

Savings Gearing Loan

Complete this form to set up a new Savings Gearing Loan, or, amend or cancel your existing Savings Gearing Loan. Not all managed funds or master trusts allow regular contributions. Minimum initial investments and minimum monthly investments may apply and any margin loan advance is subject to your borrowing limit and credit limit. Ask your adviser or fund manager for details.

Section 1

Please select one of the below:

- Open a Savings Gearing Loan application - complete ALL sections of this form and complete and attach:
 - i. The St.George Managed Funds Transactions form (if applicable);
 - ii. The Managed Fund Application form for your choice of Managed Funds. Refer to our Acceptable Securities List for details; and
 - iii. The Cash Management Account Trust form available on our website stgeorge.com.au/marginlending.
- Amend my existing Savings Gearing Loan - complete only sections 2, 5 and 8 of this form.
- Cancel my entire Savings Gearing Loan - complete only sections 2 and 8 of this form.

Section 2 - Borrower details

Borrower's Client Reference Number

Name of borrower(s) on the St.George Margin Lending Facility

Section 3 - Savings Gearing Loan

- Investments will be held by Value Nominees Pty Limited as nominee for the borrower. If you already have an investment in any of the below funds and you want to add to those investments (i.e. you do not want to open a second investment), complete the Managed Fund Standard Transfer Form which is available at stgeorge.com.au/marginlending.
- For savings gearing, the minimum monthly investment into each fund is \$250. You need to check this complies with the Fund Manager's minimum investment criteria as well.
- The Savings Gearing Loan will continue until we receive a written authority from you to cancel this plan or we may terminate the regular gearing arrangement at any time if we consider that a loan contribution may result in the amount outstanding under your facility exceeding either your borrowing limit or your credit limit.
- Please ensure you complete your Direct Debit details in section 7 of this form for your monthly equity contribution.
- If you do not have sufficient funds in your nominated bank account at the time the direct debit is due, we may draw the equity contribution amount from your loan as well, where there are sufficient funds available within your credit and borrowing limit.

Section 4 - Initial contribution

If you wish to make an initial contribution to your specified Managed Fund Investment(s), please complete and attach the Managed Funds Transactions form available on our website stgeorge.com.au/marginlending.

Section 5 - Monthly investment

Please state New/Amend*/Cancel	Name of Managed Fund/Master Trust	Your monthly contribution	Monthly margin loan advance	Total monthly investment per fund
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
Total monthly investment				\$

(*If amending, only include details of those investments that need to be amended)

Section 6 - Cash Management Trust Account

Savings Gearing is only available in conjunction with a Cash Management Trust Account (CMA). You must read the CMA Terms and Conditions which are available on the Cash Management Trust Account form found at stgeorge.com.au/marginlending which set out the basis upon which Value Nominees Pty Limited will open and hold a CMA on your behalf when you apply for a savings gearing loan facility. You must also complete and attach the Cash Management Trust Account form with this application.

This CMA is set up to collect part of the payment for your investments from your variable loan and the other part from your external bank account as you instruct under the Direct Debit Request section below. In addition, your fund manager will be provided authority to draw on this CMA for your total monthly investment.

NOTE: This CMA cannot be used for any other purposes, e.g. interest or dividend payments.

Section 7 - Direct Debit details

This request is to enable St.George Margin Lending (User ID number 106209) to deduct monthly contributions for savings gearing. By signing this request, I/we, the account holder(s) whose account is identified below, authorise you, St.George Margin Lending, to use the direct debit system to debit my/our account identified below in accordance with the terms of this request. This Direct Debit Request is subject to the terms and conditions of the Direct Debit Request Service Agreement, a copy of this is available on our website stgeorge.com.au/marginlending.

Account name

Name of financial institution

Branch name

BSB number

Account number

NOTE: Should your direct debit contribution fail, and we have not heard from you to cancel this Savings Gearing Loan, we will continue to deduct the monthly Savings Gearing contribution amount from your margin loan each month and will charge you interest on this amount at the standard variable interest rate.

Sign in accordance with authority on the bank account.

Full name

Full name

Signature

Date

Signature

Date

Section 8 - Declaration

I/We confirm that the above details are true and correct and that I/we have read and understood the terms and conditions of the Savings Gearing Loan.

For Company or Company Trustee, Borrowers, either two Directors, or one Director and the Company Secretary OR the Sole Director and Secretary must sign. Please indicate your company capacity by marking the appropriate box below your signature.

Borrower/Trustee/Director 1 signature

Full name

Borrower/Trustee/Director 2 signature

Full name

Signature

Date

Signature

Date

Title:

Director Sole Director and Secretary

Title:

Director Company Secretary

Please send the completed form to:

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