

# St.George Margin Lending Third Party Security Provider Application



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

This application is to be completed where:

- a) Joint borrowers are applying for a new St.George Margin Lending Facility. All borrowers must complete this form as per the checklist below attach it to their St.George Margin Lending Application form.
- b) Security for an existing 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 Account Management Team on 1300 304 065.

## Third Party Security Provider's Checklist

All third party security providers must:	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 and attach relevant security transfer forms found within the application booklet. They can also be downloaded from <a href="http://www.stgeorgemarginlending.com.au">www.stgeorgemarginlending.com.au</a>	<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.	<input type="checkbox"/>
<b>In the case of joint borrowers, both borrowers must complete:</b>	
<b>Section 1 – Borrower Details.</b>	<input type="checkbox"/>
<b>Section 2 – Title, Surname and Given name(s) only</b> should be completed for each borrower. No further details in this section are required as they have been captured on your Loan Application Form.	<input type="checkbox"/>
<b>Section 3 – Read and satisfy yourself that you fully understand the Power of Attorney.</b>	<input type="checkbox"/>
<b>Section 4 – Declaration and Signing Section.</b>	<input type="checkbox"/>
<b>All other third party security providers (ie you are not a borrower on this loan), must complete:</b>	
<b>Section 1 – Borrower Details.</b>	<input type="checkbox"/>
<b>Section 2 – Third Party Security provider Details</b>	<input type="checkbox"/>
<b>Section 3 – Read and satisfy yourself that you fully understand the Power of Attorney.</b>	<input type="checkbox"/>
<b>Section 4 – Declaration and Signing Section.</b>	<input type="checkbox"/>
<b>IMPORTANT NOTES</b> <ul style="list-style-type: none"> <li>You should seek independent legal and financial advice on the effect of being a third party security provider before you sign this form.</li> <li>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).</li> </ul>	



Please send the completed form and photocopies of relevant required identification to:

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

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## Section 1 Name of borrower(s) – if the Borrower is a Trust or Company please specify the Company or Trust name

Borrower  
Details

\_\_\_\_\_

Borrower's Client Reference Number (if known)

\_\_\_\_\_

## Section 2 First Individual Third Party Security Provider

Third Party  
Security  
Provider  
Details  
(individual)

Title \_\_\_\_\_ Surname \_\_\_\_\_ Given name(s) in full \_\_\_\_\_

Date of birth  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Residential address (P.O. Box not accepted)

\_\_\_\_\_

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

\_\_\_\_\_

Holder Identification Number (HIN), if known. If HIN not known we will insert later on your behalf.

\_\_\_\_\_

## Second Individual Third Party Security Provider

Title \_\_\_\_\_ Surname \_\_\_\_\_ Given name(s) in full \_\_\_\_\_

Date of birth  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Residential address (P.O. Box not accepted)

\_\_\_\_\_

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

\_\_\_\_\_

Holder Identification Number (HIN), if known. If HIN not known we will insert later on your behalf.

\_\_\_\_\_

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## Section 2.1 Company acting as Third Party Security Provider

**Third Party Security Provider Details (Company)**

Full name of company \_\_\_\_\_ ABN \_\_\_\_\_

Mailing address \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Name of contact person \_\_\_\_\_

Daytime contact number ( ) \_\_\_\_\_

Email address \_\_\_\_\_

Holder Identification Number (HIN), if known. If HIN not known we will insert later on your behalf. \_\_\_\_\_

### Company Director Details

Please list ALL Company Directors

Title	Surname	Given name(s)	Date of Birth
_____	_____	_____	____/____/____

Residential Address (P.O. Box not accepted)

\_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Title	Surname	Given name(s)	Date of Birth
_____	_____	_____	____/____/____

Residential Address (P.O. Box not accepted)

\_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Title	Surname	Given name(s)	Date of Birth
_____	_____	_____	____/____/____

Residential Address (P.O. Box not accepted)

\_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Title	Surname	Given name(s)	Date of Birth
_____	_____	_____	____/____/____

Residential Address (P.O. Box not accepted)

\_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

For more than four directors, please attach an additional sheet to your application.

## Section 3 Power of Attorney

This section of the application comprises a deed, made on the day indicated in Section 4 by each signatory.

### 1 Appointment

- 1.1 You (being each Third Party Security Provider) appoint St.George Bank – A Division of Westpac Banking Corporation, Value Nominees Pty Limited and each of their directors, secretaries and employees separately as your attorneys.
- 1.2 You agree to formally approve anything an attorney does under this power of attorney. You declare that this power of attorney is given for valuable consideration and agree that you may not revoke the appointment.

### 2 Power

- 2.1 An attorney may, in your name:
  - (a) do everything St.George Bank – A Division of Westpac Banking Corporation or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
  - (b) do everything St.George Bank – A Division of Westpac Banking Corporation or Value Nominees Pty Limited needs to execute and deliver for you any documents in connection with the documents referred to in Schedule 1; and
  - (c) do anything which you can do as owner of the “mortgaged property” (as defined in the Terms and Conditions), or anything which you can do in the transactions contemplated by the documents listed in Schedule 1; and
  - (d) stamp and register any of the documents listed in Schedule 1.

### 3 Declaration

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

### 4 Indemnity

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

## SCHEDULE 1

Documents covered by this power of attorney:

1. Facility Agreement between St.George Bank – A Division of Westpac Banking Corporation, any of its subsidiaries, you and anyone else who signs this application form or who is joined in the agreement, in whatever capacity.
2. 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.
3. Any application for the issue of certificates under section 1070D of the Corporations Act.
4. Any appointment of a person to hold all or part of the mortgaged property for you as your nominee.

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## Section 4 Declaration and Signing

Please consider the following carefully before you send us your application. By signing this application:

- You acknowledge having read the St.George Margin Lending Facility Agreement, the St.George Margin Lending Product Disclosure Statement, the St.George Margin Lending Financial Services Guide, the Risk Disclosure Statement, the Power of Attorney conditions and the CHES explanation.
- You acknowledge understanding the risks of Margin Lending and your obligations if we accept your application.
- 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 you have read the information under the heading St.George Privacy Statement in the Appendix, and consent to the collection, use and disclosure of personal information in accordance with the St.George Privacy Statement.
- 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 VIII of the Terms and Conditions) for your records.

Only sign this application if the above is satisfactory to you. If it is not, you must seek independent legal advice.

Signed, Sealed and Delivered as a Deed on

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
\_\_\_\_\_



The date **MUST** be completed.

This section must be completed

**First Third Party Security Provider**

Print full name

\_\_\_\_\_

Signature

**X**  
\_\_\_\_\_

Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
\_\_\_\_\_

**Second Third Party Security Provider**

Print full name

\_\_\_\_\_

Signature

**X**  
\_\_\_\_\_

Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
\_\_\_\_\_

# St.George Margin Lending Third Party Security Provider Application



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**Company** *In all cases, either two Directors, or one Director and the Secretary, or the Sole Director and Sole Secretary must sign.*  
**Third Party** *Indicate your company capacity by marking the appropriate box below your signature.*  
**Security Provider** *Company third party security providers do not need to have their signatures witnessed in this section.*

Please consider the following carefully before you send us your application. By signing this application:

- You acknowledge having read the St.George Margin Lending Facility Agreement, the St.George Margin Lending Product Disclosure Statement, the St.George Margin Lending Financial Services Guide, the Risk Disclosure Statement, the Power of Attorney conditions and the CHES explanation.
- You acknowledge understanding 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 you have read the information under the heading St.George Privacy Statement in the Appendix, and consent to the collection, use and disclosure of personal information in accordance with the St.George Privacy Statement.
- 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 VIII of the Terms and Conditions) 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:

\_\_\_\_\_  
\_\_\_\_\_

Only sign this application if the above is satisfactory to you. If it is not, you must seek independent legal advice.

Signed, Sealed and Delivered as a Deed on

\_\_\_\_ / \_\_\_\_ / \_\_\_\_



The date **MUST** be completed.

Signature of Third Party Security Provider 1

**X**

Signatory's Full Name

\_\_\_\_\_

Director  Sole Director & Secretary

Signature of Third Party Security Provider 2

**X**

Signatory's Full Name

\_\_\_\_\_

Director  Company Secretary

Common Seal (if applicable)

\_\_\_\_\_

## Appendix A Privacy Statement

### PERSONAL INFORMATION

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

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

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

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

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

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at [stgeorge.com.au](http://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](http://stgeorge.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

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

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

### OTHER ACKNOWLEDGEMENTS AND CONSENTS

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

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

### 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.