.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Full name of **Authorised Representative**

Signature of **Authorised Representative**

Date

Full name of **Applicant 1**

Full name of **Applicant 2**

Signature of **Applicant 1**

Signature of **Applicant 2**

Date

Date

Title

Director Sole Director and Secretary

Title

Director Company Secretary

Section 5.3 Internet Account Access

Would you like to view your margin loan details through Internet Account Access?

If you don't make a selection, the default is 'No'.

No Yes

Section 6 Individual Applicant Financial Details

This section is to be completed by ALL individual borrowers/company directors on this St.George Margin Loan facility. This includes individual trustee borrowers, and directors of a company. If there are more than 2 borrowers/directors please complete an additional St.George Margin Lending application form.

St.George Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes reporting body checking and affordability verification to determine an applicant's capacity to repay the loan. Please complete this section accurately and provide supporting income and liabilities verification documentation as described in Section 7.

Section 6.1 Income Details

Please attach details if there is insufficient space.

	Applicant 1	Applicant 2
Gross annual salary	\$	\$
Bonus, overtime and allowances	\$	\$
Other investment income	\$	\$

Section 6.2 Statement of Financial Position - Assets and Liabilities

Assets ¹	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		\$	%	%

Section 6.2 Statement of Financial Position – Assets and Liabilities (continued)

Liabilities ¹	Description	Limit ²	Outstanding balance	Monthly payments	Percentage Ownership	
					Applicant 1	Applicant 2
Loan 1		\$	\$	\$	%	%
Loan 2		\$	\$	\$	%	%
Loan 3		\$	\$	\$	%	%
Credit cards		\$	\$	\$	%	%
Rent ³				\$	%	%
Leases		\$	\$	\$	%	%
Other loans		\$	\$	\$	%	%
Aggregate Living Expenses ⁴				\$		

5. Attach details if there is insufficient space.
6. For Line of Credit or overdraft facilities, this is your approved limit. For home loan redraw facilities, this is your current loan balance plus funds available for redraw.
7. Please provide a copy or evidence of current lease or rent receipt that confirms current rental amount.
8. Applicants are required to declare all personal fixed and variable monthly personal household expenses that will continue after this loan is granted.

Some examples of fixed expenses include groceries, transport, petrol, utilities, rates, clothing, etc.

Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, internet, pay TV, gym membership, cleaner, holidays, etc.

Please note: For joint applicants, the total aggregate living expenses are to be recorded. Where a spouse/de facto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

For directors of a company or company trustee who do not share assets, liabilities and aggregate living expenses, a separate Statement of Financial Position is required for each director.

Where you have listed a margin loan in your liabilities above, will this St. George Margin Loan be used to refinance the above facility?

No Yes *Please ensure you also complete a Loan Refinance form*

Section 6.3 Main Source of Funds

What are the main sources of funds to be used to purchase shares or securities at the start and during the life of the loan?

(All applicable columns, as per previous sections, to be completed)

Main Source of Funds <i>Please select from the following options by placing a tick in the applicable box. Multiple selections can be made.</i>	Applicant 1	Applicant 2	Company Applicant	Trust Applicant
Salary/wages	<input type="checkbox"/>	<input type="checkbox"/>		
Commission	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business income/earnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business profits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment income/earnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Corporate investment earnings			<input type="checkbox"/>	<input type="checkbox"/>
Superannuation/pension	<input type="checkbox"/>	<input type="checkbox"/>		
Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
External investment/company injection			<input type="checkbox"/>	<input type="checkbox"/>
Insurance payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compensation payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government benefits/grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Liquidation of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mergers and Acquisitions			<input type="checkbox"/>	<input type="checkbox"/>
Redundancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gift/Donation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windfall	<input type="checkbox"/>	<input type="checkbox"/>		
Tax Refund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Controlled money account			<input type="checkbox"/>	<input type="checkbox"/>
Other sources <i>(please provide)</i>				

1. What will be your initial equity contribution for this loan?

2. Will you be using a new or existing loan to fund part or all, of your initial equity contribution?

No Yes

If Yes, please provide a copy of the loan approval documentation from your lender and ensure that your loan amount and repayments are recorded in your Liabilities above.

Section 6.4 Main Source of Wealth

What is your main source of wealth (i.e. your accumulated net worth)?

(All applicable columns, as per previous sections, to be completed)

Main Source of Wealth <i>Please select from the following options by placing a tick in the applicable box. Multiple selections can be made.</i>	Applicant 1	Applicant 2	Company Applicant	Trust Applicant
Employment income/earnings	<input type="checkbox"/>	<input type="checkbox"/>		
Redundancy	<input type="checkbox"/>	<input type="checkbox"/>		
Business income/earnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business profits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment income/earnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Corporate investments earnings			<input type="checkbox"/>	<input type="checkbox"/>
Rental income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation/pension	<input type="checkbox"/>	<input type="checkbox"/>		
Insurance payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compensation payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government benefits	<input type="checkbox"/>	<input type="checkbox"/>		
Own real estate/property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Liquidation of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mergers and Acquisitions			<input type="checkbox"/>	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	<input type="checkbox"/>		
Gift/Donation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windfall	<input type="checkbox"/>	<input type="checkbox"/>		
Controlled money account			<input type="checkbox"/>	<input type="checkbox"/>
Other sources (please provide)				

Section 7 Verification of Income and Liabilities

This section is to be completed by ALL individual borrowers/company directors on this St. George Margin Loan facility. This includes individual trustee borrowers, and directors of a company. If there are more than 2 borrowers/directors please complete an additional St. George Margin Lending application form. All documentation required must be original, or a copy of the original.

Please indicate which documents each applicant is attaching to this Loan Application to support and verify the main income details provided in Section 6.

St. George Margin Lending may request additional information further to the below, where required.

PAYG INCOME

Two most recent computerised/electronically produced payslips; OR	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
Salary/employment letter dated no more than 6 weeks prior to the date of your Loan Application AND evidence of consistent income amounts regularly deposited to a bank account; OR	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
Most recent employment contract AND evidence of consistent income amounts regularly deposited to a bank account.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>

SELF EMPLOYED/SOLE TRADER INCOME

Signed financial statements (balance sheet and profit and loss) of the business for the last 2 years AND tax returns* for yourself and the business for the last 2 years.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
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COMPANY AND TRUST INCOME

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

Signed financial statements (balance sheet and profit and loss) AND tax returns*, both for the last 2 years.	Company <input type="checkbox"/> Trust <input type="checkbox"/>
---	---

INVESTMENT INCOME

If you earn investment income which you would like to be included in your affordability assessment, please **PROVIDE YOUR LATEST TAX RETURN***, PLUS any of the following as they apply to you.

Rental income

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).	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
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Dividend income

Current holding statement evidencing ownership for each investment held.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
--	---

* After 1 December, it is mandatory to supply the previous 30 June tax returns.

LIABILITIES

Provide us with supporting documents for all existing debt(s) such as housing/investment loans, personal loans, car loans, margin loans, tax debts, buy now pay later, credit card and/or store debit cards not being refinanced by this loan.

Loans and cards with other financial institutions

Current statement covering at least 1 continuous month prior to the application (most recent no more than 6 weeks prior).	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
---	---

Rent/Board

Evidence showing current rental/board amount being paid and payment frequency.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
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Child support/spouse or de-facto maintenance

Court order or child support agency letter dated within last 12 months confirming the amount of the ongoing obligations; OR	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
Bank statement or transaction listing covering 2 payment cycles.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>

Tax debts

Australian Taxation Office (ATO) letter evidencing the formal payment plan with the ATO; OR	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>
Printout from the ATO Portal evidencing the formal payment plan with the ATO.	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/>

Section 8 Applicant Signing Section

This section of the application comprises a deed.

Please read and complete this section as appropriate.

Section 8.1 Power of Attorney

1. Without limiting any power of attorney given by me under the St.George Margin Lending Facility Agreement (Facility Agreement), I appoint St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 (St.George) and Value Nominees Pty Limited ABN 90 001 827 998 (the Nominee), and each person who is at any time authorised by St.George or the Nominee or a related body corporate of St.George, to exercise the powers contained in this power of attorney separately as my attorneys.
2. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
3. I agree that this power of attorney cannot be revoked by me without the written consent of St.George.
4. I give the authorisations, consents and acknowledgments set out in the St.George Margin Lending Application form attached to this power of attorney.
5. I declare that the information given in the St.George Margin Lending Application form is correct and that this power of attorney is given for valuable consideration.
6. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
7. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
8. An attorney may, in my name:
 - (a) do everything needed (including completing any blanks) to execute and deliver the Facility Agreement and other documents listed in Schedule 1 to this power of attorney and any other documents connected with them, and
 - (b) stamp and register at my cost any of the documents listed in Schedule 1 to this power of attorney and any other document connected with them.
9. Without limiting clause 8, an attorney may also in my name execute any document or do any act in connection with:
 - (a) any notification to a share registry, securities issuer or CHESS of a change of registration details (including the registered name) of any of my securities to correspond with the details advised by me to St.George from time to time,
 - (b) any conversion request form, transfer form or other document, in relation to any securities for the purpose of converting or transferring those securities to or from my participant holding with the Nominee or St.George and/or an agent of either of them;
 - (c) any document which relates in any way to my securities or entitlements that may form part of the mortgaged property or that are otherwise related to the Facility Agreement including:
 - (i) directions to a company or share registry as to the address for payment of entitlements, and
 - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporations Act in respect of securities, and
 - (d) any direction to the Nominee as nominee under the Facility Agreement, or
 - (e) stamping and registering any documents, or
 - (f) any instructions to a sponsor of my *participant sponsored holding*.
10. I declare that:
 - (a) I am the legal owner of the securities and entitlements that form the part of the loan portfolio applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney, and
 - (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself, and
 - (c) any person who deals with the 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, or
 - (ii) this power of attorney has not been revoked.
11. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any loss or costs they suffer or incur in exercising powers under this power of attorney.
12. The meaning of the words printed *like this* and some other important words are explained in the section Meaning of Words and Interpretation section in the Facility Agreement or in this power of attorney.
13. I, me, mine and similar terms are references to each person identified as a *borrower* in the St.George Margin Lending Application form and executes this power of attorney separately.

IMPORTANT: CREDIT PURPOSE DECLARATION

By signing the St.George Margin Lending Application form, the borrower (or individual trustee) declares that any credit to be provided to him/her by St.George under the facility will not be applied wholly or predominantly for:

- i) personal, domestic or household purposes, or
- ii) to purchase, renovate or improve residential property for investment purposes, or

Section 8.1 Power of Attorney (continued)

- iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

SCHEDULE 1

Documents covered by this power of attorney:

- (a) a St. George Margin Lending Facility Agreement ('Agreement') between me, St. George, the Nominee, and anyone else who is joined in the agreement, in whatever capacity.
- (b) one or more CHESS sponsorship agreements substantially in the form set out in the Agreement relating to securities and entitlements I hold either alone or together with another person.
- (c) 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.

Section 8.2 Privacy Statement and Consent Request

PRIVACY STATEMENT

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 33 30 to request a hard copy of our Privacy Statement.

YOUR CONSENT

By making an application, you consent to us:

- obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you.
- disclosing your personal information (including information we already hold about you) to other co-applicants.

MARKETING COMMUNICATIONS

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Section 8.3 Anti-Money Laundering and Counter-Terrorism Financing Act Requirements

You confirm that:

- The account(s) will be held in the name of a person;
- The account(s) will not be held in trust; and
- If you are known by any other name, you have already provided your other name(s) to us or you will contact us to provide your other name(s) as part of your application for the account(s).

NOTE: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to:

- give false or misleading information;
- receive a loan, credit card or deposit account in a false name.

Section 8.4 Other Acknowledgments

You acknowledge that:

- We may confirm the details of the information provided in your application which includes contacting your employer to confirm salary, address or other personal details.
- The application is not an offer or acceptance of credit.
- Valuations obtained by us are ours for our own use and we are not obliged to make a copy available to you.
- You are not borrowing the funds for the purposes of purchase by a Self-Managed Superannuation Fund.

Section 8.5 Individual 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 St.George Margin Lending Product Disclosure Statement, the St.George Margin Lending Facility Agreement, the Supplementary risk disclosure statement, the St.George Bank Financial Services Guide, the CHES 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 agree to the consents set out in Section 8.2 Privacy Statement and Consent Request.
- Where you are a tax resident of a country(ies) other than Australia, you have disclosed this information.
- Where you have provided personal information about another individual (such as a beneficial owner), you declare that you have made the individual aware of that fact and the contents of our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement
- You declare that the credit to be provided to you by St.George under the St.George Margin Lending Facility Agreement 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 8.1 of this St.George 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 declare that you are not a holder of a Significant Investor Visa (SIV) (188C).
- You acknowledge receiving a copy of the sponsorship agreement (contained in the St.George Margin Lending Facility Agreement) for your records.

Important You should not sign this declaration unless this facility is wholly or predominantly for business or investment purposes. Only sign this application if the declaration above is satisfactory to you. If it is not you must seek independent legal advice.

ALL INDIVIDUAL APPLICANTS MUST COMPLETE THIS SECTION

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

Full name of **Individual Applicant 1**

Full name of **Individual Applicant 2**

Signature of **Individual Applicant 1**

Signature of **Individual Applicant 2**

Date

Date

Section 8.5 Individual Applicant(s) Declaration and Signing (continued)

Full name of **Witness**

Signature of **Witness** – *Witness must be 18 years and over and be an independent party to this loan application*

Date

Full name of **Witness**

Signature of **Witness** – *Witness must be 18 years and over and be an independent party to this loan application*

Date

Section 8.6 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 St.George Margin Lending Product Disclosure Statement, the St.George Margin Lending Facility Agreement, the Supplementary risk disclosure statement, the St.George Bank Financial Services Guide, the CHES 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 agree to the consents set out in Section 8.2 Privacy Statement and Consent Request.
- Where you are a tax resident of a country(ies) other than Australia, you have disclosed this information.
- Where you have provided personal information about another individual (such as a beneficial owner), you declare that you have made the individual aware of that fact and the contents of our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement
- You declare that the credit to be provided to you by St.George under the St.George Margin Lending Facility Agreement is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- You declare that no company director is a holder of a Significant Investor Visa (SIV) (188C).
- You acknowledge receiving a copy of the sponsorship agreement (contained in Part 7 of the St.George Margin Lending Facility Agreement) for your records.
- You acknowledge that the company is an Australian resident for tax purposes and is not applying for a St.George 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 St.George Margin Lending Application form is true and correct.
- 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 St.George;
 - 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 8.6 Company or Company Trustee Declaration and Signing (continued)

ALL COMPANY AND COMPANY TRUSTEE APPLICANTS MUST COMPLETE THIS SECTION

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

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

Full name

Signature

Date

Title

Director Sole Director and Secretary

Full name

Signature

Date

Title

Director Company Secretary

Section 8.7 Company Directors Guarantee Disclosure Election and Privacy Statement Consent Request

This section is to be completed by **ALL** company directors. If there are more than four company directors please attach a separate sheet. Company and Company Trustee borrowers must have **ALL** director guarantees in place before this St. George Margin Lending Application can be finalised. Subject to your instructions below, we will provide you, the Director(s), with the requested information about the Company Borrower together with the Guarantee and Indemnity for execution.

Director Guarantor 1

Title

Surname

Given name(s) in full

Director Guarantor 2

Title

Surname

Given name(s) in full

Director Guarantor 3

Title

Surname

Given name(s) in full

Director Guarantor 4

Title

Surname

Given name(s) in full

Section 8.7 Company Directors Guarantee Disclosure Election and Privacy Statement Consent Request (continued)

Disclosure elections

You are entitled to receive copies of the following documents and information before you enter into a guarantee. These documents contain important information that may affect your decision to give a guarantee. You may choose not to receive some or all of the documents, and we will not influence your choice.

Please indicate the items you wish to receive:

	Director Guarantor			
	1	2	3	4
The proposed loan contract.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A list of any related security contracts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A copy of any related credit report from a credit reporting body.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any related current credit-related insurance contract that is in our possession.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A copy of any financial accounts or statements of financial position the borrower has given to us in the previous two years for the purposes of the facility to be guaranteed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If the guarantee is to support an existing facility, the latest statement of account relating to the facility for a period in which a letter of demand was made by us.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any notice of demand we have made on the borrower for the guaranteed loan, or any loan the borrower has (or has had) with us within the previous two years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We will give you other information we have about the guaranteed loan that you reasonably request but we do not have to give you our internal opinions. Please specify any further information you require.

Privacy Statement and Consent Request: Director Guarantors of Company and Company Trustee Borrowers

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 33 30 to request a hard copy of our Privacy Statement.

Section 8.7 Company Directors Guarantee Disclosure Election and Privacy Statement Consent Request (continued)

Your consent

This section is to be completed by all company directors.

By signing below, you consent to:

- us obtaining credit reporting information about you from a credit reporting body to assess whether to accept you as a guarantor in relation to the credit limit requested by the borrower in this application;
- receiving the information in the table above.

Full name of **Director Guarantor 1**

Signature of **Director Guarantor 1**

Date

Full name of **Director Guarantor 2**

Signature of **Director Guarantor 2**

Date

Full name of **Director Guarantor 3**

Signature of **Director Guarantor 3**

Date

Full name of **Director Guarantor 4**

Signature of **Director Guarantor 4**

Date

Section 9 Foreign Tax Residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 13 33 30.

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)*. If a TIN is not available, please select one of the reasons against the appropriate country:

Reason 1: TIN is not issued by this country

Reason 2: Individual is under age (applies to individuals only)

Reason 3: TIN pending issue by the country's tax authority

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

* A TIN is a tax identification number or equivalent, issued to an Individual or Entity by the country of tax residency.

Proof of identity – Appendix B

Proof of Identification

All St. George margin lending applicants (including individuals, individual trustees, company directors/guarantors, beneficial owners and authorised representatives), who are not existing St. George customers, must provide certified copies of identification documents in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act 2006)*.

Note: It is an offence under the *AML/CTF Act 2006* to knowingly provide false or misleading information or knowingly produce a false or misleading document.

This document details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this St. George Margin Loan Facility. Please consult the relevant sections that apply to you.

A. Proof of Identification and Certification of Identity Documents for Individuals

Refer to this section if you are:

- An individual/sole trader and/or joint individual borrower
- An authorised representative
- An individual trustee for a trust borrower
- A company director
- A beneficial owner of a company or trust structure.

If any of the above persons are noted on the St. George Margin Loan Application, they must provide original certified copies of acceptable identification documentation by an approved certifier.

Your identification documents can be certified by either:

1. Your financial adviser – where they have introduced you to this St. George Margin Loan Facility, have an Australian Financial Services Licence FSC/FPA and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to this St. George Margin Lending Loan Application.
2. Any other eligible certifier as listed in the Certified Identification Form (CID) for Individuals which is attached (see Categories of acceptable certifiers). Your certifier must complete this form and attach it to this St. George Margin Lending Loan Application together with the certified identification documents.

If you are unable to provide the required identity documents, contact our Account Management Team on 1300 304 065 for further options.

B. Proof of Identification and Certification of Identity Documents for Trusts

Refer to this section if the borrower is a trust. Where the trustee is an individual/s, please also refer to Section A above. Where the trustee is a corporate, the company directors must also refer to Section A above.

Trustee borrowers must provide an original certified copy of the dated and stamped (where applicable) trust deed.

Your copy of the trust deed can be certified by either:

- Your financial adviser – where they have introduced you to this St. George Margin Loan Facility, have an AFSL and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate FSC/FPA Identification Form and attach it to this St. George Margin Lending Loan Application together with the original certified identification documents.
- Any other eligible certifier as listed below:
 1. 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)
 2. A judge of a court
 3. A magistrate
 4. A chief executive officer of a Commonwealth Court
 5. A registrar or deputy registrar of a court
 6. A notary public (for the purposes of the *Statutory Declaration Regulations 1993*)
 7. A police officer
 8. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
 9. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership

B. Proof of Identification and Certification of Identity Documents for Trusts

10. 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*)
11. A Justice of the Peace
12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
13. 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
14. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purpose of the *Statutory Declaration Regulations 1993*)
15. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
16. Any person specifically appointed as our agent to certify identity
17. A Commissioner of Declarations
18. A Commissioner of Affidavits

To certify an identity document:

- The certifier will need to print their name, date and qualification/occupation which makes them an eligible certifier on each photocopied document.
- The certifier must include the following statement on each photocopied document "I certify that this is a true copy of the original document."
- Photocopies of certified documents will not be accepted. The original certification and signature of the certifier must be visible.

If you need any assistance, please contact our Account Management Team on 1300 304 065 for further options.

Identification

The proof of identity requirements are as follow:

- ONE Primary Photographic document from Group 1; OR
- ONE Primary Non Photographic document from Group 2 and one Secondary document from Group 3.

The combination of documents certified must contain full name and date of birth. All documents must be current unless specified otherwise.

Note: Place a tick in the box beside each of the documents that copies have been provided for certification.

Group 1 - Primary Photo

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)^
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)^
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations^
- Australian licence/permit (can either be a driver's licence, learner's permit)^
- Foreign driver's licence which contains a photograph^^
- Proof of age card issued by a State or Territory (or equivalent)^
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations^

^ must contain photograph and signature ^^ must contain photograph and/or signature

Group 2 - Primary Non-Photo

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian)

Group 3 - Secondary

- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink)
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address
- Foreign driver's licence which does not contain a photograph
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University)^
- Notice issued by the principal of a school (must be less than 3 months old, include the name of the customer, residential address, period of school attendance and issued on a school letterhead)
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

^^ must contain photograph and/or signature

Note: Certifiers are to certify legible copies of documents provided from the above documents listed and also provide certifier details on reverse of this form.

Privacy Statement and Consent Request

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Consent Request: Individual to be identified

By signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain copies of identification documents under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

If you do not consent to our collection of any such sensitive information, you may verify your identity in person at any branch.

Details and signature of Individual to be identified

CIS No. (if known)

Account number (if known)

Account name

Individual (name in full)

Individual's Signature

Date

Certifier's Details and Declaration

Note to Certifier: Please ensure copies are legible and record the following on each copy of the identification provided. "This is a true copy of an original or certified copy document provided"; then print and sign your name, date and Qualification No. (if applicable) and also provide your details below so that we may contact you if necessary to confirm this information.

Certifier's Declaration

I certify that:

1. The person named above signed this form in my presence.
2. I sighted originals of the documents noted on reverse of form.
3. I am satisfied that the documents produced were genuine and that to the best of my knowledge they confirm the name, address and/or date of birth of the person named above.

Category No. of acceptable certifier (see list below)

Qualification No. (if applicable)

Full Name of Certifier

Title

First Name

Family Name

Residential address - *PO Box not allowed*

Daytime Contact Number

Signature

Categories of acceptable certifiers

1. A person 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).
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar or deputy registrar of a court.
6. A notary public (for the purposes of the *Statutory Declaration Regulations 1993*).
7. A police officer.
8. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*).
9. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.
10. An officer with two or more years of continuous service with one or more financial institutions (for the purposes of the *Statutory Declaration Regulations 1993*).
11. A Justice of the Peace.
12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
13. A permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
14. A finance company officer with two or more years of continuous service with one or more finance companies (for the purposes of the *Statutory Declaration Regulations 1993*).
15. An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees.
16. Any person specifically appointed as our agent to certify identity.
17. A Commissioner of Declarations.
18. A Commissioner of Affidavits.

Note: Non-residents - certification by the following acceptable certifiers - categories numbered 2, 3, 5, 6, 17 and 18 as equivalent within the certifier's country of residence.

Certified documents and this Certified Identification form must be attached to your St. George Margin Lending Application form.

St.George Margin Lending Third Party Security Provider Application – Appendix C

This application is to be completed where:

- a) Joint borrowers are applying for a new St.George Margin Lending Facility. All borrowers must complete this form as per the checklist below attach it to their St.George Margin Lending Application form.
- b) Security for an existing St.George Margin Lending Facility is being provided by a person who is not the borrower (i.e. a “Third Party Security Provider”).

If you have any questions, please contact the Account Management Team on 1300 304 065.

Third Party Security Provider’s Checklist

	Tick (✓) when complete
All third party security providers must:	
Read the St.George Margin Lending Facility Agreement and satisfy yourself that you fully understand the implications of being a Third Party Security Provider for a Margin Lending Facility before you complete the relevant sections of this application.	<input type="checkbox"/>
Complete and attach relevant security transfer forms found within the application booklet. They can also be downloaded from stgeorge.com.au/personal/investments/margin-lending	<input type="checkbox"/>
Tasmanian residents must have this Third Party Security Provider application registered with the Land Titles Office, located at Level 1, 134 Macquarie Street, Hobart TAS 7000.	<input type="checkbox"/>
In the case of joint borrowers, both borrowers must complete:	
Section 1 - Borrower Details.	<input type="checkbox"/>
Section 2 - Title, Surname and Given name(s) only should be completed for each borrower. No further details in this section are required as they have been captured on your Loan Application Form.	<input type="checkbox"/>
Section 3 - Read and satisfy yourself that you fully understand the Power of Attorney.	<input type="checkbox"/>
Section 4 - Declaration and Signing Section.	<input type="checkbox"/>
All other third party security providers (ie you are not a borrower on this loan), must complete:	
Section 1 - Borrower Details.	<input type="checkbox"/>
Section 2 - Third Party Security provider Details	<input type="checkbox"/>
Section 3 - Read and satisfy yourself that you fully understand the Power of Attorney.	<input type="checkbox"/>
Section 4 - Declaration and Signing Section.	<input type="checkbox"/>

IMPORTANT NOTES

- You should seek independent legal and financial advice on the effect of being a third party security provider before you sign this form.
- There are financial risks involved in signing this form (for example, there is the risk of losing any property that you provide as security for the facility).

Please send the completed form and photocopies of relevant required identification to:

St.George Margin Lending
 Reply Paid 1467
 Royal Exchange NSW 1224

Section 1 Borrower Details

Name of borrower(s) - if the Borrower is a Trust or Company please specify the Company or Trust name

Privacy Statement - Individual Third Party Security Provider/s

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement or by calling 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.

Section 2 Third Party Security Provider Details (individual)

First Individual Third Party Security Provider

Title Surname Given name(s) in full

Date of birth

Residential address (P.O. Box not accepted)

Suburb State Postcode Country

Mailing address - write "as above" if the same as your residential address

Suburb State Postcode Country

Daytime contact () Email address

Tax File Number (TFN) or exemption code¹ - see below

Second Individual Third Party Security Provider

Title Surname Given name(s) in full

Date of birth

Residential address (P.O. Box not accepted)

Suburb State Postcode Country

Mailing address - write "as above" if the same as your residential address

Suburb State Postcode Country

Daytime contact () Email address

Tax File Number (TFN) or exemption code¹ - see below

Section 2.1 Third Party Security Provider Details (Company)

Company acting as Third Party Security Provider

Full name of company

Mailing address

Suburb

State

Postcode

Country

Name of contact person

Daytime contact number

Email Address

Australian Company Number (ACN)

Australian Business Number (ABN) or exemption code¹ - see below

Tax File Number (TFN) or exemption code¹ - see below

Company Director Details

How many directors are there?

All company directors are required to complete this section. If there are more than 2 company directors, attach a separate sheet.

Director 1

Title

Surname

Given name(s)

Date of Birth

Daytime contact number

Email Address

Residential Address (P.O. Box not accepted)

Suburb

State

Postcode

Country

Mailing Address (write "as above" if the same as your residential address)

Suburb

State

Postcode

Country

Section 2.1 Third Party Security Provider Details (Company) (continued)

Director 2

Title	Surname	Given name(s)		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
Date of Birth	Daytime contact number	Email Address		
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> (<input type="text"/>)	<input type="text"/>		
Residential Address (P.O. Box not accepted)				
<input type="text"/>				
Suburb	State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address (write "as above" if the same as your residential address)				
<input type="text"/>				
Suburb	State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

For more than two directors, please attach an additional sheet to your application.

1. We are authorised by Australian tax laws to collect your Tax File Number ('TFN'). If you quote your TFN, Exemption Code or ABN, you authorise us, the nominee and the sponsor to disclose it on your behalf in connection with all transactions under the facility and in respect of the mortgaged property. Providing your TFN, Exemption Code or ABN is not compulsory, but if you do not provide the applicable information, tax may be taken out of dividends and distributions at the highest marginal tax rate plus Medicare levy or you will need to supply your TFN or Exemption Code to share registries, fund managers and other parties directly for any holdings to avoid tax being withheld at the highest marginal rate from any dividends or other payments. It is not an offence to not provide your Tax File Number.
Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statement (in particular please see Section 11 as regards TFNs) which is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30.

Section 3 Signing Section

This section of the application comprises a deed.

Please read and complete this section as appropriate.

Section 3.1 Power of Attorney

1. Without limiting any power of attorney given by me under the St.George Margin Lending Facility Agreement (Facility Agreement), I appoint St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 (St.George) and Value Nominees Pty Limited ABN 90 001 827 998 (the Nominee), and each person who is at any time authorised by St.George or the Nominee or a related body corporate of St.George, to exercise the powers contained in this power of attorney separately as my attorneys.
2. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
3. I agree that this power of attorney cannot be revoked by me without the written consent of St.George.
4. I give the authorisations, consents and acknowledgments set out in the St.George Margin Lending Application form attached to this power of attorney.
5. I declare that the information given in the St.George Margin Lending Application form is correct and that this power of attorney is given for valuable consideration.
6. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
7. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
8. An attorney may, in my name:
 - (a) do everything needed (including completing any blanks) to execute and deliver the Facility Agreement and other documents listed in Schedule 1 to this power of attorney and any other documents connected with them, and
 - (b) stamp and register at my cost any of the documents listed in Schedule 1 to this power of attorney and any other document connected with them.
9. Without limiting clause 8, an attorney may also in my name execute any document or do any act in connection with:
 - (a) any notification to a share registry, securities issuer or CHESSE of a change of registration details (including the registered name) of any of my securities to correspond with the details advised by me to St.George from time to time,

Section 3.1 Power of Attorney (continued)

- (b) any conversion request form, transfer form or other document, in relation to any securities for the purpose of converting or transferring those securities to or from my participant holding with the Nominee or St. George and/or an agent of either of them;
 - (c) any document which relates in any way to my securities or entitlements that may form part of the mortgaged property or that are otherwise related to the Facility Agreement including:
 - (i) directions to a company or share registry as to the address for payment of entitlements, and
 - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporations Act in respect of securities, and
 - (d) any direction to the Nominee as nominee under the Facility Agreement, or
 - (e) stamping and registering any documents, or
 - (f) any instructions to a sponsor of my *participant sponsored holding*.
10. I declare that:
- (a) I am the legal owner of the securities and entitlements that form the part of the loan portfolio applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney, and
 - (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself, and
 - (c) any person who deals with the 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, or
 - (ii) this power of attorney has not been revoked.
11. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any loss or costs they suffer or incur in exercising powers under this power of attorney.
12. The meaning of the words printed *like this* and some other important words are explained in the section Meaning of Words and Interpretation section in the Facility Agreement or in this power of attorney.
13. I, me, mine and similar terms are references to each person identified as a *third party security provider* in the St. George Margin Lending Application form and executes this power of attorney separately.

SCHEDULE 1

Documents covered by this power of attorney:

- (a) A St. George Margin Lending Facility Agreement ('Agreement') between me, St. George, Value Nominees, and anyone else who is joined in the agreement, in whatever capacity.
- (b) One or more CHESSE sponsorship agreements substantially in the form set out in the Agreement relating to securities and entitlements I hold either alone or together with another person.
- (c) 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.

Section 3.2 Declaration and Signing

Please consider the following carefully before you send us your application. By signing this application:

- You acknowledge having read the St. George Margin Lending Facility Agreement, the St. George Margin Lending Product Disclosure Statement, the St. George Margin Lending Financial Services Guide, the Supplementary risk disclosure statement and the Third party security provider additional risk disclosure statement, the Power of Attorney conditions and the CHESSE explanation.
- You acknowledge understanding the risks of Margin Lending and your obligations if we accept your application and that we have recommended you obtain independent legal and financial advice prior to becoming a Third Party Security Provider.
- You acknowledge that the information provided to St. George in connection to this application is true and correct.
- 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 if there is an event of default, there is the risk of losing any property that has been given as security for the facility.
- You acknowledge receiving a copy of the sponsorship agreement (contained in Part 7 of the St. George Margin Lending Facility Agreement) for your records.

Only sign this application if the above is satisfactory to you. If it is not, you must seek independent legal advice.

Section 3.2 Declaration and Signing (continued)

This section must be completed

Signed, Sealed and Delivered as a Deed on

The date must be completed.

First Third Party Security Provider

Print full name

Signature

Date

Witness - Witness must be 18 years and over and be an independent party to this loan application

Print full name

Signature

Date

Second Third Party Security Provider

Print full name

Signature

Date

Witness - Witness must be 18 years and over and be an independent party to this loan application

Print full name

Signature

Date

Company third party security provider

In all cases, either two Directors, or one Director and the Secretary, or the Sole Director and Sole Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Please consider the following carefully before you send us your application. By signing this application:

- You acknowledge having read the St.George Margin Lending Facility Agreement, the St.George Margin Lending Product Disclosure Statement, the St.George Margin Lending Financial Services Guide, the Supplementary risk disclosure statement and the Third party security provider additional risk disclosure statement, the Power of Attorney conditions and the CHES explanation.
- You acknowledge understanding the risks of Margin Lending and your obligations if we accept your application and that we have recommended you obtain independent legal and financial advice prior to becoming a Third Party Security Provider.
- 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 the information provided to St.George in connection to this application is true and correct.
- You acknowledge that if there is an event of default, there is the risk of losing any property that has been given as security for the facility.
- You acknowledge receiving a copy of the sponsorship agreement (contained in Part 7 of the St.George Margin Lending Facility Agreement) for your records.
- You consider that the provision of the third party security is considered to be in the best interest of the company because:

(Company Third Party Security Providers must complete this)

Only sign this application if the above is satisfactory to you. If it is not, you must seek independent legal advice.

Section 3.2 Declaration and Signing (continued)

ALL COMPANY AND COMPANY TRUSTEE THIRD PARTY SECURITY PROVIDER APPLICANTS MUST COMPLETE THIS SECTION.

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

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

Signature of Third Party Security Provider 1

Date

Signatory's Full Name

Director Sole Director & Secretary

Signature of Third Party Security Provider 2

Date

Signatory's Full Name

Director Sole Director & Secretary

Direct Debit/Direct Credit request and service agreement – Appendix D

Use this form to enable St.George Margin Lending to debit and/or credit your bank account on request.

Section 1 - Debit/Credit user ("us")

Name:

St.George Margin Lending

Debit User ID:

432933

Credit User ID:

432933

Section 2 - Bank account holder(s) ("you", "your", "yours")

Full name(s)

Section 3 - St.George Margin Lending account related to this request ("Facility")

St.George Margin Loan account name

Section 4 - Nominated bank account ("Account")

Note:

- Your nominated bank account will be added to your Facility for future debit and/or credit instructions.
- At least one of the Account holders must be a borrower under the Facility.

Bank Account name(s)

Name of financial institution

Branch name

BSB (must be 6 digits)

Account number

Section 5 - Instructions related to this request

This direct debit/credit request authorises us to (select each that applies):

- Debit the Account according to your instructions
- Credit the Account according to your instructions

Section 6 – Direct debit payment authority

Select the relevant options

Monthly Interest Debit

(An amount equal to the monthly interest charge on your St. George Margin Loan Facility debited on the first business day of the following month)

Regular Debits ▶

Amount	Frequency	Start Date
\$ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	<input type="text"/> / <input type="text"/> / <input type="text"/>

Section 7 – Declaration and signatures

Terms that apply to this form

This direct debit/direct credit request is governed by the terms of the direct debit/direct credit service agreement set out below. This request remains in force until you revoke it.

Before signing this form

Before signing this form fill in and cross out any blank spaces. If there's more than one signatory authorised to operate your Account, each required signatory must sign this form. Don't sign this form if there's anything you don't understand.

What you agree to by signing this form

By signing this form:

- you confirm that at least one of the Account holders is a borrower under the Facility.
- you request and authorise us to debit and/or credit your Account, through the Bulk Electronic Clearing System, with any amounts due and/or requested under the Facility.
- you request and authorise us to debit the Account with an amount required to pay off the total amount or part of it owing from time to time under the Facility.
- you confirm that all information you've given us is complete, correct and not misleading.

For Company or Company Trustee account holders, either two Directors or one Director and the Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Bank Account Holder 1**

Full name

Signature

Director Sole Director and Secretary

Date

 / /

Signature of **Bank Account Holder 2**

Full name

Signature

Director Company Secretary

Date

 / /

Direct debit/direct credit service agreement

This agreement sets out the terms on which we accept and act under a direct debit or direct credit request you give us to debit and/or credit amounts in connection with the *Facility* from a specified account of yours under the direct debit system.

Please keep this *Agreement* for future reference.

We will only draw money out of, or deposit money into, *your account* in accordance with the terms of your *Direct Debit/Direct Credit Request*.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited or credited.

Agreement means this Direct Debit/Direct Credit Service Agreement between you and us.

Banking Day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

Direct Debit/Credit Request means the written, verbal or online request between us and you to debit or credit funds from or to your account.

Facility means your St. George Margin Loan Facility or the St. George Margin Loan Facility for which you are providing a *Direct Debit/Direct Credit Request*.

our, us or we means St. George Bank – A Division of Westpac Banking Corporation whom you have authorised by requesting a *Direct Debit/Direct Credit Request*.

you and yours means the customer who has authorised the *Direct Debit/Direct Credit Request*.

your financial institution means the financial institution at which you hold the account you have authorised us to debit or credit.

Debiting and crediting your account

By submitting a *Direct Debit/Direct Credit Request*, you have authorised us to arrange for funds to be debited from or credited to your account. The *Direct Debit/Direct Credit Request* and this *Agreement* set out the terms of the arrangement between us and you.

We will only arrange for funds to be debited from or credited to your account as authorised in the *Direct Debit/Direct Credit Request*.



Your obligations and things to consider

- Not all accounts held with a financial institution are available to be drawn on under the direct debit system.
- Before you complete your *Direct Debit/Direct Credit Request*, it's best to check your specified account details against a recent statement from your financial institution to ensure the details on your *Direct Debit/Direct Credit Request* are completed correctly.
- It is your responsibility to ensure there are sufficient cleared funds available in your account to enable us to be paid for any amounts due and payable under the *Facility* in accordance with the terms of your *Direct Debit/Direct Credit Request*. We may charge you reasonable costs incurred by us on account of there being insufficient funds.
- Please direct all enquiries and requests relating to your *Direct Debit/Direct Credit Request* to us or your financial institution.
- You should check your account statement to verify that the amounts debited from, or credited to, your account are correct.

Special note: If you are not the borrower of the St. George Margin Loan Facility, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from your account or any amount that is debited to pay off the total amount or part of it owing under the St. George Margin Loan Facility. The size of the loan may vary and St. George Bank – A Division of Westpac Banking Corporation will not advise you if the borrower varies the size of the loan.

Amendments by us

We may vary any details of this *Agreement* or a *Direct Debit/Direct Credit Request* at any time by giving you at least thirty (30) days' written notice sent to the preferred email or address you have given us.

You have the right to cancel this *Agreement* without penalty in response to any variations we make.

How to cancel or change direct debits or credits

By contacting us and quoting the *Facility* account number, you can ask us to:

- cancel or suspend the *Direct Debit/Direct Credit Request*; or
- change, stop or defer an individual debit or credit payment,

at any time by giving us at least 10 days' notice.

To do so, contact us at any time by calling us on 1300 304 065 Monday – Friday from 8.30am to 5.30pm (Sydney time).



What you should consider if you cancel your *Direct Debit/Direct Credit Request*

Cancelling your *Direct Debit/Direct Credit Request* won't change any payment obligations under the *Facility*, but it may change the operation of the *Facility*. Please talk to us before you complete a cancellation request.

If the *Facility* isn't your *Facility*, you should tell the customer before you cancel your *Direct Debit/Direct Credit Request* so they can make other payment arrangements.

If you want to dispute any debited amount

You can dispute any amount we draw under your *Direct Debit/Direct Credit Request* by contacting us, quoting the *Facility* number and providing details of your dispute.

Our customer service officer will try to resolve your problem. If we can't resolve it, your dispute will be raised with the relevant department which will contact you within 14 days. We will try to resolve your dispute and refund the disputed amount (where applicable) within 1 month of receiving your enquiry. You can also complain directly to the financial institution at which your account is held.

What happens if a direct debit payment to us is due on a non-Banking Day?

If the *Debit Day* is not a *Banking Day* we may draw on your account under your *Direct Debit/Direct Credit Request* on the following *Banking Day*.

If a direct debit request is rejected

If your *financial institution* rejects any of our attempts to draw an amount in accordance with the terms of your *Direct Debit/Direct Credit Request*, we will advise you in writing the first time this happens and you will need to make alternative arrangements to make the rejected payment. If we incur any fees from your *financial institution* as a result of the rejected payment, we will pass these onto you.

We may need to disclose information

If you dispute any amount we draw under your *Direct Debit/Direct Credit Request* then we may need to disclose information relating to your *Direct Debit/Direct Credit Request* and any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the direct debit system (or both of them).

How you can contact us

You can contact us at any time by calling us on 1300 304 065 Monday – Friday from 8.30am to 5.30pm (Sydney time).

Managed Funds Investment – Appendix E

Complete this form to make initial managed funds applications.

Section 1 Borrower Details

Name of borrower(s) - (exactly as it appears on the St.George Margin Lending Application)

Section 2 Application

Applications must be made in the name of Value Nominees Pty Limited. Attach a completed managed fund application form for each fund, and if appropriate, have the fees section within these applications completed by your financial adviser.

Please also complete and attach your Managed Fund Application form for your choice of managed funds.

Name of Managed Fund/Master Trust	Your Contribution	Margin Loan Advance	Total Contribution Amount
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Total Investment			\$

Section 3 Method of Payment for your contribution

Please tick the box to indicate that this is how you would like to pay for your contribution:

Direct Debit my nominated account - Complete Appendix D - Direct Debit/Direct Credit request.

Section 4 Declaration

I/We confirm that the above details are true and correct.

Borrower/Trustee/Director 1

Full name

Signature

Date

Borrower/Trustee/Director 2

Full name

Signature

Date

Solicitor's Trust Opinion – Appendix F

Where you are applying for a St. George Margin Loan facility in the capacity of an individual or company acting as a trustee of a trust, your solicitor may be required to complete this form. Do not make any amendments to this form. You must also attach an original certified copy* of the trust deed and any subsequent amendments to the St. George Margin Lending loan application.

Form Instructions

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

Solicitor's Trust Opinion

I certify that:

- I am a solicitor holding a current unrestricted practicing certificate and engaged by the Applicant (**Trustee**) as a trustee of the trust (**trust**) each as described in this St. George Margin Lending Loan application independently **of the lender**; and
- I have examined the documents (**trust documents**) set out in the Schedule below (copies of which are attached to this St. George Margin Loan Application) in relation to the **trust** described in this St. George Margin Loan Application. To the best of my knowledge and belief, these are the only documents relating to the constitution and powers of the **trust**; and
- To the best of my knowledge and belief, the **trust** has been validly constituted and is subsisting at the date of this application; and
- To the best of my knowledge and belief, the **Trustee** described in this St. George Margin Lending Loan Application was properly appointed; and
- Having reviewed the St. George Margin Lending Application booklet including the St. George Margin Lending Facility Agreement and the St. George Margin Lending Loan Application (**loan documents**), in my opinion, the **Trustee** has the power to borrow funds and grant security and perform all the obligations and transactions (**transactions**) contemplated in the loan documents; and
- To the best of my knowledge and belief, the entry into the **transactions** and performance of the **obligations** under the loan documents by the **Trustee** is considered to be for the benefit of the **trust**; and
- The terms of the **trust documents** examined by me do not restrict the right of the **Trustee** to be fully indemnified out of the assets of the **trust** to satisfy any liability of **the lender** properly incurred by the **Trustee** as trustee of the trust arising out of the transactions contemplated by the **loan documents**; and
- The **trust documents**, consent(s), authorities or other documents examined by me, enable the **Trustee** to enter into and perform the **transactions** despite any conflict of interest and duty which may arise on the part of the **Trustee**; and if the **Trustee** is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**; and
- The **trust documents** authorise the **Trustee** to open bank accounts; and
- The **trust documents** authorise the **Trustee** to delegate the **Trustee's** powers; and
- The **trust documents** authorise the **Trustee** to enter into contracts in relation to trust properly, in the **Trustee's** capacity as trustee of the **trust**; and
- No consent is required from any beneficiary of the **trust** under the **trust documents** to enable the **Trustee** to enter into and perform the transactions; and
- This opinion is to be relied upon by the lender, the Nominee and their respective assigns.

*All trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Appendix B – Proof of identity.

Schedule - Solicitor to complete

Date of Trust Deed (dd/mm/yy)

/ /

Documents examined

Name of Solicitor

Title

Mr Mrs Miss Ms Other

Given name(s) (include first and second names)

Surname

Daytime phone number

()

Email address

Mailing address

Suburb

State

Postcode

Signature

X

Date

/ /

Full name of **Solicitor** (please print)

Full name of Firm (if applicable)

Appendix G

Other Forms

- Important Information on how to lodge security on your St.George Margin Lending Facility
- Managed Fund Standard Transfer
- Share Transfer
- Refinance Authority

Important Information on how to lodge security on your St.George Margin Lending Facility – Appendix G

If you have any questions, please contact the Account Management Team on 1300 304 065.

Managed Funds

If you wish to transfer managed funds to your St.George Margin Lending Facility, complete the Managed Fund Standard Transfer form.

Shares

If you wish to lodge shares on your St.George Margin Lending Facility, complete the Share Transfer form.

- If your shares are **CHESS Sponsored**, complete the “Current CHESS Sponsored Shares” section of the Share Transfer form and attach a copy of your latest CHESS Sponsored holding statement.
- If your shares are **Issuer Sponsored**, complete the “Current Issuer Sponsored Shares” section of the Share Transfer form and attach a copy of your latest Issuer Sponsored holding statement(s) for each stock.
- You may have to complete **both** sections.

If applicable, please also complete the Issuer Sponsored Shares Change of Name Correction and Indemnification and/or Change of Address Notification form.

Refinancing

If you wish to transfer your loan(s) from another margin lender to St.George Margin Lending, please complete the Refinance Authority form.

Please send the completed forms to:

St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

Managed Funds Standard Transfer – Appendix G

Complete this form to transfer your managed funds to your St.George Margin Lending Facility. Funds will be transferred into the name of Value Nominees Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation, which will hold investments on your behalf.

Section 1

Checklist:

- Complete separate form for each managed fund investment.
- For master trusts, wraps and managed funds held on one investor number, complete only one form.
- Attach a copy of your most recent managed fund holding statement.
- Complete and attach a Managed Fund Application form, which can be obtained from your managed funds provider. This is needed to transfer your managed funds into the name of Value Nominees Pty Limited. Subject to the terms of your agreement with us, you will continue to receive distributions and imputation credits and may sell or transfer your units by instructing us.

Affix or Impress Stamp Duty Here

Section 2 For Transfers to Value Nominees Pty Limited

Full name of fund manager

Investor ID

Full name of managed fund investment

Quantity transferred - units (*Quote number of units or write "ALL" if transferring all units*)

Section 3 Transferor/Seller

Full name of transferor(s)/seller(s) (investor(s) name)

Address of transferor(s)/seller(s) (investor(s) address)

Postcode

Consideration

Section 4 Transferee/Buyer

Office Use Only - full name of transferee/buyer

Value Nominees Pty Limited ABN 90 001 827 998

Section 5 Transferor/Seller Request

Please register the transfer of the abovenamed units from the Transferor to the Transferee.

I/We, the Transferor and registered holder of the abovenamed units, for the consideration stated, transfer the abovenamed units to the Transferee, free from all encumbrances. I/We warrant that I/we am/are legally authorised and entitled to transfer the units.

I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.

The Transferee hereby accepts the units.

Transferor(s)/Seller(s)

Borrower/Trustee/Director 1

Signature

X

Date

/ /

Borrower/Trustee/Director 2

Signature

X

Date

/ /

Third Party Security Provider 1

Signature

X

Date

/ /

Third Party Security Provider 2

Signature

X

Date

/ /

Common Seal (if applicable)

Please send the original completed form to:

St. George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

Share Transfer – Appendix G

Complete this form to lodge shares to your St.George Margin Lending Facility. The shares will be sponsored by Value Nominees Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation.

Section 1 Shareholder Details

Please ensure the shares you wish to lodge are registered in exactly the same name as the names you have provided in the Margin Loan Application form and any Third Party Application form. This will help to avoid any delay in lodgement of your security. Contact the relevant share registry if you need to change your details.

Shareholder name(s)

Name of borrower(s) on the St.George Margin Lending Facility - write "as above" if the same as the shareholder name(s)

Section 2 Third Party Security Provider(s)

If you are a third party security provider(s) to the Margin Lending Facility, please complete details below.

Third party security provider(s) must be registered with St.George Margin Lending on the borrower(s) facility.

Name of third party security provider(s) (if applicable)

Section 3 Current CHES Sponsor Details and Holder Identification Number (HIN) Details

Please enter your existing Sponsor's Details

Broker/Margin Lender name:

PID:

HIN:

Account number:

New Sponsor Details
 St.George Margin Lending (Value Nominees Pty Limited)
 PID: 22888

Transfer my/our broker sponsored holdings to St.George Margin Lending (Value Nominees Pty Limited)

Please attach a copy of your most recent CHES Sponsored Statement(s)

Please tick one of the following:

Transfer my entire HIN (If you already have an existing HIN in the same name on your margin loan account, we will transfer your securities to this existing HIN)

OR

Transfer Partially - **please complete table overleaf:**

Section 3 Current CHESS Sponsored Shares and Holder Identification Number (HIN) Details (continued)

Share name	ASX code	Quantity*	HIN^

* If you'd like to transfer all your shares, please write "ALL".

^ 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.

Attach an additional sheet if there is insufficient space.

Section 4 Current Issuer Sponsored Shares

Transfer my/our issuer sponsored holdings to St. George Margin Lending (Value Nominees Pty Limited)

Please attach a copy of your most recent Issuer Sponsored Statement(s) and complete table below:

Share name	ASX code	Quantity*	Shareholder Reference No. (SRN)

* If you'd like to transfer all your shares, please write "ALL".

Attach an additional sheet if there is insufficient space.

Do your personal details on your issuer sponsored statement match those on the loan exactly?

Yes - Proceed to section 5 to sign this form

No - Contact the share registry to amend your registered name and address details before submitting this form.

Section 5 Declaration

I/We hereby authorise St.George Margin Lending to transfer my/our portfolio as stated above.

Borrower/Trustee/Director 1

Signature

Date

Third Party Security Provider 1

Signature

Date

Borrower/Trustee/Director 2

Signature

Date

Third Party Security Provider 2

Signature

Date

Note: As the sponsor is changing you may have to re-lodge your standing instructions with share registries after some transfers, including tax file numbers, banking details and dividend instructions. If so, the share registry will contact you directly.

Refinance Authority – Appendix G

Complete this form to transfer margin loan(s) from another margin lender to St. George Margin Lending.

Please note: The loan and refinance amount is subject to credit approval.

Section 1 Borrower Details

Name of borrower(s) on the St. George Margin Lending Facility

Name of third party security provider(s) (if applicable)

Section 2 Details of Current Margin Lender

Name of current margin lender

Account number

Name on margin loan account

Name of third party security provider(s) (if applicable)

Third party security provider(s) must be registered with St. George Margin Lending on the borrower(s) facility

Current Holder Identification Number(s) HIN(s) – as they appear on your CHESS statement

Is your loan with your current provider fixed? Yes No

If "Yes":

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

2. Do you want your refinance to take place on or as near as possible to this maturity date? Yes No

If "Yes", St. George Margin Lending will endeavour to refinance closer to this date.

If "No", St. George Margin Lending will endeavour to refinance as soon as possible.

Section 3 Refinance Request

Please indicate type of refinance below:

Full refinance from the abovementioned margin lender. *Please skip to section 4.*

Partial refinance as per table below. Specify loan amount to be discharged \$

Share Transfer Request

Please complete table(s) below:

Transfer my entire HIN
St.George Margin Lending will transfer your HIN

OR

Transfer partially (*please complete table below*).

Share name	ASX code	Quantity*	HIN^

* If you'd like to transfer all your shares, please write "ALL".

^ 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.

Attach an additional sheet if there is insufficient space.

Managed Fund or Master Trust Transfer Request

Transfer all my managed funds

OR

Transfer partially (*please complete table below*).

Managed Fund name	APIR code (if known)	Units*	Name of Holder of Managed Funds

* Write "ALL" if you would like all your shares/units to be transferred.

Attach an additional sheet if there is insufficient space.

Section 4 Declaration

I/We hereby authorise St. George 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

Signature

Date

Third Party Security Provider 1

Signature

Date

Borrower/Trustee/Director 2

Signature

Date

Third Party Security Provider 2

Signature

Date



St. George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.

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