

Cash Management Trust Account (CMA)



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

Complete this form to authorise the opening of a Cash Management Trust Account (CMA). This will allow you to make deposits via internet banking or BPAY to your margin loan facility or to earn interest when you have a credit variable loan balance. The funds in this CMA will form part of the security on your facility. The CMA will be opened in the name of Value Nominees, a fully owned subsidiary of St. George Bank.

Section 1 Client Details

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

Borrower(s) Client Reference Number

Section 2 Transfer of Funds

Would you like the credit balance in your variable margin loan to be automatically transferred to your Cash Management Trust Account and vice-versa?

- Yes We will automatically transfer any credit balance on your variable loan to the CMA so you can earn interest. We will also use any funds in the CMA to pay off your variable loan if it has a debit balance, reducing the total amount of interest you pay.
- No You will still be able to transfer funds between your CMA and your margin loan as required, upon written request.

Please note if you have not ticked any boxes you will be taken to have said YES.

Section 3 Tax File Number (TFN) or Australian Business Number (ABN)

You do not have to provide us with your Tax File Number (TFN) or Australian Business Number (ABN). However, if you choose not to, tax may be charged on your Cash Management Trust Account at the highest marginal rate plus the Medicare levy.

Borrower	TFN/ABN or exemption category	Are you an Australian resident for tax purposes?*
First borrower		<input type="checkbox"/> Yes <input type="checkbox"/> No
Second borrower		<input type="checkbox"/> Yes <input type="checkbox"/> No

* If you are a non-resident for Australian taxation purposes then interest, dividends and royalties paid to you from an Australian source may be subject to withholding tax.

Are you a tax resident of any other country outside of Australia? Yes No

If Yes, please refer to the Foreign Tax Residency Information provided in Section 4 of this form **AND** complete either Option A or B below:

Option A (applies to existing St. George/Westpac customers only)

- I am an existing St. George or Westpac customer and I have previously provided St. George/Westpac with my Foreign Tax Residency Information. Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

Option B (applies to existing St. George/Westpac customers who have not previously provided their Foreign Tax Residency Information AND new customers who are Foreign Tax Residents)

- I am a Foreign Tax Resident as follows:

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available) Reason 1 Reason 2 Reason 3

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Section 3
Tax File
Number (TFN)
or Australian
Business
Number (ABN)
(continued)

You acknowledge that you have read and accepted the information under the heading St.George Privacy statement and other reporting obligations attached to this form, and consent to the collection, use and disclosure of personal information in accordance with the St.George Privacy statement and other reporting obligations. Where you are a tax resident of a country(ies) other than Australia, you have disclosed this information.

I/We confirm that the above details are true and correct.

Borrower/Trustee 1 Signature

Date

____ / ____ / ____

Borrower/Trustee 2 Signature

Date

____ / ____ / ____

Third party security provider 1 Signature

Date

____ / ____ / ____

Third party security provider 2 Signature

Date

____ / ____ / ____

Company Borrower or Company Trustee

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

Company Directory signature

Date

____ / ____ / ____

Company Director/Secretary signature (if applicable)

Date

____ / ____ / ____

Section 4
Foreign Tax
Residency
Information

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: Foreign TIN is not issued by this country

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

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

*A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of the tax residency that is used for tax purposes.

NOTE: If the Individual or Entity has more than one country in which they are a tax resident, please photocopy the relevant section to provide more details.

Please send the completed form to:
St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

Office Use Only

Actioned by

Date

____ / ____ / ____

Reviewed by

Date

____ / ____ / ____

Privacy Statement and other reporting obligations

Personal Information

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

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

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

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

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

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

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

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

We will update our privacy policy from time to time.

Credit Information

We may:

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

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

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

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

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

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

Privacy
Statement and
other reporting
obligations
continued

Other Acknowledgements and Consents

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

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

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

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

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

By completing this application, you also certify that the settlor(s) (applicable to Standard Trusts only) are not foreign tax residents. If the settlor(s) are a foreign tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us, you will be asked to provide additional information for the settlor(s).

Definitions

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