

## Application checklist

- Read the following terms and conditions:
  - the Margin Lending Terms and Conditions (if you do not already have a margin loan)
  - the Protected Loan Terms and Conditions
  - the Call Options Supplementary Terms and Conditions (if you wish to write Call Options over Protected Loans.
- Contact your Account Manager on 1300 304 065, 8.00am – 6.00pm, Monday – Friday for an indicative quote on the stocks you would like to include in your Protected Loan.
- Complete, sign and return the following:
  - the Margin Loan Application Form (if you do not already have a margin loan)
  - the Protected Loan Application Form (if you have not previously had a Protected Loan on this account)
  - the Protected Loan Identification Notice at least 1 (one) business day after the above Application Forms are signed and received by us.
- Purchase the stock and instruct your broker to settle the trade(s) through St.George Margin Lending.
- Contact your Account Manager on 1300 304 065 and provide the final purchase price and the number of units of each stock so that the protection can be set up on your account.

*We will notify you when your Protected Loan has been set up.*

# St.George Margin Lending Protected Loan Application Form



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

## Application Form

Only complete this form if you have an existing margin lending facility with us or if you are completing it in conjunction with an application form for a new margin lending facility.

### Borrower Details

Name (*as it appears on your margin loan facility*)

Client Ref. No. (*if known*)

Name of Third Party Security Provider (*if applicable*)

Please complete the Protected Loan Identification Notice that is available from your financial adviser, St.George Margin Lending Account Manager or on [stgeorgemarginlending.com.au](http://stgeorgemarginlending.com.au) in order to activate your protected loan.

### 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) appoint St.George Bank – A Division of 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 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 of your *facility agreement*), 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.

# St.George Margin Lending Protected Loan Application Form



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

## Schedule 1 Documents covered by the power of attorney:

- 1 St.George Margin Lending: Supplementary Terms and Conditions for a Protected Loan 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.

## Declaration and Signing

By signing this application form the borrower(s) and third party security provider(s) authorise the attorneys appointed under the application form to agree with St.George Bank that the “St.George Margin Lending: Supplementary Terms and Conditions for a Protected Loan” are incorporated in and form part of the margin lending facility between those parties and St.George Bank – A Division of Westpac Banking Corporation.

### Borrower

#### First Borrower

Full name

Office held *(if a company)*

Signature

X

Date

#### First Third Party Security Provider

Full name

Office held *(if a company)*

Signature

X

Date

#### Second Borrower

Full name

Office held *(if a company)*

Signature

X

Date

#### Second Third Party Security Provider

Full name

Office held *(if a company)*

Signature

X

Date

Common Seal *(if applicable)*

# St.George Margin Lending Protected Loan Application Form



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

Borrower  
*continued*

New Privacy Laws protect your privacy.  
Please read our “Protecting Your Privacy”  
brochure for more information.

Phone 1300 034 065 or visit [stgeorgemarginlending.com.au](http://stgeorgemarginlending.com.au) to receive a copy.



Please send the completed form  
(together with your St.George Margin Lending application  
if you have not already opened a St.George Margin Loan) to:

St.George Margin Lending,  
Reply Paid 1467,  
Royal Exchange NSW 1224  
or  
fax on 61 2 9236 3093