

Important Information on how to complete your St.George Margin Lending Application



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

You can also apply online at stgeorgemarginlending.com.au

If you have any questions, please contact the Account Management Team on 1300 304 065 (61 2 9236 3130)

Application Checklist

	Tick (✓) when complete
Read the St.George Margin Lending Terms and Conditions (version March 2010) 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.	<input type="checkbox"/>
Complete your Borrower Details in Section 1 . <i>Individual borrowers</i> must complete Section 1 and 1.1. <i>Company borrowers</i> must complete Section 1.2 and 1.3. All company borrowers are required to provide a Director's Guarantee from each Director. Private companies are also required to complete Section 1.4. <i>Individual trustee borrowers</i> must complete the Individual Borrower Details Section 1.0 as well as the Trust Information Details Section 1.5. In addition, private trusts must complete Section 1.6. <i>Company trustee borrowers</i> must complete the Company Borrower Details Section 1.2 and 1.3 as well as the Trust Borrower Details Section 1.5. In addition, private companies must complete Section 1.4 and private trusts must complete Section 1.6.	<input type="checkbox"/>
Complete the Nominated Adviser Details in Section 2 and Section 3 if applicable. • The nominated adviser is to initial the adviser stamp to confirm that the borrower(s) and any authorised signatories have been verified in accordance with St.George requirements.	<input type="checkbox"/>
Authorised Signatories must complete Section 3 and attach a copy of the relevant Proof of Identification .	<input type="checkbox"/>
Sections 4 to 9 are to be completed as applicable.	<input type="checkbox"/>
Complete Section 10 Other St.George Accounts.	<input type="checkbox"/>
Complete the Direct Debit Request in Section 11 if you wish to have the convenience of making payments by direct debit.	<input type="checkbox"/>
Read and satisfy yourself that you fully understand the Power of Attorney in Section 12 .	<input type="checkbox"/>
All borrowers MUST complete and date Section 13 or 13.1.	<input type="checkbox"/>
Proof of Identity Requirements	
Individuals Proof of Identity is required from the following individuals: • each individual borrower; • each individual trustee borrower; • each director of a company borrower; • each director of a company trustee borrower; • any adviser who is an authorised signatory; and • each individual who is nominated as an authorised signatory. A photocopy of one form of personal identification as indicated on the next page must be attached to the application.	<input type="checkbox"/>

Important Information on how to complete your St.George Margin Lending Application



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Application Checklist (continued)

Select ONE valid option from this section only		
The identification provided must contain the individual's full name and either residential address (not PO Box) and/or date of birth	Australian State/Territory driver's licence containing a photograph of the person.	<input type="checkbox"/>
	Australian passport (a passport that has expired within the preceding 2 years is acceptable).	<input type="checkbox"/>
	Card issued under a State or 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 the signature of the person*.	<input type="checkbox"/>
<p>* Documents that are written in a language other than English must be accompanied by an English translation prepared by an accredited translator. If you are unable to provide one of the forms of identification detailed above, please contact our Account Management Team on 1300 304 065 for further options.</p>		

Companies

Each company Director must provide individual Proof of Identification. St.George Margin Lending will conduct an ASIC search once your application has been received as Proof of Identification for the Company.

Trusts

Trustee borrowers must provide a copy of the dated and stamped trust deed certified by either a Justice of the Peace, accountant, legal adviser, or financial adviser. Note: Individual trustees must also provide Individual Proof of Identification and company Trustees must also provide Company Proof of Identification.

	Tick (✓) when complete
Companies must attach a \$150 cheque for the company application fee made payable to St.George Margin Lending.	<input type="checkbox"/>
Individual trustee borrowers must attach a \$150 cheque for the trust vetting fee made payable to St.George Margin Lending.	<input type="checkbox"/>
Company trustee borrowers must attach a \$300 cheque (\$150 for the company application fee and \$150 for the trust vetting fee) made payable to St.George Margin Lending.	<input type="checkbox"/>
All trustee borrowers must also attach a copy of the dated and stamped trust deed certified by either a Justice of the Peace, accountant, legal adviser, or financial adviser.	<input type="checkbox"/>
Tasmanian residents must have this application registered with the Land Titles Office, located at Level 1, 134 Macquarie Street, Hobart TAS 7000.	<input type="checkbox"/>
The Third Party Security Provider Application form should be completed when security for a St.George Margin Loan facility is being provided by a person who is not the borrower (i.e. a "Third Party Security Provider").	<input type="checkbox"/>
Complete the separate Savings Gearing Application in Appendix C if you wish to invest with savings gearing on your margin loan.	<input type="checkbox"/>
Should you choose to lodge security on your St.George Margin Lending facility, please complete the relevant transfer forms or the refinance authority form. You must lodge security before you can draw down on your St.George Margin Lending facility.	<input type="checkbox"/>

Note: Application fees are not refundable if your application is rejected or not pursued.



Please send the completed form and photocopies of relevant required ID to:
St.George Margin Lending
 Reply Paid 1467
 Royal Exchange NSW 1224
 or fax to 61 2 9236 3093

St.George Margin Lending Application



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

How Did You Hear About Us?

How did you hear about St.George Margin Lending? *You may indicate more than one source.*

- Stockbroker Accountant Financial Adviser St.George Bank Internet
- Existing Margin Lending Client
- Advertisement - *please specify* _____
- Other - *please specify* _____

Section 1 Borrower Details

Individual Borrower or Individual Trustee Borrower 1

Title _____ Surname _____ Given name(s) in full _____

Date of birth _____ / _____ / _____ Driver's licence number _____ Occupation _____

Residential address (*P.O. Box not accepted*)

Suburb _____ State _____ Postcode _____ Country _____

Mailing address - write "*as above*" if the same as your residential address

Suburb _____ State _____ Postcode _____ Country _____

Home phone number _____ () _____ Work phone number _____ () _____ Fax number _____ () _____

Mobile phone number _____ Email address _____

Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the St.George Group or preferred providers) which we consider may be of value and interest to you?



- Yes
 No

Please note if you have not ticked any boxes you will be taken to have said YES.

Section 1.1 Second Individual Borrower Details

Second Individual Borrower or Individual Trustee Borrower 2

Title _____ Surname _____ Given name(s) _____

Date of birth _____ / _____ / _____ Driver's licence number _____ Occupation _____

Residential address (*P.O. Box not accepted*)

Suburb _____ State _____ Postcode _____ Country _____

Mailing address - write "*as above*" if the same as your residential address

Suburb _____ State _____ Postcode _____ Country _____

Home phone number _____ () _____ Work phone number _____ () _____ Fax number _____ () _____

Mobile phone number _____ Email address _____

Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

Privacy preference: Would you like the benefit of receiving information about products and services (which may be supplied by us, other members of the St.George Group or preferred providers) which we consider may be of value and interest to you?



- Yes
 No

Please note if you have not ticked any boxes you will be taken to have said YES.

Section 1.2 Company Borrowers/Company Trustees

Company Details

Full name of company ABN/ACN

Tick one:

Australian Company - Public

Australian Company - Private (also complete Section 1.4)

Registered office address (*P.O. Box not accepted*)

Suburb State Postcode Country

Principal place of business address (*P.O. Box not accepted*)

Suburb State Postcode Country

Mailing address - write "as above" if the same as your residential address

Suburb State Postcode Country

Name of contact person

Work phone number Fax number Mobile phone number
 () () _____

Email address

Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

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

Company Director Details

Please list ALL Company Directors

Title Surname Given name(s) Date of Birth
 _____ _____ _____ ____ / ____ / ____

Residential Address (*P.O. Box not accepted*)

Suburb State Postcode Country

Title Surname Given name(s) Date of Birth
 _____ _____ _____ ____ / ____ / ____

Residential Address (*P.O. Box not accepted*)

Suburb State Postcode Country

Title Surname Given name(s) Date of Birth
 _____ _____ _____ ____ / ____ / ____

Residential Address (*P.O. Box not accepted*)

Suburb State Postcode Country

**Section 1.2
Company
Details
(continued)**

Title	Surname	Given name(s)	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Residential Address (P.O. Box not accepted)			
<input type="text"/>			
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

For more than four directors, please attach an additional sheet to your application.

**Section 1.3
Company
Director's
Guarantee
Disclosure
Elections**

Director Guarantor

This section is to be completed by ALL Company Directors. If there are more than four Company Directors, please attach a separate sheet.
Company and Company Trustee borrowers must have ALL Director Guarantees in place before the Margin Loan application can be approved.

Subject to your instructions below, we will provide you, the Director(s) with the required information about the Company and Company Trustee borrower and the guarantee.

Director Guarantor 1:

Title	Surname	Given name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address			
<input type="text"/>			
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number

()

Director Guarantor 2:

Title	Surname	Given name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address			
<input type="text"/>			
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number

()

Director Guarantor 3:

Title	Surname	Given name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address			
<input type="text"/>			
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number

()

Director Guarantor 4:

Title	Surname	Given name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address			
<input type="text"/>			
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number

()

**Section 1.3
Company
Director's
Guarantee
Disclosure
Elections
(continued)**

<p>You are entitled to receive copies of the following information before you enter into a guarantee. The information will help you to decide whether or not you wish to give a guarantee. <i>Please tick (✓) the items you wish to receive:</i></p>	<p>Director Guarantor 1</p>	<p>Director Guarantor 2</p>	<p>Director Guarantor 3</p>	<p>Director Guarantor 4</p>
<p>The Company borrower's margin lending application form, including the applicable terms and conditions and any related security contracts.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Any credit reports the Bank may have received from third party organisations relating this margin loan application.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Financial accounts or statements of financial position the Bank received from the Company borrower to support this Margin Loan application.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>We will give you other information we have about the Company borrower's margin lending application that you reasonably request. Please specify any further information you require:</p> <hr/> <hr/>				

I elect to receive the information indicated in the table above.

Director Guarantor 1 to sign

X

Date

____ / ____ / ____

Director Guarantor 2 to sign

X

Date

____ / ____ / ____

Director Guarantor 3 to sign

X

Date

____ / ____ / ____

Director Guarantor 4 to sign

X

Date

____ / ____ / ____

For more than four Company Directors, please attach an additional sheet to your application.

**Section 1.4
Private
Company
Borrower's
details**

Private Company Borrowers

Complete this section if you ticked private company or the trustee is a private company.

Provide details of each shareholder who owns 25% or more of the share capital

Full name Beneficial owner 1

Title _____ Surname _____

Given name(s) _____

Address (P.O. Box not accepted)

Suburb _____ State _____ Postcode _____ Country _____

Full name Beneficial owner 2

Title _____ Surname _____

Given name(s) _____

Address (P.O. Box not accepted)

Suburb _____ State _____ Postcode _____ Country _____

Section 1.4
Private
Company
Borrower's
details
(continued)

Full name Beneficial owner 3

Title _____ Surname _____ Given name(s) _____

Address (*P.O. Box not accepted*)

Suburb _____ State _____ Postcode _____ Country _____

Full name Beneficial owner 4

Title _____ Surname _____ Given name(s) _____

Address (*P.O. Box not accepted*)

Suburb _____ State _____ Postcode _____ Country _____

Section 1.5
Trust Details

Trust Details

Full name of Trust _____ ABN _____

Tick one:

- Regulated Trust
 Private Trust (also complete Section 1.6)

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 or not the trust is regulated or private, please select "Private Trust".

Principal place of business address (*P.O. Box not accepted*)

Suburb _____ State _____ Postcode _____ Country _____

Mailing address - write "as above" if the same as your residential address

Suburb _____ State _____ Postcode _____ Country _____

Name of contact person

Work phone number () _____ Fax number () _____ Mobile phone number _____

Email address of contact person

Country in which trust was established _____ Date of trust deed / /

Section 1.5
Trust Details
(continued)

Trustee Details
List full name of each Trustee for individual or company trusts:

Full name

Address (P.O. Box not accepted)

Suburb	State	Postcode	Country
--------	-------	----------	---------

Full name

Address (P.O. Box not accepted)

Suburb	State	Postcode	Country
--------	-------	----------	---------

Full name

Address (P.O. Box not accepted)

Suburb	State	Postcode	Country
--------	-------	----------	---------

Full name

Address (P.O. Box not accepted)

Suburb	State	Postcode	Country
--------	-------	----------	---------

For more than four trustees, please attach an additional sheet to your application.

One trustee borrower must also, as applicable, complete the Individual Borrower details Section 1 OR the Company Borrower details in Section 1.2 and 1.3. If the trustee is a private company, Section 1.4 must also be completed. Individual Trustees that are not registered as the borrower and wish to operate on the loan are required to complete Section 3. Company Trustees that are not registered as the borrower and wish to operate on the loan are required to complete details as per Section 1.2

Important notes:

- **Individual trustee applicants** must attach a \$150 cheque for the trust vetting fee made payable to St.George 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 St.George Margin Lending.
- **All trustees** must also attach a copy of the dated and stamped trust deed certified by either a Justice of the Peace, accountant, legal adviser or financial adviser.

Section 1.6
Private Trust
Details

Private Trust Borrowers - Only complete this section if you ticked Private Trust in Section 1.5.
List full name - title, surname and given name(s) of all beneficiaries and registered name for company beneficiaries OR give details of the class of beneficiaries.

Full name/Class

Full name/Class

Full name/Class

Full name/Class

For more than four borrowers, please attach an additional sheet to your application.

St.George Margin Lending Application



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Section 2 Nominated Adviser

Name of adviser	Adviser company	AFS Licence No.	
Dealer group		ABN	
Mailing address			
Suburb	State	Postcode	Country
Phone number ()	Fax number ()	Mobile phone number	
Email address			

Would you like a copy of your margin lending statement sent to your adviser?

Yes
 No

Would you like your adviser to be your 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 at any time.

Yes
 No

Your adviser must sign below and complete Section 3

If yes, Borrower and adviser must sign below.

Adviser's signature

X

Date

/ /

Borrower's signature

X

Date

/ /

If you, the adviser, have already provided St. George Margin Lending your Proof of Identity, please tick this box. By ticking this box, you are not required to fill in the details in Section 3.

Adviser stamp
Adviser's initials

The Adviser's stamp and initials confirm that the identity of the borrower(s) and any authorised signatory nominated in Sections 3 and 8 of the application have been verified in accordance with St. George requirements.

Section 3 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 at any time.

Authorised Signatory

Name of authorised sign

Title	Surname	Given name(s) in full
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of birth
 / /

Residential Address (P.O. Box not accepted)

Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Phone number ()	Fax number ()
<input type="text"/>	<input type="text"/>

Email address

Relationship to borrower(s)

Signature of authorised signatory 	Borrower's signature 
-------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------

Date / /	Date / /
<input type="text"/>	<input type="text"/>

Please provide us with a copy of the authorised signatory's identification as per the Proof of Identity Requirements as stated on page 1.

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

Section 4 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.

Nominated Bank Account

Name of Australian financial institution	Branch name
<input type="text"/>	<input type="text"/>

BSB number	Account number
<input type="text"/>	<input type="text"/>

Account name

Section 5 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.

Cash Management Trust Account

The funds in this CMA will form part of the security on your facility. The CMA will be opened in the name of Value Nominees, a fully owned subsidiary of St.George Bank.

Do you authorise the opening of a Cash Management Trust Account (CMA)? Yes
 No

Note: You must choose "yes" if you would like your dividends paid into your margin loan facility.

Transfer of Funds Yes
 No

Would you like the credit balance in your variable margin loan to be automatically transferred to your Cash Management Trust Account and vice versa?

Section 5 If you select:

Cash Management Trust Account (continued)

- Yes, we will automatically transfer any credit balance on your variable loan to the CMA so you can earn interest. We will also use any funds in the CMA to pay off your variable loan if it has a debit balance, reducing the total amount of interest you pay.
- No, you will still be able to transfer funds between your CMA and your margin loan as required, upon written request.

Please note: If you have not ticked any boxes you will be taken to have said **YES**.

Section 6 How do you wish to pay your interest?

Interest Rates Payment Method

Variable

- Direct debit – please complete Sections 11 to 13
- 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:

Fixed loan amount	\$	
Loan start date	/	/
Interest rate per annum		%
Maturity date or loan term (3, 6 or 9 months or 1, 2, 3, 4 or 5 years)	/	/
		months
		years
Paid in advance for	<input type="checkbox"/> Term of the loan	<input type="checkbox"/> Yearly <input type="checkbox"/> Monthly
Interest amount due	\$	

Fixed loan amount – you may choose the loan amount that you wish to fix (minimum \$20,000).

Loan start date – you may choose any loan start date as long as it is a business day.

Maturity date – please select your maturity date and ensure it is a business day.

Interest rate per annum – refer to our interest rate flyer for the indicative interest rate.

Loan term – calculate the number of days by counting the days between your commencement date and your maturity date.

Paid in advance – to fix your interest rate you must pay the interest in advance. Please indicate whether you would like to pay in advance for the term of the loan*, yearly or monthly. An additional 0.10% will be charged for the interest paid monthly. If no selection has been made we will charge the interest yearly in advance.

Interest amount due – to determine the interest amount due, contact your Account Manager on 1300 304 065 (61 2 9236 3130) 8am – 6pm (AEST) Monday to Friday.

* Only applicable for fixed loans up to one year.

Please indicate your preferred method of interest payment:

- Please find my cheque attached (*made payable to St. George Margin Lending*)
- Transfer the funds from my linked CMA (*if applicable and providing there are sufficient available funds*)
- Direct debit my bank account (*refer to Sections 11 to 13*)
- Debit my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown.

Please note: If you choose to compound the interest, at initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount.

If no preferred selection is made, your interest payment will be debited from your variable loan.

Please note: Fixed interest paid in advance is non-refundable and break costs will apply.

Section 7 Please specify your Tax File Number (TFN) or Australian Business Number (ABN).

Tax File Number or Australian Business Number

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"/> Yes <input type="checkbox"/> No
Second borrower		<input type="checkbox"/> Yes <input type="checkbox"/> No
Company or Trust		<input type="checkbox"/> Yes <input type="checkbox"/> No

* 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 8 Third Party Security Provider Authority

Would you like your third party security providers to be able to give us instructions to draw down on your margin lending facility for any purpose we agree to? By saying yes you will be authorising, but not obliging, us to accept any instructions from those third party security providers to buy securities for your loan, switch between managed funds or any other security transaction we agree to. You must notify us immediately if you wish to revoke this authority.



Yes
 No

Please note: If you do not tick any box you will be taken to have said YES.

Section 9 Internet Account Access

Would you like to view your margin loan details through Internet Account Access? Please note if you have not ticked any boxes you will be taken to have said NO.



Yes
 No

Section 10 Other St.George Accounts

Are you, in any capacity (e.g. as an individual or a director of a company), an existing customer of St.George Bank?



Yes
 No

If "Yes", please indicate account type:

- Margin Loan
- Home Loan
- Credit Card/Personal Loan
- Deposit product, e.g. Complete Freedom
- Fixed Term Investment
- Other Accounts, e.g. Cash Management (please specify)

Section 11 Direct Debit Request

This request is to enable St.George Margin Lending (USER ID number 137244) to deduct interest payments, periodic payments, margin call payments and/or an initial payment.

By signing this request, I/we, the account holder(s) whose account is identified below, authorise you, St.George 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 Direct Debit Request Service Agreement with the Margin Lending Terms and Conditions.

Account name (e.g. Mr John Smith)

Section 11
Direct Debit
Request
(continued)

Name of Australian financial institution	Branch name
BSB number	Account number

Note: Direct debiting is not available on a full range of accounts. If in doubt, please refer to your financial institution.

Section 11.1
Direct Debit
Request
Authority

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

Please indicate the type of payments below.

<input type="checkbox"/> Initial Payment (optional)	▶	Amount	\$
<hr/>			
<input type="checkbox"/> Monthly interest payments for variable loans only. Money will be drawn on or near the first business day of the month.			
<hr/>			
<input type="checkbox"/> Prepaid interest for fixed loans only (maximum of one year in advance).			
<hr/>			
<input type="checkbox"/> Periodic payments to the loan - not including Savings Gearing contributions	▶	Amount	Frequency
		\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
			Date / /
<hr/>			
<input type="checkbox"/> Margin call payments	▶	Amount authorised	
		Up to and including	\$
			OR No Limit <input type="checkbox"/>

Section 11.2
Direct Debit
Signature(s)
of Individual
Bank Account
Holders

Sign in accordance with authority on bank account.

Signatory 1

Print Full name

Signature

Date

Signatory 2

Print Full name

Signature

Date

Section 11.3
Direct Debit
Signature(s) of
Company
Office Holders

Sign in accordance with authority on bank account.

Company Director 1

Print Full name

Office held

Signature

X

Date

____ / ____ / ____

Common Seal (if applicable)

Company Director 2/Secretary (if applicable)

Print Full name

Office held

Signature

X

Date

____ / ____ / ____

Section 12
Power of
Attorney

This section of the application comprises a deed, made on the day indicated in Section 13 by each signatory.

1 Appointment

- 1.1 You (being each Borrower) appoint St.George Bank – A Division of Westpac Banking Corporation (St.George Bank), 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 St.George Bank 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 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

Documents covered by this power of attorney:

1. Terms and Conditions 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.
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 13
Individual
Borrower(s) or
Individual
Trustee(s)
Declaration
and Signing**

INDIVIDUAL BORROWER(S) OR INDIVIDUAL TRUSTEE(S)

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

By signing this application:

- You acknowledge having read the St.George Margin Lending Terms and Conditions (version dated March 2010) in the brochure, the Risk Disclosure Statement, Direct Debit Request Service Agreement, the Power of Attorney conditions and Background on CHES.
- You acknowledge that the information provided to St.George in connection to this application is true and correct.
- 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 adviser or guarantor), you declare that the individual has been made aware of that fact and the contents of the Privacy Statement.
- 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) MUST complete the section below.

First Borrower or Trustee

Print Full name

Signature

X

Date

____ / ____ / ____

Witness – must not be borrower

Print Full name

Signature

X

Date

____ / ____ / ____

Second Borrower or Trustee

Print Full name

Signature

X

Date

____ / ____ / ____

Witness – must not be borrower

Print Full name

Signature

X

Date

____ / ____ / ____

Section 13.1

**Company
Borrower or
Company
Trustee
Declaration
and Signing**

COMPANY BORROWER OR COMPANY TRUSTEE

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

By signing this application:

- You acknowledge having read the St.George Margin Lending Terms and Conditions (version dated March 2010) in the brochure, the Risk Disclosure Statement, 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 acknowledge that the information provided to St.George in connection to this application is true and correct.
- 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 completing your HIN details in your Sponsorship Agreement.

**Section 13.1
Company
Borrower or
Company
Trustee
Declaration
and Signing
(continued)**

- You acknowledge that unless you direct us in writing to the contrary, all directors are authorised to operate on the margin lending facility.
- 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 adviser or guarantor), you declare that the individual has been made aware of that fact and the contents of the Privacy Statement.
- You acknowledge receiving a copy of the sponsorship agreement (contained in Part VIII of the Terms and Conditions) for your records.
- You authorise us to give information about your company (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:
 - details about your creditworthiness at the time at which you applied for your loan;
 - whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to St.George Bank;
 - whether the loan account is in arrears;
 - whether there is an immediate likelihood that the guarantee will be called upon;
 - what the balance of the loan account is; and
 - the interest rate charged on the principal debt.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor’s request whilst the guarantee is in place.

Signed, Sealed and Delivered as a Deed on

____ / ____ / ____



The date **MUST** be completed.



Company Borrower or Company Trustee MUST complete the section below.

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

Company Director

Print Full name

Office held

Signature

X

Date

____ / ____ / ____

Witness – must not be borrower

Print Full name

Signature

X

Date

____ / ____ / ____

Company Director/Secretary (if applicable)

Print Full name

Office held

Signature

X

Date

____ / ____ / ____

Witness – must not be borrower

Print Full name

Signature

X

Date

____ / ____ / ____

Common Seal (if applicable)