



ANZ Margin Lending Application Form

Stamp of Broker/Investment Adviser (if applicable)

Broker/Investment Adviser name

Branch

The Application Form must be completed in full or approval of your application may be delayed. You should retain the accompanying booklet for your reference as it contains the Margin Lending Agreement Terms, the Share Mortgage Terms, the Sponsorship Deed Terms and the Regular Geared Savings Plan Agreement (if applicable) (the 'Margin Lending Documents'). If you need assistance please contact the ANZ Margin Lending Client Services Team on 1800 639 330.

Part A Borrower Details

1 – Individual Applicants

Borrower 1

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:

Borrower 2

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:

1 – Company Applicants

Company name:	
Company ACN or ABN:	Industry type:
Name of Director(s):	

Is the borrower making this application as the trustee of a trust? Yes No

If so, the name of the trust is The

A stamped certified copy of the Trust Deed (and any amendments) must accompany this application along with a cheque made payable to ANZ Margin Lending (see checklist at end of book).

Address

Residential / Business Address:
Postcode:
Length of time at current address: Years Months
If less than 18 months at current address, previous address:
Postcode:
Length of time at previous address: Years Months
Postal Address: (if different from above)
Postcode:

Residential / Business Address:
Postcode:
Length of time at current address: Years Months
If less than 18 months at current address, previous address:
Postcode:
Length of time at previous address: Years Months
Postal Address: (if different from above)
Postcode:

The postal address will be used as the address for registration of securities.

Contact details

Home Telephone: ()
Business Telephone: ()
Mobile:
Home/Business Fax: ()
Email:

Home Telephone: ()
Business Telephone: ()
Mobile:
Home/Business Fax: ()
Email:

Other details*

Date of Birth:
Occupation:
Employer's Name:
Employer's Address:
Postcode:
Length of time at current employer: Years Months
If less than 18 months at current employer, length of time at previous employer: Years Months
Driver's Licence No:

Date of Birth:
Occupation:
Employer's Name:
Employer's Address:
Postcode:
Length of time at current employer: Years Months
If less than 18 months at current employer, length of time at previous employer: Years Months
Driver's Licence No:

*Not required for Company applicants

Is the borrower a current ANZ customer? Yes No

Is the borrower a student, unemployed or receiving a government pension / benefit? Yes No

Is the borrower a current ANZ customer? Yes No

Is the borrower a student, unemployed or receiving a government pension / benefit? Yes No

Do you require access to your account details online (My Portfolio via anz.com)? Yes No

Do you consent to your financial adviser having access to your account details online (My Portfolio)? Yes No

Do you wish to trade in specific covered call options? Yes No

Do you wish to participate in a Regular Geared Savings Plan? Yes No

Password **

**Mandatory field required for identification purposes when calling ANZ Margin Lending and when requesting telephone withdrawals to Nominated Account.

Nominated Account

You **must** nominate an account into which we will credit any funds withdrawn from your margin lending account. This nominated bank account must be in exactly the same name as one of the parties shown in the Borrower Details section. On request cleared funds are remitted to this bank account. (Password must be provided for all verbal requests up to \$25,000).

Transfer requests to your nominated bank account for larger than \$25,000 must be by signed request.

Name of Bank	<input type="text"/>
Address of Bank	<input type="text"/> Postcode: <input type="text"/>
Account Name^	<input type="text"/>
BSB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

^ The Account Name must include a borrower's name.

Third Party Mortgagor Details

a) Are joint borrowers pledging stock in individual names? Yes No

b) Details of the Third Party Mortgagors (for persons **other** than the borrowers lodging stock). Please complete section below. ANZ will contact each Third Party Mortgagor for further documentation.

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:
Company name:
Company ACN or ABN:
(If acting as a trustee) as trustee for the:
Postal Address:
Postcode:

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:
Company name:
Company ACN or ABN:
(If acting as a trustee) as trustee for the:
Postal Address:
Postcode:

2 – Amount of Facility Limit Sought

<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$500,000
<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$1,000,000
<input type="checkbox"/> \$250,000	<input type="text" value="\$"/> *Other

*If the Facility limit sought is above \$1million ANZ will require further financial information. Please contact ANZ Margin Lending on 1800 639 330 for further details.

3 – Gross Income / Net Profit

Gross annual income of borrower or net profit of Company/Trust (Company net profit must not be older than 18 months)

Borrower 1

<input type="checkbox"/> \$0 – \$34,999	<input type="checkbox"/> \$60,000 – \$99,999
<input type="checkbox"/> \$35,000 – \$59,999	<input type="checkbox"/> \$100,000 +

Borrower 2

<input type="checkbox"/> \$0 – \$34,999	<input type="checkbox"/> \$60,000 – \$99,999
<input type="checkbox"/> \$35,000 – \$59,999	<input type="checkbox"/> \$100,000 +

ANZ Reserves the right to request further information.

4 – Authorised Representative (refer to the Margin Lending Agreement Terms)

Important Note: **If the borrower is a company, the borrower must appoint at least one authorised representative.** If the borrower appoints an authorised representative(s), the borrower and each individual guarantor (if applicable) agrees that ANZ may discuss the margin lending account with that person(s), and may take instructions from that person(s).

Full name(s), contact details, and signature of the authorised representative(s).

Authorised Representative 1

Name:
Home Telephone: ()
Business Telephone: ()
Mobile:
Home/Business Fax: ()
Signature:
Date:
Password**:

Authorised Representative 2

Name:
Home Telephone: ()
Business Telephone: ()
Mobile:
Home/Business Fax: ()
Signature:
Date:
Password**:

**Mandatory field required for identification purposes when calling ANZ Margin Lending and when requesting telephone withdrawals to Nominated Account.

5 – Broker/Financial Adviser

Broker/Financial Adviser 1

Company Name:
Contact:
Telephone: ()

Broker/Financial Adviser 2

Company Name:
Contact:
Telephone: ()

Broker/Adviser 1 will be the principal Stockbroker/Adviser. If you wish to use additional advisers, please list separately.

ANZ V2 PLUS Account

Do you wish us to set up a ANZ V2 PLUS account which will be linked to your facility?^ Yes No

^ANZ V2 PLUS accounts already in existence cannot be linked to your ANZ Margin Lending facility. Funds held in a ANZ V2 PLUS account, where the account is linked to your ANZ Margin Lending facility, act as security for that account with a margin percentage of 100%. If you require ANZ V2 PLUS funds to be drawn to reduce your loan, it is your responsibility to request ANZ Margin Lending to do so in writing.

Notification of tax file number or exemption or Australian Business Number (ABN)

Note: It is not necessary to complete this part of the document . If it is not completed, withholding tax may be deducted from interest earned on a linked ANZ V2 PLUS account (if applicable).

The collection of tax file numbers is authorised, and the use of such information is regulated, by tax laws and the Privacy Act, 1988 (Cth).

Borrower 1

Tax File number

Or exemption (insert reason for exemption)

ABN

Borrower 2

Tax File number

Or exemption (insert reason for exemption)

ABN

6 – Equity Contribution

You can provide security by writing a cheque made payable to ‘ANZ Margin Lending’. Write the name of the borrower(s) clearly on the back of the cheque. We will not present your cheque until your application is approved. **ANZ Margin Lending is not able to accept cash deposits.**

You can also provide approved shares and/or managed funds as security. If the shares are sponsored by another party, please complete the ‘Stock Transfer/Lodgement or Refinance Request Form’ at the back of this application. Also include copies of the relevant holding statements and forward them with your application. If the shares you hold are Issuer sponsored (not sponsored by another party) please include copies of the holding statements with your application.

If managed funds please complete the ‘Managed Fund Application/Lodgement Authorisation Form’ at the back of this application. Also include copies of the relevant unit holding statements and forward them with your application.

If you would like to transfer funds from another account to ANZ as security, please call our ANZ Margin Lending Team on 1800 639 330 for guidance on the transfer.

7 – Identification

For security reasons each signatory to your ANZ Margin Lending account who has not completed a 100 point identification check with ANZ is required to provide ANZ with a photocopy of a valid form of photo identification. Please attach a copy of either a current driver’s licence or passport to this application form for each signatory.

If you cannot provide these details for any reason, please contact the ANZ Margin Lending Team on 1800 639 330.

**Part B – Privacy Act 1988 (Commonwealth)
– acknowledgment and consent**

ANZ is collecting your personal information in accordance with, and for the purposes described in, clause 16 of the Margin Lending Agreement Terms and by signing this application you acknowledge and consent to such collection and use.

Information about other ANZ services

As a valued customer, we may contact you from time to time about products and services of ANZ, its subsidiaries and corporate partners that may interest you.

If you do not wish to receive this material, please tick this box.

Please note: If you exercise this option, we will be unable to provide you with any information about products and services that may benefit you.

Part C – Power of Attorney

This power of attorney is given by each borrower to:

- (a) each employee of either Australia and New Zealand Banking Group Ltd ABN 11 005 357 522 ('ANZ') or any related body corporate of ANZ:
 - (i) whose title is or includes the word 'manager', 'accountant' or 'officer' or who is acting in a position with such a title; or
 - (ii) who is authorised by ANZ to act as its attorney; and
- (b) any solicitor acting for ANZ.

1 – Each borrower

This clause applies if you are listed in Part A of this document as a borrower.

For valuable consideration, you irrevocably appoint each attorney separately to fill in the gaps in the following documents and to sign them on your behalf:

- (a) a Margin Lending Agreement between you as Borrower and ANZ, which incorporates the Margin Lending Agreement Terms which are set out in the booklet enclosed;
- (b) a Share Mortgage between you as the person giving the mortgage and ANZ, which incorporates the Share Mortgage Terms which are set out in the booklet enclosed;
- (c) a Sponsorship Deed between you as the sponsored client and ANZ Margin Services Pty Ltd ABN 88 005 949 664 as my General Settlement Participant, which incorporates the Sponsorship Deed Terms which are set out in the booklet enclosed; and
- (d) a Regular Geared Savings Plan Agreement (if applicable) between you a Borrower and ANZ, which incorporates the regular geared savings plan terms which are set out in the booklet enclosed.

You authorise each attorney separately to fill in the gaps in these documents using the information in Part A of this document.

You also appoint each attorney to separately do any of these things for you, as the attorney decides:

- (a) anything that the attorney thinks ought to be done to perfect any document or to make it effective;
- (b) sell any of the property that you mortgage to ANZ under the Share Mortgage, whether or not the Share Mortgage has become enforceable and, without limitation, deal in any way with any and all company shares, other securities and new rights registered in your name at any time;
- (c) execute and deliver any document or perform any act, matter or thing at the absolute discretion of the attorney in any way relating to your involvement in any margin lending transaction contemplated by those documents or a sale or dealing contemplated by paragraph (b) having regard to the changes to the share mortgage; and
- (d) make any necessary changes to the registration details held by any applicable registrar (excluding changes of beneficial ownership) to perfect any document or to make it effective, including changes to names(s) and address(es).

Any issuer of shares, other securities or new rights may rely upon a statement issued by ANZ or an attorney as conclusive evidence that the attorney's act is authorised by you under this power of attorney.

2 – Protections for the attorney

This clause applies separately for each person listed in Part A of this document as a borrower.

You agree to be bound by anything that an attorney does as if you had done it personally, and you agree to ratify and confirm whatever an attorney does under this document.

You agree to indemnify each attorney against all losses, liabilities, costs and expenses suffered or incurred as a result of anything done under the authorities that you give the attorneys in this document.

An attorney may exercise or concur in exercising the rights and powers conferred by this document or by law even though that attorney may have a conflict of interest in exercising those rights and powers, or may have a direct or personal interest in the means or result of that exercise of those rights and powers.

This Part C of this document is intended to take effect as a deed.

Part D - Execution Clauses

By signing below, you:

- 1 **confirm that you understand the risks of borrowing to invest, that investments in assets such as shares and managed funds are subject to market fluctuations and external influences, that these investments may decrease in value and borrowing to invest may lead to loss or magnify your loss;**
- 2 **acknowledge that you are personally liable for any losses and any shortfall should your entire portfolio be sold down;**
- 3 confirm that the information given in this application is true and correct;
- 4 authorise the application of the tax file numbers or exemptions given in Part A to your margin lending account and to the ANZ V2 PLUS account that ANZ may open under clause 10 of the Margin Lending Agreement;
- 5 confirm that you have read, understood and agreed to clause 16 of the Margin Lending Agreement Terms;
- 6 give the authorities in Part B;
- 7 appoint attorneys, and agree to the other matters, in Part C;
- 8 confirm that you have read and understood the Margin Lending Agreement Terms, the Share Mortgage Terms, the Sponsorship Deed Terms and the Regular Geared Savings Plan Terms (if applicable) (the 'Margin Lending Documents');
- 9 (if you are the borrower) confirm that you have provided the Margin Lending Documents to each guarantor and given each guarantor the opportunity to read the documents and obtain independent legal and financial advice;
- 10 accept that ANZ may record any telephone conversation for its records; and
- 11 declare that the credit or other financial accomodation to be provided to you by the credit provider (ANZ) is to be applied wholly or predominatly for business or investment purposes (or for both purposes).

IMPORTANT: You should not sign this declaration unless the loan is wholly or predominatly for business and/or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

NOTE: EACH BORROWER MUST SIGN.

Use these signatures for each borrower who is an individual/joint applicant

Borrower

Signed Sealed and Delivered by:

Name:
Signature:
Date:

Signed Sealed and Delivered by:

Name:
Signature:
Date:

In the presence of Independent Witness

Witnessed by:

Name:
Address of Witness:
Postcode:
Signature:
Date:

Witnessed by:

Name:
Address of Witness:
Postcode:
Signature:
Date:

Use these signing clauses for each Borrower that is a Company

A cheque must accompany each company application to cover registration of the share mortgage as a charge with ASIC. (see checklist).

Executed by (print name of Company)

* as trustee for (print name of Trust if applicable)

A cheque must accompany each Trust application to cover legal costs. (see checklist). In accordance with subsection 127(1) of the Corporations Act by authority of its director(s):

Director

Full Name:
Signature:
Date:

Director*/Secretary*

Full Name:
Signature:
Date:

*delete inapplicable alternative.

If the company is a sole director/secretary company, the director must write the words 'as sole director and sole company secretary of the company' in the space provided for the second signatory's signature.

In the presence of Independent Witness

Witnessed by:

Name:
Address of Witness:
Postcode:
Signature:
Date:

Witnessed by:

Name:
Address of Witness:
Postcode:
Signature:
Date:

THIS SECTION IS ONLY TO BE USED BY ADVISERS THAT ARE FORMALLY ACCREDITED WITH ANZ MARGIN LENDING.

Client is acting under gearing advice as per my Statement of Advice.

Signature:

(Signature of Accredited Adviser)



Refinance Request

The Manager, ANZ Margin Lending
Reply Paid 4338 Melbourne Vic 3001

Telephone: 1800 639 330
Facsimile: 03 9273 4602

Section A – Client Details

Name stock registered in:

Individual

Joint

Company Name and ABN

Trust Name

Please refinance my/our existing Margin Lending account to ANZ Margin Services Pty Ltd

Section B – Refinance

Name of existing margin lender

HIN

Account Number

Section C – Security to be transferred

Security Code or Name	Unit Quantity

Security Code or Name	Unit Quantity

Please attach separate sheet if more space is needed.

I/we also authorise ANZ to pay out any outstanding loan(s) against these shareholdings, if any.

I/we authorise the lender named above to provide ANZ with any and all information regarding my/our margin lending account.

Signature of Shareholder/s requesting transfer:

Full Name:
Title (if company holding):
Signature:
Date:

Full Name:
Title (if company holding):
Signature:
Date:



Stock Transfer/Lodgement

The Manager, ANZ Margin Lending
Reply Paid 4338 Melbourne Vic 3001

Telephone: 1800 639 330
Facsimile: 03 9273 4602

Section A – Client Details

Name stock registered in:

Individual

Joint

Company Name and ABN

Trust Name

Sponsor me/us into CHESS in accordance with the margin lending Sponsorship Deed Terms.

- Transfer my/our **attached** Issuer Sponsored Holdings to ANZ Margin Services Pty Ltd. **(Complete section C)**
- Transfer all Participant Sponsored Holdings under the following existing HIN **(Please complete sponsor details in Section B)**
- Transfer the following Participant Sponsored Holdings to ANZ Margin Services Pty Ltd.
(Please complete sponsor details in Section B and list holdings to be transferred in section C)

Section B – Change of Sponsor

My existing sponsoring broker is

PID

HIN

Account Number

Section C – Security to be transferred

Security Code or Name	Unit Quantity

Security Code or Name	Unit Quantity

Please attach separate sheet if more space is needed.

I/we authorise the current sponsor nominated above to transfer the stocks and holdings listed above to ANZ Margin Services Pty Ltd.

I/we understand and acknowledge that the transfer of securities may impact upon existing dividend payment instructions and it is my/our responsibility to monitor, and if necessary, amend any dividend payment instructions.

If the company is a sole director/secretary company, the director must sign and write the words ‘as sole director and sole company secretary of the company’ in the space provided for the second signatory’s signature.

Signature of Shareholder/s requesting transfer:

Full Name:
Title (if company holding):
Signature:
Date:

Full Name:
Title (if company holding):
Signature:
Date:



Direct Payment Plan

My bank details

Bank or Financial Institution name

Bank Address

Postcode:

My Account details

Name of account to be debited

BSB number Account number

Note: Direct debiting is not available on the full range of accounts. If in doubt, please refer to your Financial Institution.

Authority

I/we understand and acknowledge that:

- 1 The Bank/Financial Institution may, in its absolute discretion, determine the order of priority of payment by it of any moneys pursuant to this request or any authority mandate.
- 2 The Bank/Financial Institution may, in its absolute discretion, at any time by notice in writing to me/us terminate this request as to future debts.

I/we request you, until further notice in writing, to debit my/our accounts described above:

- Monthly interest charges that ANZ debits to my loan account; or
- The amount of \$ monthly. This direct debit will commence the first working day of ; and/or
- Regular Geared Savings Plan Schedule as described below **(If participating in a Regular Geared Savings Plan)**

I/we have checked the Fund Manager's minimum monthly investment and the schedule detailed below complies with their requirements.

Note: Maximum of five funds allowed.

APIR Code	Fund Name	My Monthly Contribution (Total Min. \$250)	ANZ Monthly Contribution (Total Min. \$500)	Total Monthly Investment (Total Min. \$750)
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
Total Monthly Contribution		\$	\$	\$

- I shall ensure that My Monthly Contribution is available in my margin lending account on a monthly basis. This shall occur prior to the Instalment date detailed on my confirmation advice.
- Please Direct Debit my account detailed above on my Direct Debit Authority.

I/we request you, until further notice in writing, to debit my/our account described above in accordance with my Regular Geared Savings Plan Agreement.

Starting on 2 0

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:
Signature:
Date:

Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:
Given name:
Signature:
Date:

If the company is a sole director/secretary company, the director must sign and write the words 'as sole director and sole company secretary of the company' in the space provided for the second signatory's signature.

Completing the Application Form

Note: Ensure you have completed all relevant sections and forms. Then, detach and send your application and required documentation directly to:

ANZ Margin Lending
Reply Paid 4338,
Melbourne, VIC 3001

ANZ Margin Lending Checklist

All relevant parts of the Application Form must be completed or approval of your application could be delayed.

Individual/Joint Applicant(s) (maximum of three applicants)

Part A

- 1 Borrower information including password and nominated account details
- 2 Facility Size
- 3 Gross Income
- 4 Authorised Representative (optional)
- 5 Adviser/Stockbroker

Part D

- Borrower(s) signature, witness and date

Company Applicant(s)

Part A

- 1 Borrower information including password and nominated account details
- 2 Facility Size
- 3 Net Profit
- 4 Authorised Representative (nominate at least one)
- 5 Adviser/Stockbroker

Part D

- Company must execute, witness and date

Guarantor

For further information contact ANZ Margin Lending on 1800 639 330

What you should include with your application (All Applicants, unless otherwise specified)

- (Company)** Cheque for \$150 or **(Trustee Applicant)** a further cheque for \$150 (made payable to ANZ Margin Lending). (Combined total \$300)
- Certified copy of the dated and stamped trust deed with any subsequent amendments **(If applicant is a Trust)**
- Photocopy of photo identity eg. driver's licence or passport if you are not an existing ANZ client (for individuals and company directors)
- Details of your Equity Contribution (see page 4, Application Form)
- Refinance request (if applicable see page 8, Application Form)
- Copy of your most recent balance sheet, profit & loss statement and/or tax return. **(Company and Trust applicants only if the facility limit sought is above \$1,000,000)**
- Directors' personal statements of position. **(Company applicants only if the facility limit sought is above \$1,000,000)**

Regular Geared Savings Plan – Checklist

Equity Contribution

- I have attached a cheque for a minimum of \$2,500 (if sole equity contribution) made payable to 'ANZ Margin Lending', or
- Listed shares** – I have attached my CHESS holding statements and a completed Request to Transfer Stock Holdings Form, or
- Managed funds** – I have attached my latest managed fund distribution statement/s and completed Managed Fund Lodgement Articles.
- I request that ANZ utilise available funds from my existing ANZ Margin Lending Account.

Documentation

- New ANZ Margin Lending clients**
 - 1 Complete and sign an ANZ Margin Lending Application Form, and the Regular Geared Plan Schedule, (page 10)
 - 2 Complete Managed Fund Application Form(s) (new managed funds applicants only).