

My Portfolio User Guide

ANZ INVESTMENT LENDING | 05.10



Welcome to My Portfolio

ANZ Investment Lending's online platform, 'My Portfolio', provides live access to your ANZ Share Investment Loan.



Registering for My Portfolio and logging on



To access My Portfolio,
go to anz.com/myportfolio

Regular user

If you have a User ID and password, enter them in the blue screen and press “log on” to continue.

New user

You'll need your pre-set registration code and password to access My Portfolio for the first time. Please contact your Account Manager on 1800 639 330 to confirm these details.

Inactive sessions

Please note that if your session is inactive for more than 15 minutes, you will be logged out.

Finding your way around My Portfolio



My Portfolio is split into a number of different sections, accessed by clicking on the large tabs at the top of the screen.

This is also the first place you'll see several standard features: a secure 'Log out' button and the 'Refresh screen' function.

Navigating within a screen

Within each tab, smaller tabs break the information up into relevant areas.

Announcements

The 'Announcements' section contains any updates from ANZ Investment Lending and any warnings if your account goes into buffer. There are also notes to help walk you through the information on each page.

Hover text

Identified with blue text, this functionality provides more information on specific terminology.

Multiple accounts

If you have more than one loan connected to your My Portfolio account, you will be able to see a summary screen first. Click on the appropriate account to reach this screen.

Viewing account details



Viewing a summary of an account

This screen shows a high-level summary of the account.

For more details on balances and holdings, click on the smaller tabs.

Funds available

This is the amount that can be withdrawn for further investments. Colour coding is used to notify when you may be in buffer or margin call

The **Account Summary** screen provides a snapshot of the facility.

at that particular point in time. Yellow indicates your account is in buffer, red indicates a margin call. If your account is in margin call (red) at close of business that day, standard margin call procedure applies.

How much could you buy?

This table estimates how much of a stock could be purchased based on a given LVR and the funds available using your ANZ Share Investment Loan.

Viewing loan and interest details



The **Loans and Interest** screen provides up-to-date information on both variable and fixed loans.

Variable loan

The current variable loan balance and interest rate are displayed.

Fixed loan(s)

When applicable, fixed loan details are displayed in this section. Interest payment schedules are displayed for each fixed loan, helping you to keep track of any upcoming payments.

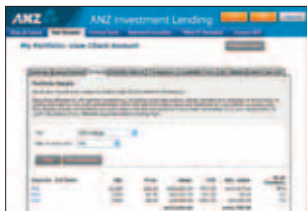
Fixing a loan

If you would like to switch part or all of your variable loan to a fixed loan, you can click on the link to download a Fixed Loan Authorisation form.

Interest YTD

The 'Interest' fields let you quickly see the total interest payments for this and last financial year.

Viewing the current portfolio position



Printing capabilities

Once you have the view set up as required, you can use the 'Download' button to convert the information to excel and manipulate/print as required.

Viewing a portfolio

This screen shows the composition of the portfolio(s). To switch between views (all or individual portfolios), select from the 'View' drop down box, make your selection and click 'View'.

Filtering

You can choose to filter the stocks by a specific

In the **Portfolio** screen, you can view all securities in your portfolio including any lodged as security by another person (a 'Third Party Guarantor').

industry or security type. Simply select the filter criteria, and click 'View'.

Holding details

Details of each share holding and/or managed fund are listed individually.

Portfolio breakdown

The percentage of the portfolio that each security makes up is also displayed. You may notice that some holdings may be split into two rows. This is to indicate that part of the holding is receiving the diversified LVR (marked with 'D'), while the excess is receiving the standard LVR (marked with 'S').

Viewing portfolio history



The **Portfolio History** screen shows any movements of securities into and out of your portfolio.

Portfolio movements

This screen displays movements of securities, regardless of whether the loan balance was affected by the transaction.

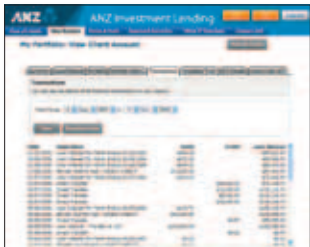
Transaction details

Each line tells you the effective date of the transaction, the code of the security involved, and a brief description of the transaction. To view details of financial transactions, you'll need to view the Transactions Screen located on the next tab.

Filtering by date

You can use the date filter to restrict the screen to transactions occurring within a specific date range. Simply choose the beginning and end of the range you wish to view, and click 'Go'.

Financial transactions on a loan



The screenshot shows the ANZ Investment Landing 'Transactions' screen. At the top, there are navigation tabs for 'Transactions', 'Account', 'Investments', and 'My Profile'. Below the tabs, there are several filters and a 'Go' button. The main area contains a table with columns for 'Date', 'Description', 'Debit', and 'Credit'. The table lists various transactions, including interest charges and payments.

The **Transactions** screen displays the details of all financial transactions on your variable loan, including purchases and sales made, as well as interest charges and any other financial transactions.

Filtering by date

Use the date filter to select a specific date range of transactions to view. Choose the beginning and end of the range, and click 'Go' to apply the filter.

Debits against the loan

Debits indicate the use of the loan to make a purchase or a cash/cheque withdrawal, or the charging of interest.

Credits and payments

Credits indicate payments have been made to reduce the loan balance or pay interest owed. If shares are sold, the sale proceeds count as a credit.

Loan balance

The loan balance is shown as the amount outstanding. A negative amount means the loan is in credit.

Checking unsettled transactions



The **Unsettled Transactions** screen shows you the details of any requested trades that are yet to settle, including both share purchases and sales that are scheduled for settlement.

Unsettled transactions

Each transaction is displayed as a single line, including the contract note number.

Totals

You can see the total net value of unsettled transactions on the account summary screen.

More details

Once a transaction has settled, you will be able to check the portfolio movements and financial transactions screens to view its confirmed details.

Please note

Unsettled transactions still count against the loan balance. For details of off-market transactions (including corporate actions and share transfers), please check with your Account Manager.

Confirming account details



The **Account details** screen allows you to view the details we currently have on file.

Updating client details

If any details are incorrect, you can download a Change of Details form, complete it and return it to ANZ Investment Lending so we can update our records.

Loan Contacts

Your ANZ Investment Lending Account Manager is your primary contact for any queries about the facility. If you have an adviser advising on your account, their details should be listed here also.

Payment details

Details for payments to ANZ Investment Lending including BPAY[®], direct deposit and cheque.

Guarantors

Details of any Third Party Guarantors whose funds are being used as security for the loan are listed here. If the account has one or more Third Party Guarantors, you can see the details of their contribution on the portfolio screen.

Viewing a linked cash account



Linked ANZ V2 PLUS cash account

The details of your ANZ V2 PLUS cash account are displayed, along with the current balance and the interest paid in the current financial year. If you have multiple accounts, select the one you wish to view and click the 'View' button.

Filtering by date

You can use the date filter to restrict the transactions to within a specific date range. Simply choose the beginning and end of the

The **Linked Cash Account** screen provides details of ANZ V2 PLUS cash accounts linked to your loan.

Please refer to your official ANZ V2 PLUS statement to confirm account transactions, balances and interest details.

range you wish to view, and click the 'View' button to apply the filter.

Auto sweep

Clearly identifies whether your account is set-up for the auto sweep functionality available with a linked ANZ V2 PLUS cash account.

Are you done?

Don't forget to log out and close your web browser window after you finish using My Portfolio.

Other features

My Portfolio offers a number of other features, all of which can be accessed through the appropriate 'top-level' tabs on the screen.

Download Forms

You can get direct access to the Forms and Tools pages at anz.com, allowing you to download and print off any forms you require to manage your ANZ Share Investment Loan.

Check ANZ's Approved Securities List

You can view and download our latest Approved Securities Lists for shares, managed funds and options, as well as see summaries of the latest updates to our listings.

Use the 'What If' simulator

Our simulator allows you to check the impact of share trades you're considering by simulating a purchase, sale, transfer of stock, or change in cash balance. There is a list of FAQs to help answer your queries on how to use the simulator.

Contacts

ANZ Investment Lending is committed to offering you continued support. Please speak with your Account Manager or one of our team members for any questions you may have.



Dedicated Client Services Team
1800 639 330 between 8am - 6pm
AEST ASX trading days



investmentlending@anz.com

Buffer Utilisation – The percentage of your buffer you have used. The buffer is the amount by which your total loan can exceed your security value. If this reaches 100% you will be at risk of receiving a margin call.

Credit Limit – Your individual credit limit, which caps the amount you can borrow. To request an increase, please contact us.

Current Gearing Ratio – The ratio between your total liability and the market value of your portfolio. This indicates the overall level of gearing of your portfolio, i.e. how much of the total value consists of borrowed funds.

Current Utilisation of Sec Val – The ratio between your total liability and your total security value. This indicates how much of your security value you are using to secure your loan. 100% means that you have borrowed the maximum permitted.

Fixed Interest Loan – The total balance of any Fixed Interest Rate Loans.

Funds Available – The funds you have available immediately to make further investments, subject to your credit limit. You can use the “How much could you buy” table on the Account Summary Screen to estimate how much you could invest using the funds you have available, depending on the LVR of the stock you wish to buy.

Linked ANZ V2 PLUS Cash Deposit – The balance of any linked ANZ V2 PLUS Cash Accounts (if applicable).

Maximum Gearing Ratio Permitted – The maximum possible gearing ratio based on the weighted average LVR of all the securities in the portfolio.

Glossary

Net Client Equity – The difference between the total value of all of your assets and your total liability. This indicates how much of your portfolio consists of your own equity.

Portfolio Market Value – The total market value of all the assets in your portfolio.

Portfolio Security Value – The maximum amount that we will lend against your portfolio (subject to your credit limit).

Total Liability – The sum of your variable loan, any fixed loans and any unsettled transactions.

Total Security Value – The sum of your

Portfolio Security Value and the balances of any linked ANZ V2 PLUS Cash Accounts.

Unsettled Transactions – The net value of any unsettled transactions which have not yet been added to your loan.

Variable Interest Loan – The current balance of your Variable Interest Rate Loan.

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