



Margin Lending Application

Suncorp Metway Limited ABN 66 010 831 722. AFSL 229882.

If you have any questions please contact your Account Manager on 1800 805 972.

Application Checklist Tick (✓) when complete

1. Read the Suncorp Margin Lending Terms and Conditions (version dated November 2008) in the brochure and satisfy yourself that you fully understand the implications of a Margin Lending Facility **before** you complete the relevant sections of this application.
2. Complete your **Borrower Details** in **Section 1**.
 Company Borrowers must complete Company Borrower details and Company Director details
Individual Trustee Borrowers must complete the Individual Borrower Details section as well as the Trust Borrower Details section.
Company Trustee Borrowers must complete the Company Borrower Details section as well as the Trust Borrower Details section.
3. Complete your **Nominated Adviser Details** in **Section 3** if applicable.
4. Read and satisfy yourself that you fully understand the **Power of Attorney** in **Section 4**.
5. **All borrowers MUST complete and date Section 5**.
6. **Sections 6,7,8, 9 and 10** are optional. Any AUTHORISED SIGNATORY must complete Section 6 and provide Proof of Identification.
7. Complete the separate Direct Debit Request on page 8 if you wish to have the convenience of making payments by direct debit.
8. Complete the separate Savings Gearing Application if you wish to invest with savings gearing on your margin lending loan.

9. Proof of identity requirements

INDIVIDUALS

Proof of identity is required from the following individuals

- individual borrower
- individual trustee borrower
- any advisor who is an authorised signatory
- each individual who is nominated as an authorised signatory.

Each individual must attach a certified⁺ copy of one form of personal identification as indicated below if applying direct. If applying via an Agent/Broker, the Agent/Broker must provide a photocopy of the identification sighted to verify the applicant/s identity (from the list below).

The identification provided must contain the individual's FULL NAME, and either RESIDENTIAL ADDRESS (not a PO Box) or DATE OF BIRTH.	Australian/State Territory driver's licence containing a photograph of the person	<input type="checkbox"/>
	A current Australian Passport (or one that has expired within the previous 2 years)	<input type="checkbox"/>
	Card issued under State/Territory for the purpose of proving a person's age, containing a photograph of the person	<input type="checkbox"/>
	Foreign passport or similar travel document containing a photograph and signature of the person*	<input type="checkbox"/>

*Documents must be written substantially in English.

If you are unable to provide one of the forms of identification detailed above, please contact our Account Management Team on 1800 805 972 for further options.

COMPANIES

- Suncorp will conduct an original ASIC company search once your application has been received.

TRUSTS

- A full copy of the dated trust deed certified by a Justice of the Peace, Solicitor, Legal Adviser, Accountant, or Financial Adviser to be a true, complete and current copy of the trust deed.

NOTE: Company Trustees must meet both Company & Trust ID requirements;
Individual Trustees must meet both Individual & Trust ID documents.

10. If you are required to lodge security on your Suncorp Margin Loan facility, please complete the relevant transfer forms or the refinance authority form.

Please note the following:

Companies must attach a \$150 cheque for the company application fee made payable to Suncorp Margin Lending.

Individual Trustee Applicants must attach a \$150 cheque for the trust vetting fee made payable to Suncorp Margin Lending.

Company Trustee Applicants must attach a \$300 cheque (\$150 for the company application fee and \$150 for the trust vetting fee) made payable to Suncorp Margin Lending.

The above application fees are not refundable if your application is rejected or not pursued.

Tasmanian residents must have this application registered with the Land Titles Office, located at Level 1, 134 Macquarie Street, Hobart TAS 7000.

The Third Party Security Provider Application form (Appendix C) should be completed when security for a Suncorp Margin Lending facility is being provided by a person who is not the borrower (ie a "Third Party Security Provider").

Before you can draw down on your Suncorp Margin Lending facility you will need to lodge security. The relevant forms are provided at www.suncorpmarginlending.com.au.

**Please send the completed form and certified copies of the relevant identification documents to:
Suncorp Margin Lending, Reply Paid 1877, Royal Exchange NSW 2000 OR Fax 1300 305 499. Intl 61 2 9995 8227**

+ The list of certifiers that Suncorp deem acceptable is:

- a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- a judge of a court;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- a police officer;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);

Section 1 Borrower Details – if more than 2, please attach a separate page

*Indicates Mandatory Information

First Individual Borrower/Company Director/Individual Trustee Borrower

Title	Surname*	Given Name/s in full*	
Date of Birth*	/	/	Driver's Licence Number
			Occupation
Residential Address* (PO BOX NOT ACCEPTABLE)			
			Postcode
			Country*
Mailing Address - Write "as above" if the same as your residential address			
			Postcode
			Country*
Home Phone Number	Work Phone Number		Fax Number
Mobile Phone Number	Email Address		
Privacy preference - Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Metway Group or preferred providers) which we consider may be of value and interest to you? If you do not tick a box, we will use your information as set out above.			
			<input type="checkbox"/> Yes
			<input type="checkbox"/> No

Second Individual Borrower/Company Director/Individual Trustee Borrower

Title	Surname*	Given Name/s in full*	
Date of Birth*	/	/	Driver's Licence Number
			Occupation
Residential Address* (PO BOX NOT ACCEPTABLE)			
			Postcode
			Country*
Mailing Address - Write "as above" if the same as your residential address			
			Postcode
			Country*
Home Phone Number	Work Phone Number		Fax Number
Mobile Phone Number	Email Address		
Privacy preference - Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Metway Group or preferred providers) which we consider may be of value and interest to you? If you do not tick a box, we will use your information as set out above.			
			<input type="checkbox"/> Yes
			<input type="checkbox"/> No

Company Borrower/Company Trustee

Name of Company (as registered with ASIC)	ACN
	ABN (if applicable)
Registered Office Address* (PO BOX NOT ACCEPTABLE)	Postcode
	Country*
Principal Place of Business* (PO BOX NOT ACCEPTABLE)	Postcode
	Country*
Mailing Address	
	Postcode
	Country*
Name of Contact Person	Office Held (e.g. Director, Secretary)
Work Phone Number	Fax Number
Email Address	
Company Registration Type (please tick (✓) one)	
<input type="checkbox"/> Public	
<input type="checkbox"/> Private Provide the full name of each Director (Mandatory for PRIVATE companies)	
1.	5.
2.	6.
3.	7.
4.	8.

Section 1 Borrower Details – if more than 2, please attach a separate page

For **PRIVATE** companies, provide the **FULL NAME** and **RESIDENTIAL ADDRESS** of any individual shareholder who owns more than 25% of the issued capital of the company (a Beneficial owner).

Shareholder/Beneficial Owner 1

Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode Country*

Shareholder/Beneficial Owner 2

Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode Country*

Shareholder/Beneficial Owner 3

Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode Country*

Important Note: Company borrowers must attach a \$150 cheque for the company application fee made payable to Suncorp Margin Lending.

Trust Borrower

- Individual Trustees must also complete their individual Borrower/s details on page 3.
Company trustees must also complete their company Borrower details above.

Name of Trust _____ Date of Trust Deed / / _____

Type of Trust* (select one) Private Regulated

A regulated trust is one that is regulated by government legislation, or by a Commonwealth Government regulator, or is a managed investment scheme (regulated by ASIC or strictly wholesale). If you are unsure whether the trust is regulated or private, please select "Private"

Country where Trust was Established* _____

Provide the FULL NAME and ACN for Company trustee*

Name of Company (as registered with ASIC)	ACN* ABN (if applicable)
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Provide **FULL NAME** and **RESIDENTIAL ADDRESS** for ALL individual trustees. If more than 3 trustees please attach a separate page

Trustee 1	Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode	Country*

Trustee 2	Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode	Country*

Trustee 3	Title	Surname*	Given Name/s in full*
Residential Address* (PO BOX NOT ACCEPTABLE)		Postcode	Country*

Provide **FULL NAME** of all named individual beneficiaries, REGISTERED NAME for Company beneficiaries OR each class of beneficiaries detailed in the Trust Deed.

Full Name/Class 1	Full Name/Class 5
Full Name/Class 2	Full Name/Class 6
Full Name/Class 3	Full Name/Class 7
Full Name/Class 4	Full Name/Class 8

Important Notes

- Individual Trustee Applicants must attach a \$150 cheque for the trust vetting fee made payable to Suncorp Margin Lending.
- Company Trustee Applicants must attach a \$300 cheque (\$150 for the company application fee and \$150 for the trust vetting fee) made payable to Suncorp Margin Lending.
- All Trustees must also attach a full copy of the dated trust deed certified by a Justice of the Peace, Solicitor, Legal Adviser, Accountant, or Financial Adviser to be a true, complete and current copy of the trust deed.

Section 2 HIN Details

HIN Number – If not known we will create one on your behalf.

- Holder Identification Number (HIN), Borrower 1 _____
- Holder Identification Number (HIN), Borrower 2 _____

Section 3 Nominated Adviser

Name of Adviser	Adviser Company	AFS License No.
Dealer Group	ABN	
Mailing Address	Postcode	Country
Phone Number	Fax Number	
Email Address	Mobile Phone Number	
Would you like a copy of your margin lending statement sent to your adviser?		<input type="checkbox"/> No <input type="checkbox"/> Yes
Would you like your adviser to be your authorised signatory?		<input type="checkbox"/> No <input type="checkbox"/> Yes > Your adviser must sign below & complete Section 6 – Authorised Signatory

By saying 'yes', you give your adviser the authority to act on your margin lending facility in all matters as if they were you. You must notify us immediately if you wish to revoke this authority.

If you, the Adviser, have already provided Suncorp Margin Lending your Proof of Identity, please tick this box.

NOTE: By ticking this box, you are not required to complete your details in Section 6.

Adviser's Signature

Adviser Stamp

Borrower's Signature

Section 4 Power of Attorney

This section of the application comprises a deed, made on the day indicated in Section 5 by each signatory.

1 Appointment

- 1.1 You (being each Borrower) appoint Suncorp Metway Limited, 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 Suncorp Metway Limited or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
 - (b) do everything Suncorp Metway Limited 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 Suncorp Metway Limited 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 you 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. Terms and Conditions between Suncorp Margin Limited, 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.

Section 5 Declaration and Signing

Please consider the following carefully before you send us your application.

By signing this application:

- you acknowledge having read the Suncorp Margin Lending Terms and Conditions (version dated November 2008) the Risk Disclosure Statement, the Direct Debit Request Service Agreement, the Power of Attorney conditions and Background on CHES.
- 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 and understood the information under the heading Privacy Statement for personal information about individuals in the Terms and Conditions, and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement; Where you have provided information about another individual (such as an advisor or guarantor), you declare that the individual has been made aware of that fact and the contents of the Privacy Statement.
- you acknowledge that the information provided to Suncorp in connection with this application is true and correct.
- you declare that the credit to be provided to you by Suncorp Metway Limited under the Terms and Conditions is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- you acknowledge receiving a copy of the sponsorship agreement (contained in Part VIII of the Terms and Conditions) for your records.

Important

You should not sign this declaration unless this facility is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code. Only sign this application if the declaration 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**

Individual Borrower/s or Individual Trustee/s

This section MUST be completed

First Borrower or Trustee

Full Name

Signature

Second Borrower or Trustee

Full Name

Signature

Witness - Co-borrowers cannot witness each other's signatures

Full Name

Signature

Witness - Co-borrowers cannot witness each other's signatures

Full Name

Signature

Company Borrower or Company Trustee

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

Company Director

Full Name

Office Held

Signature

Company Director/Secretary (if applicable)

Full Name

Office Held

Signature

Common Seal (if applicable)

How did you hear about us?

How did you hear about Suncorp Margin Lending? You may indicate more than once source.

- Stockbroker
 Accountant
 Financial Advisor
 Suncorp Retail Bank
 Internet
 Existing Client
- Advertisement Please specify: _____
- Other Please specify: _____

The following sections are optional

Section 6 Authorised Signatory

Complete this section to give a person the authority to act on your margin lending facility in all matters as if they were you. You must notify us immediately if you wish to revoke this authority.

Title	Surname*	Given Name/s in full*
Date of Birth* / /		Relationship to Borrower/s
Residential Address* (PO BOX NOT ACCEPTABLE)		
	Postcode	Country*
Home Phone Number	Work Phone Number	Fax Number
Mobile Phone Number	Email Address	
Privacy preference - Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the Suncorp Metway Group or preferred providers) which we consider may be of value and interest to you? If you do not tick a box, we will use your information as set out above.		
		<input type="checkbox"/> Yes <input type="checkbox"/> No
Signature of Authorised Signatory		Borrower's Signature

For more than one authorised signatory, please attach an additional sheet to your application.

Please provide us with a certified copy of the Authorised Signatory's identification as per Proof of Identification Requirements

Section 7 Nominated Bank Account

If you complete this section we will credit amounts from your facility to the following account on receipt of instructions by you. The bank account must be domiciled in Australia, and must be in the name of the Borrower

Name of Financial Institution	Branch Name
BSB Number : : : :	Account Number
Account Name	

Section 8 Cash Management Trust Account

A Cash Management Trust Account (CMA) will:

- allow you to make deposits via Internet Banking or BPAY to your margin loan facility
- give you the ability to earn interest when you have a credit balance in your variable margin loan facility (if you so choose)
- allow you to have dividends paid into your Margin Loan facility.

The funds in the CMA will form part of the security on your facility. The CMA will be opened in the nominee's name.

Do you authorise the opening of a Cash Management Trust Account?

No Yes

Note: You MUST choose "YES" if you would like your dividends paid into your Margin Loan Facility.

Would you like the balance in your variable margin loan to be automatically transferred to your Cash Management Account (CMA)?

No Yes

Note: If you tick "YES" and you have credit balances in your Cash Management Trust Account (CMA) and a variable margin loan the funds will be automatically transferred to your variable margin loan.

Section 9 Tax File Number or Australian Business Number

Please specify your 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"/> No <input type="checkbox"/> Yes
Second Borrower		<input type="checkbox"/> No <input type="checkbox"/> Yes
Company or Trust		<input type="checkbox"/> No <input type="checkbox"/> Yes

*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.

Section 10 Interest Rates Payment Method

How do you wish to pay your interest?

Variable Direct Debit please complete page 9 Capitalise to your loan

Please note: If you do not select a payment option, your variable rate interest will automatically be capitalised to your loan. Your loan can be fixed at any time.

Fixed I/We wish to fix my/our loan/s on the terms set out below:

	Please complete	Notes
Fixed Loan amount		Minimum \$20,000.
Fixed Loan Loan Start Date	/ /	Must be a business day.
Maturity date	____ / ____ / ____	Maturity date must be a business day.
OR	OR	
loan term	____ years or ____ months	Loan term (3, 6, 9 months or 1, 2, 3, 4 or 5 years)
Interest rate p.a.		Refer to our interest rate flyer for the indicative interest rate or visit www.suncorpmarginlending.com.au
Interest amount due (paid yearly in advance)		If you require assistance to determine the interest amount due on your loan please contact the Account Management Team on 1800 805 972.
Paid in advance for	<input type="checkbox"/> Term of the loan <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly	Payment for the term of the loan is only applicable for loans up to one year. If no selection is made we will charge the interest yearly in advance.

Please indicate your preferred method of interest payment:

If no preferred selection is made, or your preferred selection does not have funds available, your interest will be capitalised to your variable loan.

- Please find my cheque attached (*made payable to Suncorp Margin Lending*);
- Transfer the funds from my linked Cash Management Account (CMA)(*providing there are sufficient available funds*);
- Direct debit my bank account (*Direct Debit request forms available at www.suncorpmarginlending.com.au*)
- Capitalise interest to my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown. Choose an option below. If no option is selected then the default is option 1.
 - 1. I would like the compounded interest to be added to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount): or
 - 2. I would like the compounded interest to be included in the total fixed loan amount.

Important note: Interest paid is non-refundable and if fixed term is broken, break costs will apply.

Section 11 Internet Account Access

Would you like to view your margin loan details through Internet Account Access?

- Yes
- No

NOTE: If you do not make a selection, you will be taken to have said "NO".

Direct Debit Request

Direct Debiting is not available on a full range of accounts.
If in doubt please refer to your financial Institution.

Direct Debit Details

This request is to enable Suncorp Margin Lending (USERID 146549) to deduct interest payments, periodic payments and margin call payments and/or initial payments, and to enable Suncorp Margin Lending (USERID 146549) to deduct monthly contributions for savings gearing.

By signing this request, I/we, the account holder/s whose account is identified below, authorise you, Suncorp Margin Lending, to use the Direct Debit system to debit my/our account identified below in accordance with the terms of this request.

This Direct Debit Request is subject to the terms and conditions of the Direct Debit Service Request Agreement.

Name of Applicant/s - Individual/Joint/Company/Trust

Name of Financial Institution

Branch Name

BSB number

:

:

:

Account Number

Account Name

Authority

I/We request that you debit my/our account for payments to my/our margin loan.

Please indicate the type of payments below.

Initial payment (optional) Amount \$

Margin call payments > Amount authorised, Up to and including \$ or No Limit

Periodic payments to the loan - not including Savings Gearing contributions

Amount \$

Frequency Weekly Fortnightly Monthly Start Date / /

Monthly Interest Payments for variable loans

Pre-paid interest for fixed loans (max. one year in advance).

I/We request that you debit my/our account for payments to my Loan Account being the monthly contributions for my/our savings gearing loan.

Savings Gearing

Signature/s of Account Holder

Sign in accordance with authority on account.

Signatory 1

Signatory 2

Full Name

Full Name

Signature and Date

Signature and Date

Common Seal (if applicable)

Office Use Only

Direct Debit start date / /

CMA Account No. to Debit

Loan Number

Loan Name

Verification of ID completed by

Verifier's Name

Verifiers ID Number

Verifier's Organisation
(Broker/Agents only)

Date Verified / /