

St.George Margin Lending Application for Wholesale Clients

Date of Issue: December 2025

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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 facility agreement, product disclosure statement and other disclosure documents. You can download these documents from our website stgeorge.com.au/marginlending

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.

How to apply for a St.George Margin Loan as a Wholesale Client

USE THIS LOAN APPLICATION FORM ONLY IF YOU QUALIFY AS A WHOLESALE CLIENT.

Who is a Wholesale Client?

You can qualify as a Wholesale Client if you can provide us with a copy of a certificate issued by a qualified accountant (as defined in the Corporations Act) that states that you:

- have net assets of at least AUD 2.5 million; or
- have a gross income for each of the last two financial years of at least AUD 250,000 a year.

If you do not qualify as a wholesale client, you must complete the standard St.George Margin Lending Loan Application.

Who can apply for a St.George Margin Lending facility as a Wholesale Client?

Applicants will need to satisfy the wholesale client definition above and be either:

1. an individual or joint individuals who are Australian residents for tax purposes, reside in Australia and are not holders of a Significant Investor Visa (SIV) (188C); or
3. an Australian proprietary company which is not a subsidiary of a listed company. The company directors are required to guarantee the obligations of a company borrower.
4. Australian trustees of family or discretionary trusts where the borrowing structure is not considered complex and there are a maximum of 2 trustees. 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 Lending facility, all applicants must read:

1. the St.George Margin Lending Facility Agreement;
2. the CHESS explanation and the Supplementary risk disclosure statement (both of which are contained in the St.George Margin Lending Facility Agreement);
3. The St.George Margin Lending Financial Services Guide; and
4. The Privacy Statement and Consent Request (found in Section 7 of this Loan Application).

These documents can be downloaded from our website stgeorge.com.au/marginlending. You can also phone our Premium Equity Lending Team on **1300 760 195** for more information.

For your information, St.George Margin Lending also produces a Margin Loan – Product Disclosure Statement for retail investors. You may want to consider reading this document as it includes useful information about the product.

It can also be downloaded at stgeorge.com.au/marginlending.

How to complete this Loan Application

1. This Loan Application Form 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 Lending facility.
2. The checklists below will assist you to complete the Loan Application Form accurately. You may care to tick ✓ 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	St.George Margin Loan Facility Details
	Section 6	Qualified Accountant's Certificate
	Section 7	Applicant Signing Section
Individual/s acting as trustee/s of a trust	Section 1	Individual Applicant Details
	Section 3	Trust Details
	Section 4	St.George Margin Loan Facility Details
	Section 6	Qualified Accountant's Certificate
	Section 7	Applicant Signing Section
		Original certified copy of trust deed is attached
Company	Section 1	Individual Applicant Details (to be completed by company directors)
	Section 2	Company Applicant Details
	Section 4	St.George Margin Loan Facility Details
	Section 6	Qualified Accountant's Certificate
	Section 7	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 trustee directors)
	Section 2	Company Applicant Details
	Section 3	Trust Details
	Section 4	St.George Margin Loan Facility Details
	Section 6	Qualified Accountant's Certificate
	Section 7	Applicant Signing Section (including Guarantor Disclosure Election and Privacy Statement Consent Request)
		Original certified copy of trust deed is attached

Additional Sections that may need to be completed by all Applicants

If you are: (you may care to tick ✓ the sections that apply to you)	Complete	Other Information/Comment
<input type="checkbox"/> Nominating a Financial Adviser who has introduced you to this Margin Loan	Section 5.1	Your financial adviser must hold a valid Australian Financial Services Licence (AFSL). You may also consider whether you would like to nominate your financial adviser to act as either your Authorised Representative or Margin Call Contact for your St.George Margin Loan.
<input type="checkbox"/> Nominating another person to be your Authorised Representative on your St.George Margin Loan	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 A	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	Appendix B	Some or all of the security on your St.George Margin Loan 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 resident proprietary companies where the directors are Australian residents and reside in Australia. Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a third party security application.
<input type="checkbox"/> Requesting that your monthly interest cost be debited to your nominated bank account	Appendix C	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.

Additional Sections that may need to be completed by all Applicants

If you are: (you may care to tick ✓ the sections that apply to you)	Complete	Other Information/Comment
<input type="checkbox"/> Applying for a new managed fund investment	Appendix D	
<input type="checkbox"/> Solicitor's Trust Opinion	Appendix E	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 F	
<input type="checkbox"/> Lodging your existing share investments as security on your St.George Margin Loan	Appendix F	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 lending provider to St.George Margin Lending	Appendix F	Use this 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 Loan Application Form to St.George Margin Lending. You may download this Power of Attorney form from our website stgeorge.com.au/marginlending .

Submitting your Loan Application Form

When finished, you can scan your completed Application Form, and any required Appendices/attachments and email them to: mltransact@stgeorge.com.au This has the effect of fast-tracking your Application's approval process.

Please note however, that we do not accept electronic signatures and that your facility will **not be activated until the original Application Form and all Appendices/attachments are received by us. Please send them to:**

St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1225

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 reporting body checking.

St.George Margin Lending will contact you or your nominated financial adviser to notify you of the decision and/or any additional information and conditions. If we approve your application you will be assigned a personal Relationship Manager from our Premium Equity Lending team, who will assist you to manage and monitor your account.

Questions?

If you have any questions regarding completing the St.George Margin Loan Application Form or the loan approval process, please contact our Premium Equity Lending Team on 1300 760 195, Monday to Friday, during business hours.

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.

St.George Margin Lending Loan Application for Wholesale Clients

Section 1 Individual applicants

For a Loan Application consisting of more than two individual applicants, please complete an additional Loan Application and attach a letter confirming all applicants to the St.George Margin Lending 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 details

Type of applicant (please tick one option only)

☐ Individual ☐ Individual trustee ☐ Director ☐ Director of trustee company

Title Surname Given name(s) in full

Alternate names (if any)

Date of birth Driver licence number State of issue Tax File Number (TFN) or exemption code¹ – see page 5

 / /

Australian Business Number (ABN) or exemption code¹ – see page 5 (self-employed/sole trader applicants only)

Current employment status

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

Other – please specify

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

Description of Industry you are employed in

Industry code (if known)

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

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

ST.GEORGE USE ONLY

Version	1225	Product	Wholesale	Other info	
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Section 1.1 Individual applicant 1 personal details (continued)

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

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)

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 A (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 1.2.*

☐ 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 1.2 Individual 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 8 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 1.3 Individual 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 CHESS. Please select one of the two options below:

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

Current HIN

Current sponsor PID (if known)

Current sponsor name

*** Please ensure that you complete the Share Transfer Form in Appendix F 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 1.4 Individual applicant 2 personal details

Type of applicant (please tick one option only)

- ☐ Individual ☐ Individual trustee ☐ Director ☐ Director of trustee company

Title

Surname

Given name(s) in full

Alternate names (if any)

Date of birth

Driver licence number

State of issue

Tax File Number (TFN) or exemption code¹ – see page 5

Australian Business Number (ABN) or exemption code¹ – see page 5 (self-employed/sole trader applicants only)

Current employment status

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

Other – please specify

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

Description of Industry you are employed in

Industry code (if known)

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

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

Home phone number

Work phone number

Mobile phone number

Section 1.4 Individual applicant 2 personal details (continued)

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

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)

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 A (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 1.5.*

☐ 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 1.5 Individual 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 1.6.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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 1.6 Individual 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 CHESS. Please select one of the two options below:

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

Current HIN

Current sponsor PID (if known)

Current sponsor name

*** Please ensure that you complete the Share Transfer Form in Appendix F 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 (please tick one option below)

- ☐ 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

Industry code (if known)

Australian Company Number (ACN)

Australian Business Number (ABN) or exemption code¹ – see page 5

Tax File Number (TFN) or exemption code¹ – see page 5

Place of registration (State or Territory)

Date of registration/incorporation

Registered address (a PO Box is not acceptable)

Suburb

State

Postcode

Address of principal place of business (a PO Box is not acceptable)

Suburb

State

Postcode

Section 2.1 Company and company trustee applicant details (continued)

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

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

Name of contact person

Daytime phone number	Mobile phone number
<input type="text" value="()"/>	<input type="text"/>

Email address (St.George 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.

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

Is the company's primary business activity investing? **(Not to be completed if the company is acting as a trustee of a trust).**

Answer 'Yes' if the company:

- Earns 50% or more of its gross income from investment activities (e.g. dividends, interest or rent), or
- 50% or more of the company's assets produce or are held for producing investment income.

☐ Yes ☐ No

Section 2.2 Company authorised representatives

All company and company trustee borrowers must nominate at least one authorised representative to act on behalf of the company. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything the borrower is able to do under the St.George Margin Loan Facility. The borrower must notify us in writing if they wish to revoke this nomination at any time.

In addition to the above, only the nominated company authorised representative(s) will be issued with a username to the St.George Margin Lending portal. This username will be unique for each authorised representative.

Who would you like to nominate as the company authorised representative? (Please tick all that apply)

- ☐ Individual Applicant 1
- ☐ Individual Applicant 2
- ☐ Someone other than individual applicants 1 or 2 – **Please ensure you also complete Section 5.2 – Authorised Representative**

Section 2.3 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 CHESS. Please select one of the two options below:

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

Current HIN

Current sponsor PID (if known)

Current sponsor name

*** Please ensure that the Share Transfer Form in Appendix F is also completed 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 company applicant on this St.George Margin Loan Application Form. If your 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 A (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. Please proceed to Section 2.4.
- ☐ 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 2.4 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 2.5.
- ☐ 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 you are a foreign tax resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

Company shareholdings

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 any underlying company and who ultimately own 25% or more of the issued capital in the company listed in Section 2.1.

☐ No Please proceed to Section 2.9 Beneficial Owners

☐ Yes Give details below.

Section 2.5 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 A (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 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 listing other Shareholders below or Section 2.9, where there are no further Shareholders.

☐ No The below question is mandatory and must be completed. Please refer to Section 8 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 2

2

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text"/>

Residential address (a PO Box is not acceptable)
<input type="text"/>

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

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 A (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
<input type="text"/>

Option B

BSB number	Account number	Account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.6.1 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 listing other Shareholders below or Section 2.9, where there are no further Shareholders.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 3

3

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.7.1 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 listing other Shareholders below, or proceed to Section 2.9 where there are no further Shareholders.*
- ☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 2.8 Shareholder 4

4

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.8.1 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 2.9.*
- ☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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.

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 2.11 Other Beneficial Owners. If **Yes**, please provide details below:

Section 2.9 Beneficial Owner 1

1

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.9.1 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 listing other Beneficial Owners in Section 2.10 or if there are no further Beneficial Owners, proceed to Section 2.11.

☐ No The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 2.10 Beneficial Owner 2

2

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.10.1 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 2.11.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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

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 2.11 Other Beneficial Owner 1

1

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text"/>

Residential address (a PO Box is not acceptable)
<input type="text"/>

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.11.1 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, or in the case of no further Beneficial Owner, please proceed to Section 3 and/or Section 4.

☐ No The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 2.12 Other Beneficial Owner 2

2

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)
<input type="text"/>

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

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 A (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 2.12.1.*

☐ 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
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.12.1 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 Sections 3 and/or 4.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 Trust applicants

Notes:

1. All corporate trustees must complete the Company Applicant Details in Section 2. All company directors must also 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.
2. All individual trustees must complete the Individual Applicant Details in Section 1.

Section 3.1 Trust details

Full name of the trust (e.g. The Citizen Family Trust)

Number of trustees

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 5

Tax File Number (TFN) of the trust or exemption code¹ – see page 5

Type of trust (please tick only one of the following categories)

☐ Discretionary trust (including family trusts) ☐ Other Specify

Industry description

Industry code (if known)

Full address of the trust's principal place of business (a PO Box is not acceptable)

Suburb

State

Postcode

Name of contact person

Daytime phone number

Email address (St.George 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.

Section 3.1 Trust details (continued)

Is the trust's primary business activity investing? **(Not to be completed if the trust has an individual(s) acting as trustee for the trust)**

Answer 'Yes' if the trust:

- Earns 50% or more of its gross income from investment activities (e.g. dividends, interest or rent), or
- 50% or more of the trust's assets produce or are held for producing investment income.

☐ Yes ☐ No

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.

☐ 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 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 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 3.2 Trust beneficial 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 A.

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 below.

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

Section 3.4 Beneficial Owner 1

1

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)
<input type="text"/>

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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 or in the case of no further Beneficial Owners, Section 4.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate names (if any)	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Residential address (a PO Box is not acceptable)
<input type="text"/>

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

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 A (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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.*

☐ No *The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 St.George 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 AUD 500,000; Maximum AUD 10,000,000)

\$

Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances and any interest to be capitalised.

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

☐ No

☐ Yes Please ensure you all complete the Refinance Authority form.

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/marginlending or you can phone our Premium Equity Lending Team on 1300 760 195.

How do you wish to pay your interest?

Variable

☐ Direct debit – please also complete Appendix C – Direct Debit/Direct Credit request

☐ Capitalise to your loan

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

Fixed

Please ensure you read Section 4A. Fixed interest rate loans in the Facility Agreement and the 'Break costs fact sheet' available at stgeorge.com.au/marginlending.

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

Fixed loan amount

\$

Fixed loan start date

/ /

Interest rate per annum

%

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

/ /

months

OR

years

Type of fixed rate loan:

☐ Yearly in advance (prepaid)

☐ Monthly in advance

Interest amount due

\$

Section 4.2 Interest payment options (continued)

Glossary

Fixed loan amount	The loan amount that you choose to fix.
Loan start date	You may choose any loan start date as long as it is a business day.
Maturity date	Please nominate 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 the loan start date and the 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 the Premium Equity Lending Team on 1300 760 195.

Please indicate your preferred method of fixed interest payment:

- ☐ Direct debit my bank account (please also complete Appendix C – Direct Debit/Direct Credit request)
- ☐ Debit my variable rate loan

Compound the interest to your fixed rate loan for the term of the loan at initial drawdown. Choose an option below. If no option is selected then the default is option 1. *(For prepaid fixed loans only).*

- ☐ 1. Add the compounded interest to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount); or
- ☐ 2. Include the compounded interest in the total fixed loan amount.

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

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 paid 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.

Note: Additional mobile numbers/email addresses must belong to a borrower under this St.George Margin Loan.

Additional mobile phone/s

Additional email address/es

Section 4.3 Margin call contact method (continued)

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 4.4 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. Multiple selections can be made.</i>	Applicant 1	Applicant 2	Company applicant	Trust applicant
Salary/wages				
Commission				
Bonus				
Business income/earnings				
Business profits				
Rental income				
Investment income/earnings				
Corporate investment earnings				
Superannuation/pension				
Loan				
External investment/company injection				
Insurance payment				
Compensation payment				
Government benefits/grant				
Sale of assets				
Liquidation of assets				
Mergers and acquisitions				
Redundancy				
Inheritance				
Gift/donation				
Windfall				
Tax Refund				
Controlled money account				
Other sources (please provide)				

Section 4.5 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)
(Please select from the following options. Multiple selections can be made.)

Main source of wealth <i>Please select from the following options. Multiple selections can be made.</i>	Applicant 1	Applicant 2	Company applicant	Trust applicant
Employment income/earnings				
Redundancy				
Business income/earnings				
Business profits				
Investment income/earnings				
Corporate investments earnings				
Rental income				
Superannuation/pension				
Insurance payment				
Compensation payment				
Government benefits				
Own real estate/property				
Sale of assets				
Liquidation of assets				
Mergers and acquisitions				
Inheritance				
Gift/donation				
Windfall				
Controlled money account				
Other sources (please provide)				

Section 5 Additional 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 Third Party Privacy Notice which is available at stgeorge.com.au/privacy/supplementary-notices/third-party-notice/. Our Third Party Privacy Notice 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

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?

☐ Yes ☐ No

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

Section 5.1 Nominated financial adviser (continued)

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**

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 5.2 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 (excluding your financial adviser if they have previously provided Proof of Identity) as detailed in Appendix A if they are not an existing St.George Bank 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

Type of applicant (please tick one option only)

Title

Surname

Given name(s) in full

Date of birth

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

Section 5.2 Authorised Representative (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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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 A (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.*

☐ 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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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 Section 5.2.2.

☐ No The below question is mandatory and must be completed. Please refer to Section 8 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)
<input type="text"/>	<input type="text"/>

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 5.2 Authorised Representative (continued)

5.2.2 Authorised Representative 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 and can assume that each authorised representative has the authority to operate the loan independently;
- St.George Margin Lending may verify instructions received from the authorised representative but is not obliged to do so;
- I/we will ratify any action taken by the authorised representative 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 6 Qualified accountant's certificate

If you hold an existing accountant's certificate which is less than 90 days old, you do not need to complete this section.

An accountant's certificate will need to be provided for each individual applicant. Company applicants will need to provide a certificate for the company or each shareholder. Where there is more than one applicant, please photocopy and complete this section for all other applicants and attach it to this Loan Application Form.

Certified by a qualified accountant

Chapter 7 of the Corporations Act 2001

I confirm Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate (as defined in the *Corporations Act 2001* (Cth)) may rely on this certificate in providing financial services and/or financial products to the person or entity named in item 1 below.

1. Full name of person or entity ('Client'):

2. Address of client (**not a PO Box**):

3. I certify that the client meets the requirements of section 761G(7)(c) of the Corporations Act by having either:

- a. ☐ has net assets of at least AUD 2.5 million; or
- b. ☐ has had a gross income for each of the last 2 financial years of at least AUD 250,000.

OR meets the requirements of section 761G(7) of the Corporations Act by:

- c. ☐ being controlled by the person or entity named below:

Full name of person or entity

Address of person or entity (**not a P.O Box**)

who meets the requirements of section 761G(7)(c) of the Corporations Act by having either:

- a. ☐ net assets of at least AUD 2.5 million; or
- b. ☐ a gross income for each of the last two financial years of at least AUD 250,000.

Notes:

1. Please tick relevant box(s) as appropriate.
2. A person or entity is 'controlled' if section 50AA of the Corporations Act is satisfied.

4. I belong to (name of my professional body):

5. My membership designation from this professional body is:

6. My membership number from this professional body is:

7. I comply with this body's continuing professional education requirements.

Name of accountant

Address of accountant

Signature of accountant

Date certificate issued

Section 7 Applicant signing section

This section of the application comprises a deed.

Please read and complete this section as appropriate.

Section 7.1 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 acknowledgements 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
- iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

Section 7.1 Power of attorney (continued)

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 7.2 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 7.3. 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 7.4. Other acknowledgements

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 7.5 Individual applicants declaration and signing

Please consider the following carefully before you send us your application.

By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the St.George Margin Lending Facility Agreement (Facility Agreement), the Supplementary risk disclosure statement and CHESS explanation (all of which are contained in the Facility Agreement), the St.George Margin Lending Financial Services Guide 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 7.2 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 7.1 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 acknowledge receiving a copy of the sponsorship agreement (contained in the St.George Margin Lending Facility Agreement) for your records.
- You declare that you are not a holder of a Significant Investor Visa (SIV) (188C).

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 (Electronic signatures are not accepted)

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

Full name of **witness**

Full name of **witness**

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

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

Date

Date

Section 7.6 Company or company trustee declaration and signing

Please consider the following carefully before you send us your application.

By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the St.George Margin Lending Facility Agreement (Facility Agreement), the Supplementary risk disclosure statement and CHESS explanation (all of which are contained in the Facility Agreement), the St.George Margin Lending Financial Services Guide 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 7.2 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 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 and you are 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 and are not holders of a Significant Investor Visa (SIV) (188C).
 - You declare that the information you have provided in this St.George Margin Lending Application form is true and correct.

ALL COMPANY AND COMPANY TRUSTEE APPLICANTS MUST COMPLETE THIS SECTION (Electronic signatures are not accepted)

Signed, Sealed and Delivered as a Deed on

/ /

The date MUST be completed.

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign. Indicate your company 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 7.7 Company director's 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 Borrowers must have ALL Director Guarantees in place before the loan 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
<input type="text"/>	<input type="text"/>	<input type="text"/>

Director guarantor 2

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Director guarantor 3

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Director guarantor 4

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Disclosure elections

You are entitled to receive copies of the following documents 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 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.

<input type="text"/>
<input type="text"/>

Section 7.7 Company director's guarantee disclosure election and Privacy Statement consent request (continued)

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.

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 8 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.

Appendix A

Proof of identification

Proof of identification – Appendix A

Proof of identification

All St.George margin lending applicants (including individuals, individual trustees, company directors/guarantors and authorised representatives), who are not existing St.George Bank 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.

If any of the above persons are not existing St.George customers, 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 a 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 your application or request.
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 your application or request together with the certified identification documents.

If you are unable to provide the required identity documents, contact our Premium Equity Lending Team on 1300 760 195 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:

1. Your financial adviser – where they have introduced you to a 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 your application together with the original certified identification documents.
2. Any other eligible certifier as listed in the 'Categories of acceptable certifiers' section of the Certified Identification Form.

Document verification procedure

- The certifier will need to print their name, date and qualification/occupation which makes them an eligible certifier on each photocopied document (for guidance on who can certify, refer to the 'Categories of acceptable certifiers' section after the Certified Identification Form).
- 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 Premium Equity Lending Team on 1300 760 195 for further options.

Identification documents

Important

The ID documents you supply must:

- be an original certified copy
- be valid, clear and must not be cancelled, defaced or mutilated. Where applicable, the ID cannot be expired.

In addition:

- Certifiers must also provide their details on the Certified Identification Form for individuals.

The proof of identity requirements are as follows:

- ☐ 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 two 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)

Identification documents (continued)

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.

Certified identification form (to be used by individuals only)

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 Declarations 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 Declarations 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 Declarations 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 Declaration.
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.

Appendix B

Third Party Security Provider Application

St.George margin lending third party security provider application – Appendix B

Complete this application when security for a 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 Premium Equity Lending on 1300 760 195.

Third party security provider’s checklist

	Tick (✓) when complete
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 your Borrower Details in Section 1	<input type="checkbox"/>
Complete your Third Party Security Provider Details in Section 2 or 2.1	<input type="checkbox"/>
Read and satisfy yourself that you fully understand the Power of Attorney in Section 3	<input type="checkbox"/>
All Third Party Security Providers complete and date Section 4	<input type="checkbox"/>
To lodge security on the borrower’s margin lending facility, please complete and attach relevant transfer forms found within the terms and conditions booklet or they can be downloaded from stgeorge.com.au/marginlending	<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, if applicable.	<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).

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 (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Mailing address – write 'as above' if the same as your residential address

Suburb

State

Postcode

Country

Daytime contact number

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 (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Mailing address – write 'as above' if the same as your residential address

Suburb

State

Postcode

Country

Daytime contact number

Email address

Section 2 Third party security provider details (individual) (continued)

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

Registered office address (*PO Box is not acceptable*)

Suburb

State

Postcode

Country

Mailing address – write 'as above' if the same as your residential 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 (*PO Box is not acceptable*)

Mailing address – write 'as above' if the same as your residential address

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" value="/ /"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box is not acceptable)		
<input type="text"/>		
Mailing address – write 'as above' if the same as your residential address		
<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 acknowledgements 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;

Section 3.1 Power of attorney (continued)

- (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, 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 3.2 Declaration and signing

Please consider the following carefully before you send us your application. By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the St.George Margin Lending Facility Agreement (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 and CHESS explanation (both of which are contained in the Facility Agreement), and the Power of Attorney conditions.
- You acknowledge accepting 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 (electronic signatures are not accepted)

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, one director and one secretary or the sole director/secretary must sign.

Please consider the following carefully before you send us your application. By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the St.George Margin Lending Facility Agreement (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 and CHESS explanation (both of which are contained in the Facility Agreement), and the Power of Attorney conditions.
- 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 (Electronic signatures are not accepted).

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.

Company director

Print full name

Office held

Signature

X

Date
 / /

Company director/secretary (if applicable)

Print full name

Office held

Signature

X

Date
 / /

Appendix C

Direct Debit/Direct Credit request and service agreement

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

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).

Appendix D

Managed fund investment

Managed funds investment

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	Monthly 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 C – 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

X

Date

/ /

Borrower/Trustee/Director 2

Full name

Signature

X

Date

/ /

Appendix E

Solicitor's trust opinion

Solicitor's trust opinion – Appendix E

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 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 A – Proof of identity.*

Schedule – Solicitor to complete

Date of trust deed

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

Full name of **solicitor** *(please print)*

Full name of **firm** *(if applicable)*

Signature of **solicitor**

Date

Appendix F

Other forms

- Managed fund standard transfer
- Share transfer
- Refinance authority

Important information on how to lodge security on your St.George Margin Lending Facility

If you have any questions, please contact the Premium Equity Lending Team on 1300 760 195.

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.

Refinancing

If you wish to transfer your loan(s) from another margin lender to St.George Margin Lending, please complete the Refinance Authority form.

Managed fund standard transfer

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*)

Suburb

State

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

Date

Third party security provider 1

Signature

Date

Common seal (if applicable)

Borrower/Trustee/Director 2

Signature

Date

Third party security provider 2

Signature

Date

Share transfer

Complete this form to lodge your 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 CHESS sponsored shares 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 CHESS 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 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.

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

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

/ /

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

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

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

/ /

Note: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. A certified copy of the Power of Attorney needs to be sighted.

You may have to re-lodge your standing instructions with share registries after some transfers. These include tax file numbers, banking details and dividend instructions.



St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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