

# St. George Margin Lending Credit Limit Variation Request for Wholesale Clients

## The purpose of this form and how to submit it

### Use this form to:

1. Request an increase in your credit limit, or where you are required to have the current credit limit re-assessed on your St. George Margin Loan.

Complete sections 1 and 4 of this form; and

Provide a new Qualified Accountant's Certificate (no more than 90 days old when received by us) for each individual borrower. Company borrowers will need to provide a certificate for the Company or each Controller.

**In addition to the above, if you are a Director Guarantor of a Company/Company Trustee borrower please also read and sign in section 5.**

**OR**

2. Request a decrease in your credit limit on your St. George Margin Loan.

Complete sections 1 and 4 of this form.

### Submitting your form

When finished, you can scan and email your completed Credit Limit Variation Request to [MLTRANSACT@stgeorge.com.au](mailto:MLTRANSACT@stgeorge.com.au).

**Please note however, that the original Credit Limit Variation Request and attachments still need to be sent to us at:**

St George Margin Lending  
Reply Paid 1467  
Royal Exchange NSW 1224

### Approval of your credit limit increase request

Please note that all credit limit increase requests are subject to reporting body checking and our approval.

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.

### Questions?

If you have any questions regarding completing this form please contact the St. George Premium Equity Lending Team on 1300 365 591 Monday to Friday, during business hours.

## Section 1 - Borrower details and limit requested

St. George Margin Loan account name

Client Reference Number

### Credit Limit Request (Increase or Decrease)

Current credit limit

Requested credit limit

### Will this St. George Wholesale Margin Loan be used to refinance any other Margin Loan?

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

### Please note that under a wholesale facility:

1. The minimum credit limit is AUD500,000. Maximum credit limit is AUD5M, and
2. Total borrowings across the Westpac Group including this loan, may not exceed AUD10M, and
3. The maximum single stock concentration relative to acceptable securities may not exceed 50% of the total value of the acceptable securities in the portfolio.





