

## CHECKLIST – ST.GEORGE ASSET ACCESS

To progress with St.George Asset Access the following steps must be completed:

Application Checklist	Tick (✓) when complete
1. Read and understand the St.George Margin Lending Terms and Conditions.	<input type="checkbox"/>
2. If you do not have a St.George Margin Loan complete the St.George Margin Lending Application Form.	<input type="checkbox"/>
3. If you do not have a St.George Portfolio Loan, read and understand the St.George Portfolio Loan Brochure.	<input type="checkbox"/>
4. If you do not have a St.George Portfolio Loan or wish to increase your Portfolio Loan Credit limit complete a Finance Application form (note all applications are subject to St.George Bank's prevailing credit criteria).	<input type="checkbox"/>
5. Read and understand the St.George Asset Access Supplementary Terms and Conditions.	<input type="checkbox"/>
6. Complete the St.George Asset Access Margin Lending Application Form.	<input type="checkbox"/>
7. If you are providing security with an Asset Access sub-account under your Portfolio Loan, and you are not a borrower on the Margin Loan, we require evidence that you have obtained independent legal advice prior to us establishing Asset Access as security for the margin loan.	<input type="checkbox"/>

### Important Notes:

- You must check that you have sufficient available credit in your Portfolio Loan for your Asset Access sub-account.
- You must nominate a separate, undrawn sub-account for Asset Access.
- If you need to restructure or change the limits on your sub-accounts, please call 1300 731 121 and ask for a "Request to Vary" form to be completed by one of the residential sales team members. Send the Margin Lending application, Asset Access application and Request to Vary form to St.George Margin Lending.
- If you need to increase the credit limit on your Portfolio Loan please contact one of the residential sales team members on 1300 731 121, to complete a "Finance Application" form.

**If you require more information on Asset Access contact the Margin Lending Account Management team on 1300 731 121 .**

Only complete this form if you have an existing Margin Lending facility and Portfolio Loan with St.George Bank or if you are completing it in conjunction with an application form for a new Margin Lending facility or Portfolio Loan. Approval is subject to the approval of the other loans.

**Borrower  
Details**

Name (as it appears on your margin lending facility)

Margin Lending Client Ref. No. (if known)

Name of Third Party Security Provider (if applicable)

**Portfolio Loan  
Account**

Name of Portfolio Loan Sub-Account holder(s) (if different entity to Borrower(s) above)

Date of Birth of a Portfolio Loan Borrower for ID purposes

 /  / 

Portfolio Loan sub-account number (if known)

Is this a new Asset Access Account?

Yes  
 No

**OR**

Is this a variation on an existing Asset Access Account?

Yes  
 No

Please nominate the amount you wish to hold in your Portfolio Loan Asset Access sub-account.

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If you have a St.George Portfolio Loan, and:

- If you need to restructure or change the limits on your sub-accounts, please call 1300 731 121 and ask for a “Request to Vary” form to be completed by one of the residential sales team members. Send the Margin Lending application, Asset Access application and Request to Vary form to St.George Margin Lending.

**OR**

- you need to increase the Portfolio credit limit on your Portfolio Loan, you will need to complete a “Finance Application” form. The application for your request to increase the credit limit on your Portfolio Loan is subject to the Bank’s prevailing credit criteria.

Send both the Asset Access application form and Finance Application form to St.George Margin Lending.

**Mortgage  
Broker Details**

Name of Agent

Agent Number

**Power of  
Attorney**

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

**1 Appointment**

- 1.1 You (being each Borrower, each Third Party Security Provider and each Portfolio Loan Borrower) appoint St.George Bank – A Division 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 or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
- (b) do everything 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) stamp and register any of the documents listed in Schedule 1.

**Power of Attorney (continued)**     **3 Declaration**  
 3.1 You declare that:  
 (a) anything St.George Bank 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**     The document covered by the Power of Attorney is St.George Asset Access Supplementary Terms and Conditions: April 2007 between St.George Bank, any of its subsidiaries, you and anyone else who signs this application form or who is joined in the agreement, in whatever capacity.

**Declaration and Signing**     By signing this application form the borrower(s) the third party security provider(s) and the Portfolio Loan borrower(s) authorise:  
 (1) the attorneys appointed under the application form to agree with St.George Bank that the “St.George Asset Access Supplementary Terms and Conditions: (April 2007)” are incorporated in and form part of the margin lending facility between those parties and St.George Bank; and  
 (2) St.George Bank to disclose to any person, including without limitation, the borrower’s financial adviser, broker, solicitor or accountant, any information about the Margin Lending, Asset Access and/or the Portfolio Loan facility.

<b>Margin Lending Borrower Details</b>	<p><b>First Borrower's Name</b>                  Full name of Borrower/Company Director                  _____                  Office Held (if a company)                  _____                  Signature  <b>X</b>                  _____                  Date                  ____ / ____ / ____</p> <p><i>Witness – Co-Borrowers can not witness each other's signatures</i></p> <p>Full name                  _____                  Signature  <b>X</b>                  _____                  Date                  ____ / ____ / ____</p>	<p><b>Second Borrower's Name</b>                  Full name of Borrower/Company Director or Secretary                  _____                  Office Held (if a company)                  _____                  Signature  <b>X</b>                  _____                  Date                  ____ / ____ / ____</p> <p><i>Witness – Co-Borrowers can not witness each other's signatures</i></p> <p>Full name                  _____                  Signature  <b>X</b>                  _____                  Date                  ____ / ____ / ____</p>
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**Security Provider (if different from Margin Lending Borrower)**

**First Third Party Security Provider**  
Full name of Third Party Security Provider/  
Company Director

\_\_\_\_\_

Office Held (if a company)

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Witness**

Full name

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Second Third Party Security Provider**  
Full name of Third Party Security Provider/  
Company Director or Secretary

\_\_\_\_\_

Office Held (if a company)

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Witness**

Full name

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Portfolio Loan Borrower (if applicable)**

**First Portfolio Loan Borrower**  
(if different from Third Party Security Provider)  
Full name of Portfolio Loan Borrower

\_\_\_\_\_

Office Held (if a company)

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Witness**

Full name

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Second Portfolio Loan Borrower**  
(if different from Third Party Security Provider)  
Full name of Portfolio Loan Borrower

\_\_\_\_\_

Office Held (if a company)

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Witness**

Full name

\_\_\_\_\_

Signature

\_\_\_\_\_ X \_\_\_\_\_

Date

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

**Note for company executions:**

1. The company states that the application is executed by the Company in accordance with Section 127(1) of the Corporation Act; and
2. Where only one person has signed, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company.

Common Seal (if applicable)

**Portfolio Loan Borrower (if applicable) (continued)** New Privacy Laws protect your privacy. Please read our "Protecting Your Privacy" brochure for more information. Phone 1300 731 121 or visit [stgeorgemarginlending.com.au](http://stgeorgemarginlending.com.au) to receive a copy. Please lodge your application with your financial adviser/mortgage broker, or call 1300 731 121 to find out how to lodge your application directly.

Office Use Only	
SGML Officer and Contact Details	
Portfolio Reference Number	
Asset Access Sub-Account Number	