

Cash Management Trust Account (CMA)



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

Complete this form to authorise the opening of a Cash Management Trust Account (CMA). This will allow you to make deposits via internet banking or BPAY to your margin loan facility or to earn interest when you have a credit variable loan balance. 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 Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation.

Section 1 Client Details

Name of borrower(s) on the St.George Margin Lending Facility

Borrower(s) Client Reference Number

Section 2 Transfer of Funds

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

- 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 3 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"/> Yes	<input type="checkbox"/> No
Second borrower		<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.

I/We confirm that the above details are true and correct.

Borrower/Trustee 1 Signature

Date

 / /

Borrower/Trustee 2 Signature

Date

 / /

Third party security provider 1 Signature

Date

 / /

Third party security provider 2 Signature

Date

 / /

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Section 3
Tax File Number
(TFN) or
Australian
Business
Number (ABN)
(continued)

Company Borrower or Company Trustee

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

Company Directory signature

Company Director/Secretary signature (if applicable)

Date

____ / ____ / ____

Date

____ / ____ / ____



Please send the completed form to:
St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224
or fax to 1300 179 540 (International 61 2 9995 8292)

Office Use Only

Actioned by

Date

____ / ____ / ____

Reviewed by

Date

____ / ____ / ____