



Savings Gearing Loan Terms & Conditions

You will need to complete a savings gearing application and return it to us to establish a savings gearing loan. We will notify you if we agree to lend you money under this savings gearing loan.

42 How and what we will lend you

42.1 We will only lend you money under this savings gearing loan if:

- (a) you have satisfied all of the requirements necessary for us to lend you money under this facility;
- (b) your savings gearing loan balance does not exceed the savings gearing loan limit at any time; and
- (c) subject to clauses 45.1 and 45.4, no later than 2 business days prior to the investment date of that nominated investment you deposit in the loan account the relevant monthly contribution in respect of that nominated investment.

42.2 In respect of a nominated investment no later than the day that is one business day prior to the investment date in respect of that nominated investment we will, subject to clause 45.4, make an advance equal to the monthly margin loan advance for that nominated investment.

43 Making a contribution

If 2 business days prior to the investment date of a nominated investment the balance of the savings gearing account is not less than the relevant monthly contribution for that nominated investment and that investment date:

- (a) you will be deemed to have satisfied your obligation under clause 42.1(c); and
- (b) you authorise and direct us to debit the savings gearing account for an amount equal to that relevant monthly contribution for the purpose of its application under clause 44.1.

44 Investments

44.1 You irrevocably authorise and direct the nominee to apply the total monthly investment amount in respect of a nominated investment and an investment date to purchase, in the nominee's name (as nominee on your behalf), that nominated investment on that investment date.

44.2 If you wish to do any or all of the following from time to time:

- (a) cease purchasing a nominated investment;
- (b) specify an additional nominated investment;
- (c) vary the amount of the monthly margin loan advance in respect of a nominated investment;
- (d) vary the amount of the relevant monthly contribution in respect of a nominated investment; or
- (e) vary the frequency with which you make either the relevant monthly contribution or we make an advance, or both, you must give us written notice no later than 15 business days prior to the relevant investment date in respect of a nominated investment from which a change under this clause is to take effect.

44.3 We may agree to any of the variations referred to in clause 44.2 in our absolute discretion.

45 Adjusting Advances and Contributions

45.1 If you have made the appropriate election in the savings gearing application, you may elect not to make a relevant monthly contribution under clause 42.1 (c) in respect of a nominated investment and an investment date if you would be entitled, on that investment date, to borrow an amount of money from us, under this facility, equal to the aggregate of:

- (a) that relevant monthly contribution; and
- (b) the monthly margin loan advance in respect of that nominated investment and that investment date.

45.2 You will be deemed to have made an election under clause 45.1 in respect of a relevant monthly contribution if:

- (a) you have not made the relevant monthly contribution under clause 42.1(c);
- (b) you have not suspended your obligation in respect of that relevant monthly contribution under clause 45.4 (a); and
- (c) you would otherwise be entitled to make the election provided for by clause 45.1.

45.3 If you make (or are deemed to make) an election under clause 42.1 in respect of a relevant monthly contribution for a nominated investment, we will, in addition to the advance under clause 42.2, make an advance equal to that relevant monthly contribution on or about the investment date for that nominated investment and that relevant monthly contribution.

45.4 In respect of a nominated investment, you may elect to do either or both of the following: (a) suspend your obligation under clause 42.1(c) to make the relevant monthly contribution for that nominated investment; and (b) suspend making an advance under clause 42.2 in respect of the monthly margin loan advance for that nominated investment, by giving us written notice no later than 2 business days prior to the investment date, for that nominated investment, from which that election is to take effect. You may only request a suspension in respect of that nominated investment for a period of up to 3 consecutive months or for 3 months in any 12 month period (or such other period as we may agree with you).

Please send the completed form to:

Suncorp Margin Lending, Reply Paid 1877, Royal Exchange NSW 1225 OR Fax 1300 305 499

- 46 Failure to provide a contribution or advances If:
- (a) you fail to make a relevant monthly contribution in accordance with clause 42.1(c); or
 - (b) we do not make an advance equal to the monthly margin loan advance in accordance with clause 42.2 as a result of you having failed to satisfy any of the conditions to us lending you money under this savings gearing loan, we may, in addition to any other rights we may have under the facility, deem an event of default to have occurred or charge you a default fee (or both).

47 Costs

In addition to any other amounts payable under this savings gearing loan and the facility you may be required to pay us for any costs we reasonably incur in relation to the savings gearing loan. We may debit any account with any amount payable under this clause 47.