

St.George Margin Lending Protected Loan Identification Notice



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

Form to be complete in accordance with clause 2.3 of the St.George Margin Lending Supplementary Terms and Conditions for a Protected Loan.

Please note that forms received after 2pm may not be processed on that date and therefore will be treated as received on the following business day.

Date
 _____ / _____ / _____

Borrower Details	Name (as it appears on your margin loan facility)	Client Ref. No.
	_____	_____

Loan Terms	Please state the amount you wish to borrow - this is an approximate (Minimum of \$40,000).

Indicate the term you wish to have the loan for (this will also be the period that the interest rate is fixed for).

1 Year 3 Years 5 Years
 2 Years 4 Years

Interest Payment Options	Fixed Interest.	<input type="checkbox"/> 1 year paid in advance.
		<input type="checkbox"/> Paid monthly in advance. (An upfront payment of 2 months' interest to be paid in advance, an additional 10bp* will be added to the interest rate if interest is paid monthly in advance. You must complete a direct debit request.)

* This amount is subject to change.

Protected Securities	<ul style="list-style-type: none"> A Protected Loan Acceptable Securities List including indicative yearly in advance interest rates that are attributed to each <i>security</i> is available from your financial adviser, St.George Margin Lending Account Manager, or on stgeorgemarginlending.com.au Please ensure that you pay us an amount equal to 3% of the protected loan to cover any brokerage costs as these costs are not covered by the protected loan. Note that this can be drawn from your variable loan if you have sufficient available funds. Any excess funds net of brokerage will be credited to your variable loan.
	<p>Please select one of the following options:</p> <p><input type="checkbox"/> I instruct St.George Bank to enter into hedge arrangements (at St.George Bank's discretion but as soon as practicable) for a <i>protected price</i> as set out below. (Making this choice means nominating the <i>protected price</i> for the <i>securities</i>.)</p> <p><input type="checkbox"/> I instruct St.George Bank to enter into hedge arrangements as at the close of market (approx. 4pm (EST)) on the date of this notice in relation to the following securities listed below. (The effect of choosing this option is that St.George determines the <i>protected price</i> of the <i>securities</i>.)</p>

Securities	List the <i>securities</i> you wish to invest in using your <i>protected loan</i> .
	Please include all the details requested in the table below:

ASX Stock Code	Full Stock Name	Requested Protection Price of Securities OR "Close of Market"	Number of Securities or dollar value of the stock (must be a minimum of \$10,000 per stock)	List your Broker (if applicable)
e.g. WBC	Westpac Banking Corporation	\$29.29	20,000 units	<i>directshares</i>

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Borrower(s) I/We acknowledge that St.George Bank will use its reasonable endeavours to complete my/our instructions but accept that St.George Bank is not responsible in the event it is unable to carry out my instructions.

I have read and understood the Protected Loan Supplementary Terms and Conditions.

First Borrower

Full name

Office held (if a company)

First Borrower's Signature

X

Date

Second Borrower

Full name

Office held (if a company)

Second Borrower's Signature

X

Date

First Third Party Security Provider

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)

Please send the completed form to:
St.George Margin Lending,
Reply Paid 1467,
Royal Exchange NSW 1224
or
fax on 61 2 9236 3093