

Checklist – St.George Asset Access



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

To progress with St.George Asset Access the following steps must be completed:

Application Checklist	Tick (✓) when complete
1. Before you apply for a St.George Margin Loan, please ensure that you read: <ul style="list-style-type: none"> the St.George Margin Lending Product Disclosure Statement; the CHESS explanation and the Supplementary risk disclosure statement; the St.George Margin Lending Facility Agreement; the St.George Margin Lending Financial Services Guide; and The St.George Privacy Statement and other reporting obligations 	<input type="checkbox"/>
2. If you do not have a St.George Margin Loan complete the St.George Margin Lending Application Form.	<input type="checkbox"/>
3. If you do not have a St.George Portfolio Loan, read and understand the St.George Portfolio Loan Brochure.	<input type="checkbox"/>
4. If you do not have a St.George Portfolio Loan or wish to increase your Portfolio Loan Credit limit complete a Finance Application form (note all applications are subject to St.George Bank's prevailing credit criteria).	<input type="checkbox"/>
5. Read and understand the St.George Asset Access Supplementary Terms and Conditions.	<input type="checkbox"/>
6. Complete the St.George Asset Access Margin Lending Application Form.	<input type="checkbox"/>
7. If you are providing security with an Asset Access sub-account under your Portfolio Loan, and you are not a borrower on the Margin Loan, we require evidence that you have obtained independent legal advice prior to us establishing Asset Access as security for the margin loan.	<input type="checkbox"/>

Important Notes:

- You must check that you have sufficient available credit in your Portfolio Loan for your Asset Access sub-account.
- You must nominate a separate, undrawn sub-account for Asset Access.
- If you need to restructure or change the limits on your sub-accounts, please call 1300 731 121 and ask for a "Request to Vary" form to be completed by one of the residential sales team members. Send the Margin Lending application, Asset Access application and Request to Vary form to St.George Margin Lending.
- If you need to increase the credit limit on your Portfolio Loan please contact one of the residential sales team members on 1300 731 121, to complete a "Finance Application" form.

If you require more information on Asset Access contact the Margin Lending Account Management team on 1300 731 121.

St.George Asset Access Margin Lending Application Form



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Only complete this form if you have an existing Margin Lending facility and Portfolio Loan with St.George Bank or if you are completing it in conjunction with an application form for a new Margin Lending facility or Portfolio Loan. Approval is subject to the approval of the other loans.

Borrower Details

Name (as it appears on your margin lending facility)

Margin Lending Client Ref. No. (if known)

Name of Third Party Security Provider (if applicable)

Portfolio Loan Account

Name of Portfolio Loan Sub-Account holder(s) (if different entity to Borrower(s) above)

Date of Birth of a Portfolio Loan Borrower for ID purposes

Portfolio Loan sub-account number (if known)

Is this a new Asset Access Account?



- Yes
 No

OR

Is this a variation on an existing Asset Access Account?



- Yes
 No

Please nominate the amount you wish to hold in your Portfolio Loan Asset Access sub-account.

If you have a St.George Portfolio Loan, and:

- If you need to restructure or change the limits on your sub-accounts, please call 1300 731 121 and ask for a “Request to Vary” form to be completed by one of the residential sales team members. Send the Margin Lending application, Asset Access application and Request to Vary form to St.George Margin Lending.

OR

- you need to increase the Portfolio credit limit on your Portfolio Loan, you will need to complete a “Finance Application” form. The application for your request to increase the credit limit on your Portfolio Loan is subject to the Bank’s prevailing credit criteria.

Send both the Asset Access application form and Finance Application form to St.George Margin Lending.

Mortgage Broker Details

Name of Agent

Agent Number

Power of Attorney

This section of the application comprises a deed, made on the day indicated in this form by each signatory.

1 Appointment

1.1 You (being each Borrower, each Third Party Security Provider and each Portfolio Loan Borrower) appoint St.George Bank – A Division Westpac Banking Corporation, Value Nominees Pty Limited and each of their directors, secretaries and employees separately as your attorneys.

1.2 You agree to formally approve anything an attorney does under this power of attorney. You declare that this power of attorney is given for valuable consideration and agree that you may not revoke the appointment.

2 Power

2.1 An attorney may, in your name:

- (a) do everything St.George Bank or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
- (b) do everything Westpac Banking Corporation or Value Nominees Pty Limited needs to execute and deliver for you any documents in connection with the documents referred to in Schedule 1; and
- (c) stamp and register any of the documents listed in Schedule 1.

Power of Attorney (continued) **3 Declaration**

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

4 Indemnity

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

Schedule 1

The document covered by the Power of Attorney is St.George Asset Access Supplementary Terms and Conditions: April 2007 between St.George Bank, any of its subsidiaries, you and anyone else who signs this application form or who is joined in the agreement, in whatever capacity.

Declaration and Signing

By signing this application form the borrower(s) the third party security provider(s) and the Portfolio Loan borrower(s) authorise:

- (1) the attorneys appointed under the application form to agree with St.George Bank that the “St.George Asset Access Supplementary Terms and Conditions: (April 2007)” are incorporated in and form part of the margin lending facility between those parties and St.George Bank; and
- (2) St.George Bank to disclose to any person, including without limitation, the borrower’s financial adviser, broker, solicitor or accountant, any information about the Margin Lending, Asset Access and/or the Portfolio Loan facility.
- (3) You acknowledge that you have read and accepted the information under the heading St.George Privacy Statement and other reporting obligations in the Appendix, and consent to the collection, use and disclosure of personal information in accordance with the St.George Privacy Statement and other reporting obligations. Where you have provided information about another individual (such as an adviser, authorised signatory or third party security provider), you declare that the individual has been made aware of that fact and the contents of the St.George Privacy Statement and other reporting obligations.

Margin Lending Borrower Details

First Borrower’s Name

Full name of Borrower/Company Director

Office Held (if a company)

Signature

Date

Second Borrower’s Name

Full name of Borrower/Company Director or Secretary

Office Held (if a company)

Signature

Date

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Security Provider (if different from Margin Lending Borrower)

First Third Party Security Provider
Full name of Third Party Security Provider/
Company Director

Office Held (if a company)

Signature

X

Date

____ / ____ / ____

Second Third Party Security Provider
Full name of Third Party Security Provider/
Company Director or Secretary

Office Held (if a company)

Signature

X

Date

____ / ____ / ____

Portfolio Loan Borrower (if applicable)

First Portfolio Loan Borrower
(if different from Third Party Security Provider)
Full name of Portfolio Loan Borrower

Office Held (if a company)

Signature

X

Date

____ / ____ / ____

Second Portfolio Loan Borrower
(if different from Third Party Security Provider)
Full name of Portfolio Loan Borrower

Office Held (if a company)

Signature

X

Date

____ / ____ / ____

Note for company executions:

1. The company states that the application is executed by the Company in accordance with Section 127(1) of the Corporation Act; and
2. Where only one person has signed, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company.

Please lodge your application with your financial adviser/mortgage broker, or call 1300 731 121 to find out how to lodge your application directly.

Office Use Only	
SGML Officer and Contact Details	
Portfolio Reference Number	
Asset Access Sub-Account Number	

Common Seal (if applicable)

**Privacy
Statement
and other
reporting
obligations**
PERSONAL INFORMATION

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at stgeorge.com.au or by calling us on 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

CREDIT INFORMATION

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website stgeorge.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- 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 over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 for a hard copy of the Statement of Notifiable Matters.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 33 30, if you do not wish to receive marketing communications from us.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 663 738 at the time of entering into this agreement. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person which will constitute certification of US tax status for the purposes of the application for this facility.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting the terms of this agreement constitutes certification that you and/or each Controlling Person are not a US citizen or US tax resident.

If at any time after entering into this agreement, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, we may request you to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may result in us imposing additional reporting requirements on the facility.

* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

DEFINITIONS

"We", "our", "us" means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.