

# Westpac Margin Lending Application

## For Individuals

Use this form if you are applying in the capacity of either:

- one or more individuals, or
- individual(s) acting as trustee(s) of a trust.

Effective date: August 2024



# We're here to help

☎ 1800 816 222  
8.30am to 5.30pm Monday to Friday (AEST)

🖥 [westpac.com.au/marginloan](https://westpac.com.au/marginloan)

✉ [marginlending@westpac.com.au](mailto:marginlending@westpac.com.au)

## Accessibility support.

You can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by visiting [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)

Visit [westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

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# Applying for a Westpac Margin Loan

Before you apply for a Westpac Margin Loan, we recommend that you read our facility agreement, product disclosure statement and other disclosure documents. You can download these documents from our website [westpac.com.au/marginloan](https://westpac.com.au/marginloan).

Detailed instructions on how to apply for a Westpac Margin Loan are contained on page 5 of this booklet. A checklist is also provided to help you in this process.



# How to apply for a Westpac Margin Lending facility – for individual(s) or individual(s) acting as trustee(s) of a trust.

## Who can apply for a Westpac Margin Lending facility using this Loan Application.

1. Individual or joint individuals, who are Australian residents for tax purposes, reside in Australia and are not holders of a Significant Investor Visa (SIV) (188C).
2. Individual Australian trustees exclusively for: family or discretionary trusts.

If you would like to apply for a Westpac Margin Loan facility in the capacity of a company or company trustee, please download the Westpac Margin Lending Application form for companies or company trustees, at [westpac.com.au/marginloan](http://westpac.com.au/marginloan).

## Before you apply for a Westpac Margin Lending facility, all borrowers must read:

1. the Westpac Margin Lending – Margin Loan – Product Disclosure Statement;
2. the CHES explanation and the Supplementary risk disclosure statement;
3. the Westpac Margin Lending Facility Agreement;
4. the BT Securities Limited Financial Services Guide; and
5. the Privacy Statement and Consent Request.

These documents are contained within the Westpac Margin Lending Application booklet or they can be downloaded from [westpac.com.au/marginloan](http://westpac.com.au/marginloan). You can also phone our Customer Relations Consultants on **1800 816 222** for more information.

## How to complete this Loan Application.

1. This Loan Application contains mandatory and additional optional sections to complete. The optional sections are dependent on your applicant type and how you would like to set up your Westpac Margin Lending facility.
2. The checklists below will assist you to complete the Loan Application Form accurately. You may care to mark the relevant sections as you go to ensure that you are accurately completing the form and that you are providing any additional attachments required to support the loan application.
3. Please use **BLACK PEN** and print in clear **CAPITAL LETTERS**.

## Mandatory sections for completion.

Applicant Type	Complete	Description/Comment
Individual or Joint Individuals	<input type="checkbox"/> Section 1	Individual Applicant Details
	<input type="checkbox"/> Section 3	Westpac Margin Lending Facility Details
	<input type="checkbox"/> Section 4	Individual Applicant Financial Details
	<input type="checkbox"/> Section 5	Verification of Income and Liabilities (attach required documentation)
	<input type="checkbox"/> Section 6	Applicant Signing Section
Individual(s) acting as trustee(s) of a trust	<input type="checkbox"/> Section 1	Individual Applicant Details
	<input type="checkbox"/> Section 2	Trust Details
	<input type="checkbox"/> Section 3	Westpac Margin Lending Facility Details
	<input type="checkbox"/> Section 4	Individual Applicant Financial Details
	<input type="checkbox"/> Section 5	Verification of Income and Liabilities (attach required documentation)
	<input type="checkbox"/> Section 6	Applicant Signing Section
		Original certified copy of Trust Deed is attached

**How to apply for a Westpac Margin Lending facility.**

**Additional sections that may need to be completed by all applicants.**

<b>If you are:</b>	<b>Complete</b>	<b>Other information/comment</b>
<input type="checkbox"/> Nominating a Financial Adviser who has introduced you to this Westpac Margin Lending facility	Appendix A	Your financial adviser must hold a valid Australian Financial Services Licence (AFSL).
<input type="checkbox"/> Nominating another person to be your Authorised Representative on your Westpac Margin Lending facility	Appendix B	Your nominated Authorised Representative must be an Australian resident for tax purposes and reside in Australia.
<input type="checkbox"/> Having a third party (i.e. not the applicant) provide some or all of the security on your Westpac Margin Lending facility	Appendix C	Some or all of the security on your Westpac Margin Lending facility may be provided by an entity other than the applicant i.e. a third party. Third party security is accepted from: a) individuals who are Australian residents for tax purposes and reside in Australia; and b) Australian proprietary companies.  Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a third party security application.
<input type="checkbox"/> Requesting that your monthly interest cost be debited to your nominated bank account	Appendix D	At least one of the signatories on the nominated bank account must be an applicant on your Loan Application. All signatories must complete this form.
<input type="checkbox"/> Refinancing an existing loan you have with another margin lender to Westpac Margin Lending	Appendix E	Use this form to either fully or partially refinance your existing margin loan to Westpac Margin Lending.
<input type="checkbox"/> Applying for a new managed fund investment to be applied as security for your Westpac Margin Lending facility	Appendix F	Please complete this form to make initial managed fund applications.
<input type="checkbox"/> Lodging your existing managed fund investments as security on your Westpac Margin Lending facility	Appendix G	You must complete a separate Managed Fund Transfer Request for each managed fund investment.
<input type="checkbox"/> Lodging your existing share investments as security on your Westpac Margin Lending facility	Appendix H	If you have Issuer Sponsored shares and the personal details on your Issuer Sponsored Statement do not match those on the Loan Application Form exactly, you must contact the share registry directly to amend your registered name and address details.
<input type="checkbox"/> Applying for a Westpac Margin Loan facility in the capacity of an individual trustee of a trust	Appendix I	If you have asked your solicitor to complete the Solicitor's Trust Opinion, you must also attach an original certified copy of the trust deed and any subsequent amendments to this application.
<input type="checkbox"/> Not an existing Westpac customer and need to be identified to comply with the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> requirements	Appendix J	All applicants (including individuals, trusts, individual trustees and beneficial owners) and authorised representatives, who are not existing Westpac customers, must provide original certified copies of prescribed identification documents.
<input type="checkbox"/> A resident of the State of Tasmania		You must register a power of attorney in a form acceptable to us with the Land and Titles Office situated at Level 1, 134 Macquarie Street, Hobart, prior to sending your Loan Application Form to Westpac Margin Lending. You may download this Power of Attorney form from our website <a href="http://westpac.com.au/marginloan">westpac.com.au/marginloan</a> .

## How to apply for a Westpac Margin Lending facility.

### Submitting your Loan Application Form.

When finished, you can scan your completed Application Form and any required Appendices/attachments and email them to: [mltransact@westpac.com.au](mailto:mltransact@westpac.com.au). This has the effect of fast-tracking your Application's approval process.

Please note however, that we do not accept electronic signatures and your facility will **not be activated until the original signed Application Form and Appendices/attachments are received by us. Please send them to:**

**Westpac Margin Lending  
GPO Box 3917  
Sydney NSW 2001**

### Approval of your Westpac Margin Lending facility.

Please note that all applications are subject to our approval.

Westpac Margin Lending is committed to responsible lending practices and conducts a comprehensive assessment process which includes reporting body checking and affordability verification. To enable us to do this we ask you to provide the financial information and supporting documentation to verify your income and liabilities in Sections 4 and 5 respectively.

Westpac Margin Lending will contact you or your nominated financial adviser (where applicable) to notify you of the decision and/or any additional information and conditions.

If we approve your application for a Westpac Margin Lending facility, we will email you a welcome email and your login details to the Westpac Margin Lending online portal which will allow you to monitor your loan 24 hours a day, 7 days a week.

### Collection of your TFN, ABN or exemption code.

1. We are authorised by Australian tax laws to collect your Tax File Number ('TFN'). If you quote your TFN, Exemption Code or ABN, you authorise us, the nominee and the sponsor to disclose it on your behalf in connection with all transactions under the facility and in respect of the mortgaged property. Providing your TFN, Exemption Code or ABN is not compulsory, but if you do not provide the applicable information, tax may be taken out of dividends and distributions at the highest marginal tax rate plus Medicare levy or you will need to supply your TFN or Exemption Code to share registries, fund managers and other parties directly for any holdings to avoid tax being withheld at the highest marginal rate from any dividends or other payments. It is not an offence to not provide your Tax File Number.

Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statement (in particular please see Section 11 as regards TFNs) which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement) or by calling us on 132 032.

### Questions.

If you have any questions regarding completing the Loan Application Form, Appendices or the loan approval process, please call us on 1800 816 222 or email us at [marginlending@westpac.com.au](mailto:marginlending@westpac.com.au).

Phone lines are available Monday to Friday, 8.30am to 5.30pm Sydney time.



# Westpac Margin Lending Loan Application

## - for individual, joint individuals and individual trustee applicants only

Complete this form using **black pen** - print in clear **CAPITAL LETTERS**

For a Loan Application consisting of more than two individual applicants, complete an additional Loan Application and attach a letter confirming all applicants to the Westpac Margin Lending facility.

### 1. Individual Applicant details

This section is to be completed by individual applicants. This includes individual trustee applicants.

#### 1A. Individual Applicant 1 - Personal details

Type of applicant

Individual  Individual Trustee

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth

 /  / 

Driver licence number

State of issue

Marital status

Single  Married  Divorced  Widowed

De facto

Number of dependants

Home phone number

 ( ) 

Mobile phone number

Work phone number

 ( ) 

Email address

(Westpac may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Time at current residential address

 Years

 Months

Current residential status

Own  Mortgage  Rent

Other Specify

Previous residential address

(if less than 2 years at current address)

Time at previous residential address

 Years

 Months

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHESSE purposes)

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

#### WESTPAC USE ONLY

Version

Product

Other info



DECI11W5912AA



**Westpac Margin Lending Loan Application.**

Are you an existing Westpac customer?

No ▶ To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix J, (Proof of Identification), for a list of acceptable documentation and eligible certifiers.

Yes ▶ Give details below. **Note:** the name of the account must be the same name you have provided.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

Have you already provided us with your Foreign Tax Residency information?

Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

**1B. Individual Applicant 1 - Employment details**

*Give details of your main employment only. Attach details of additional employment.*

Current employment status

Full-time  Part-time  Casual/temporary/contractor  
 Self-employed ▶  Other ▶ Specify

Occupation (if self-employed, describe nature of business)

Industry Description

Industry code (where known)

Current employer's name or full business name if you are self-employed/sole trader

Time with current employer/business

<input type="text"/>	Years	<input type="text"/>	Months
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Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Tax file number (TFN) or exemption code<sup>1</sup> - see page 7

Australian Business Number (ABN) or exemption code<sup>1</sup> - see page 7 (self-employed/sole trader applicants only)

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you were self-employed/sole trader

Time with current employer/business

<input type="text"/>	Years	<input type="text"/>	Months
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Position held at previous employer

<input type="text"/>	Years	<input type="text"/>	Months
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### 1C. Individual Applicant 1 - Sponsorship details

If listed securities will form part of your loan security portfolio, you must be sponsored on CHESS. Please select  one of the two options below:

- Please sponsor me for CHESS purposes  
*i.e. create a new Holder Identification Number (HIN).*
- Please transfer my existing CHESS sponsorship\*.  
*Give details of your existing CHESS sponsorship below.*

Current HIN

Current sponsor PID (if known)

Current sponsor name

- \* 1) Please ensure that Appendix H - Lodging Shares form is also attached to this Loan Application Form.
- \* 2) Please ensure that the name on the HIN you have provided above is identical to the name of the borrowers on this Westpac Margin Loan Application Form. If your details vary (even slightly), please contact the registry directly to amend your details.

### 1D. Individual Applicant 2 - Personal details

Type of applicant

- Individual       Individual Trustee

Title

- Mr    Mrs    Miss    Ms   Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth

Driver licence number

State of issue

Marital status

- Single    Married    Divorced    Widowed  
 De facto

Number of dependants

Home phone number

Mobile phone number

Work phone number

Email address

(Westpac may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Time at current residential address

 Years Months

Current residential status

- Own    Mortgage    Rent  
 Other ▶ Specify

Previous residential address

(if less than 2 years at current address)

Time at previous residential address

 Years Months

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHESS purposes)

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**



**Westpac Margin Lending Loan Application.**

Are you an existing Westpac customer?

No ▶ To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix J, (Proof of Identification), for a list of acceptable documentation and eligible certifiers.

Yes ▶ Give details below. **Note:** the name of the account must be the same name you have provided.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

Have you already provided us with your Foreign Tax Residency information?

Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

**1E. Individual Applicant 2 – Employment details**

Give details of your main employment only. Attach details of additional employment.

Current employment status

Full-time  Part-time  Casual/temporary/contractor  
 Self-employed ▶  Other ▶ Specify

Occupation (if self-employed, describe nature of business)

Industry Description

Industry Code (where known)

Current employer's name or full business name if you are self-employed/sole trader

Time at previous residential address

Years  Months

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Tax file number (TFN) or exemption code<sup>1</sup> – see page 7

Australian Business Number (ABN) or exemption code<sup>1</sup> – see page 7 (self-employed/sole trader applicants only)

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you were self-employed/sole trader

Time with current employer/business

Years  Months

Position held at previous employer

Years  Months



## 1F. Individual Applicant 2 - Sponsorship details

If listed securities will form part of your loan security portfolio, you must be sponsored on CHESS. Please select  one of the two options below:

- Please sponsor me for CHESS purposes.  
*i.e. create a new Holder Identification Number (HIN)*
- Please transfer my existing CHESS sponsorship.\*  
*Give details of your existing CHESS sponsorship below.*

Current HIN

Current sponsor PID (if known)

Current sponsor name

- \* 1) Please ensure that Appendix H - Lodging Shares form is also attached to this Loan Application Form.
- \* 2) Please ensure that the name on the HIN you have provided above is identical to the name of the borrowers on this Westpac Margin Loan Application Form. If your details vary (even slightly), please contact the registry directly to amend your details.

## 2. Trust details

### 2A. Name of trust

Full name of trust (e.g. *The Citizen Family Trust*)

Industry Description

Industry Code (where known)

Registered address of the trustee (if any) (not a PO Box)

Full address of the trustee's principal place of business (a PO Box is not acceptable)

Full name(s) of the trustee(s) of the trust  
(all trustees to complete section 1 of this form)

Full name of Settlor of the Trust

Date of trust deed

State/Territory of establishment

Tax file number (TFN) of the trust or exemption code<sup>1</sup>  
- see page 7

Australian Business Number (ABN) of the trust or exemption code<sup>1</sup> - see page 7

Type of trust

- Discretionary (including family trusts)
- Other ▶ Specify

Name of contact person

Daytime phone number

Mobile phone number

Email address

**You authorise us to give any notice or communication we require under the facility to any one or more of the above current contact addresses, as amended by you in writing to us from time to time.**

Has the trust already provided us with its Foreign Tax Residency information?

- Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.
- No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.



Is the trust a tax resident of any other country outside of Australia?

Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

If you have additional countries of which the trust is a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

## 2A. Beneficiary details

Do the terms of the trust identify the beneficiaries by reference to membership of a class?

No ▶ Go to next question

Yes ▶ Give details of the membership class(es) (e.g. Class A, Class B, Class C, Primary, Secondary, Tertiary)

Number of beneficiaries

Full name of beneficiaries

If there are more than four beneficiaries, please photocopy and complete this section for the additional beneficiaries and attach it as an additional sheet to your Loan Application.

## 2B. Beneficial owner details

Are there any Individuals who have not already been captured as Trustees who are acting in the capacity of a beneficial owner?

A Beneficial owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies. This includes but is not limited to Beneficiaries (who hold 25% or more beneficial interest in the trust property) and the appointer who has the power to appoint or remove trustees of the trust.

No  Yes ▶ Please complete the details below.

Where there are more than two beneficial owners, please photocopy this section and provide additional details.

### 1.

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth

Residential address (a PO Box is not acceptable)



**Westpac Margin Lending Loan Application.**

Are you an existing Westpac customer?

No ▶ To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify customers before we provide a service. Refer to Appendix J, (Proof of Identification), for a list of acceptable documentation and eligible certifiers

Yes ▶ Give details below. **Note:** The name of the account must be the same name you have provided above.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

Have you already provided us with your Foreign Tax Residency information?

Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1  Reason 2  Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.



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**2.**

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth

Residential address (a PO Box is not acceptable)

Are you an existing Westpac customer?

No ▶ To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify customers before we provide a service. Refer to Appendix J, (Proof of Identification), for a list of acceptable documentation and eligible certifiers

Yes ▶ Give details below. **Note:** The name of the account must be the same name you have provided above.

Westpac Customer Number

**OR**

BSB number

Account number

Account name

**Westpac Margin Lending Loan Application.**

Have you already provided us with your Foreign Tax Residency information?

- Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.
- No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

- Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1  Reason 2  Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

**3. Westpac Margin Lending Facility details**

**3A. Credit limit**

What credit limit you would like to apply for?

*Minimum credit limit \$20,000*

Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances and any interest to be capitalised. The Credit Limit that you apply for will be assessed against your income and financial details which we ask you to provide in Section 4. As a responsible lender, we will only approve a Credit Limit which we consider is affordable to you after consideration and verification of your financial circumstances. In some instances, this may be lower than the Credit Limit you have requested above.

**3B. Interest rate options**

*You have the option of selecting a variable or fixed interest rate for your loan. You can view our current interest rates at [westpac.com.au/marginloan](http://westpac.com.au/marginloan) or you can phone our Customer Relations Consultants on 1800 816 222.*

Please select one option:

- I/We would like a variable interest rate loan only.  
*(Please complete Section 3C below only)*
- I/We would like a variable interest rate loan and a fixed interest rate loan.  
*(Please complete Sections 3C and 3D below)*
- I/We would like a fixed interest rate loan only.  
*(Please complete Section 3D below)*

*Please note that you have the option of selecting a fixed interest rate at any time after approval.*



**3C. Variable interest payment option**

Please select one option:

 **From available margin loan funds.**

This will increase your variable loan balance by the amount of the monthly interest to be charged in arrears.

 **Direct debit my bank account.**

Please make sure you complete the Appendix marked – Direct Debit/Direct Credit Request.

***If you do not select a payment option, your variable rate interest will automatically be capitalised to your Westpac Margin Loan subject to the terms of that facility.*****3D. Fixed interest rate loan**Complete this section if you would like to fix your interest rate on your Westpac Margin Loan. Prior to selecting a fixed interest rate contract, we recommend that you read clause 4A of the Westpac Margin Lending Facility and the 'Break costs fact sheet' available at [westpac.com.au/marginloan](http://westpac.com.au/marginloan).

Fixed interest rates are available across various terms with interest either paid monthly in arrears or in advance (prepaid). Please note that the minimum loan balance that can be fixed is \$20,000.

	Please complete	Notes
Fixed loan amount	\$	Minimum is \$20,000.
Fixed loan start date	/ /	Must be a business day.
Type of fixed rate loan <i>(select one option)</i>	<input type="checkbox"/> Interest payable monthly in arrears <b>OR</b> <input type="checkbox"/> Interest paid in advance (prepaid)	An additional 0.10% p.a. will be charged for interest paid monthly.  Interest can only be paid in advance for terms of 3, 6, 9 and 12 months. For fixed rate terms greater than 1 year, interest will be paid in advance annually (i.e. for 12 month terms).
Fixed rate loan term	_____ years or _____ months <b>OR</b> Maturity date / /	Ensure the term selected is consistent with the options above. If you have nominated a maturity date, this must be a business day.
Fixed interest rate	%	Refer to our current interest rates at <a href="http://westpac.com.au/marginloan">westpac.com.au/marginloan</a>

	Please complete	Notes
Interest Amount Due	\$	Complete this where you have selected a fixed rate loan with interest paid in advance. If you require assistance to determine the interest amount due, please contact our Customer Relations Consultants on 1800 816 222.

Please indicate your preferred fixed interest payment method:

 **From available margin loan funds.**

This will increase your variable loan balance by the amount of the interest to be prepaid or the monthly interest to be charged in arrears.

 **Direct debit my bank account.**

Please make sure you complete the Appendix marked – Direct Debit/Direct Credit Request.

**Compounding.***(For fixed rate loans with interest paid in advance only.)*

Compound the interest to your fixed rate loan for the term of the loan at initial drawdown. Choose an option below. If no option is selected then the default is option 1.

1. Add the compounded interest to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount); or
2. Include the compounded interest in the total fixed loan amount.

**PLEASE NOTE:**

- If no payment option is selected or a fund transfer from your preferred method fails for any reason, interest will be taken from available margin loan funds and added to your variable loan.
- It is your responsibility to ensure you have sufficient available margin loan funds on the start date of your fixed loan. If not, the resulting fixed interest charge may result in your account going into buffer, margin call or a credit limit breach.
- Interest paid in advance (prepaid) is not refundable.
- There may be costs associated with breaking a fixed rate contract prior to its end date. We recommend that you read both section 4A of the Westpac Margin Lending Facility Agreement and the 'Break costs fact sheet' available at [westpac.com.au/marginloan](http://westpac.com.au/marginloan) for an explanation of these.





**3E. Margin call contact method**

You will be the margin call contact for your Westpac Margin Loan.

We will send margin call notices to the contact details provided in Section 1 of this Loan Application Form or such alternative details as you advise us from time to time and we update onto our systems.

**It is your responsibility to keep your nominated margin call contact details up to date at all times.**

**Margin call contact details.**

Electronic notices under this Westpac Margin Loan will be sent to the mobile phone number and email address provided by each applicant.

You do however, have the option here of providing additional mobile phone numbers and email addresses, for the purpose of receiving margin call notices.

**Note: Additional mobile numbers/email addresses must belong to a borrower under this Westpac Margin Loan.**

Additional mobile phone(s)

Additional email address(es)

**Declaration**

By signing below, I/we agree that Westpac Margin Lending is authorised to send margin call notices to each mobile phone/email address as indicated above.

Signature of **Applicant 1**

Date

Full name of **Applicant 1**

Signature of **Applicant 2**

Date

Full name of **Applicant 2**



#### 4. Individual Applicant Financial details

This section is to be completed by all individual applicants. This includes individual trustee applicants.

Westpac Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes reporting body checking and affordability verification to determine an applicant's capacity to repay the facility. When you apply for a Westpac Margin Lending facility, our intention is to ensure that your new facility commitment is manageable. We want to ensure you have enough surplus income to service your facility.

Please complete this section accurately and provide supporting income and liabilities verification documentation as described in the next section.

##### 4A. Income details

Income type	Applicant 1	Applicant 2
Gross annual salary	\$	
Bonus, overtime and allowances	\$	
Other investment income	\$	

##### 4B. Statement of financial position - Assets and liabilities

Assets <sup>1</sup>	Description	Value	Percentage Ownership	
			Applicant 1	Applicant 2
Residence	<i>Suburb</i>	\$	%	%
Investment Property	<i>Suburb</i>	\$	%	%
Investment Property	<i>Suburb</i>	\$	%	%
Investment Property	<i>Suburb</i>	\$	%	%
Cash at bank	<i>Name of institution</i>	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%



**Westpac Margin Lending Loan Application.**

Liabilities <sup>1</sup>	Description	Limit <sup>2</sup>	Outstanding balance	Monthly payments	Percentage Ownership	
					Applicant 1	Applicant 2
<i>Loan 1</i>		\$	\$	\$	%	%
<i>Loan 2</i>		\$	\$	\$	%	%
<i>Loan 3</i>		\$	\$	\$	%	%
<i>Credit cards</i>		\$	\$	\$	%	%
Rent <sup>3</sup>				\$	%	%
Leases		\$	\$	\$	%	%
Other loans		\$	\$	\$	%	%
Aggregate Living Expenses <sup>4</sup>				\$		

1. Attach details if there is insufficient space.
2. For Line of Credit or overdraft facilities, this is your approved limit. For home loan redraw facilities, this is your current loan balance plus funds available for redraw.
3. Please provide a copy or evidence of current lease or rent receipt that confirms current rental amount.
4. Applicants are required to declare all personal fixed and variable monthly personal household expenses that will continue after this loan is granted.

Some examples of fixed expenses include groceries, transport, petrol, utilities, rates, clothing, etc.

Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, internet, pay TV, gym membership, cleaner, holidays, etc.

For joint applicants, the total aggregate living expenses are to be recorded. Where a spouse/de facto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

**Where you have listed a margin loan in your liabilities above, will this Westpac Margin Loan be used to refinance the above facility?**

No  Yes ► *Please ensure you also complete Appendix E - Loan Refinance form*



**4C. Main source of funds**

**What are the main sources of funds to be used to purchase shares or securities at the start and during the life of the loan?**  
(All applicable columns, as per previous sections, to be completed)

<b>Main Source of Funds</b> <i>Please select from the following options. Multiple selections can be made by placing a tick in the appropriate box/es.</i>	<b>Applicant 1</b>	<b>Applicant 2</b>	<b>Trust Applicant</b>
Salary/wages			
Commission			
Bonus			
Business income/earnings			
Business profits			
Rental income			
Investment income/earnings			
Corporate investment earnings			
Superannuation/pension			
Loan			
External investment/company injection			
Insurance payment			
Compensation payment			
Government benefits/grant			
Sale of assets			
Liquidation of assets			
Mergers and Acquisitions			
Redundancy			
Inheritance			
Gift/Donation			
Windfall			
Tax Refund			
Controlled money account			
Other sources (please provide)			

**1. What will be your initial equity contribution for this loan?** \$

**2. Will you be using a new or existing loan to fund part or all, of your initial equity contribution?**

No  Yes ► If Yes, please provide a copy of the loan approval documentation from your lender and ensure that your loan amount and repayments are recorded in your Liabilities above.



**4D. Main source of wealth****What is your main source of wealth (i.e. your accumulated net worth)?***(All applicable columns, as per previous sections, to be completed)*

<b>Main Source of Wealth</b> <i>Please select from the following options. Multiple selections can be made by placing a tick in the appropriate box/es.</i>	<b>Applicant 1</b>	<b>Applicant 2</b>	<b>Trust Applicant</b>
Employment income/earnings			
Redundancy			
Business income/earnings			
Business profits			
Investment income/earnings			
Corporate investments earnings			
Rental income			
Superannuation/pension			
Insurance payment			
Compensation payment			
Government benefits			
Own real estate/property			
Sale of assets			
Liquidation of assets			
Mergers and Acquisitions			
Inheritance			
Gift/Donation			
Windfall			
Controlled money account			
Other sources <i>(please provide)</i>			



## 5. Verification of income and liabilities

This section is to be completed by all applicants. All documentation required must be original, or a copy of the original.

Please indicate which documents are attached to support and verify the main income details provided in Section 4. Westpac Margin Lending may request additional information further to the below, where required.

### PAYG Income.

Two most recent computerised/electronically produced payslips; <b>OR</b>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
Salary/employment letter dated no more than 6 weeks prior to the date of your Loan Application <b>AND</b> evidence of consistent income amounts regularly deposited to a bank account; <b>OR</b>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
Most recent employment contract <b>AND</b> evidence of consistent income amounts regularly deposited to a bank account.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

### Self-employed/Sole trader income.

Signed financial statements (balance sheet and profit and loss) of the business for the last 2 years <b>AND</b> tax returns* for yourself and the business for the last 2 years.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
--	--------------------------------------	--------------------------------------

### Company and Trust Income.

Signed financial statements (balance sheet and profit and loss) of the trust for the last 2 years <b>AND</b> tax returns* of the trust for the last 2 years.	<input type="checkbox"/> Trust
--	--------------------------------

### Investment Income.

If you earn investment income which you would like to be included in your affordability assessment, please PROVIDE YOUR LATEST TAX RETURN\*, PLUS any of the following as they apply to you.

### Rental Income.

The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (for each property owned).	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
---	--------------------------------------	--------------------------------------

### Dividend Income.

Current holding statement evidencing ownership for each investment held.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
--	--------------------------------------	--------------------------------------

\* After 1 December, it is mandatory to supply the previous 30 June tax returns.



## Liabilities

Provide us with supporting documents for all existing debt(s) such as housing/investment loans, personal loans, car loans, margin loans, tax debts, buy now pay later, credit card and/or store debit cards not being refinanced by this loan.

### Loans and cards with other financial institutions

Current statement covering at least 1 continuous month prior to the application (most recent no more than 6 weeks prior).	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
---	--------------------------------------	--------------------------------------

### Rent/board

Evidence showing current rental/board amount being paid and payment frequency.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
--	--------------------------------------	--------------------------------------

### Child support/spouse or de facto maintenance

Court order or child support agency letter dated within last 12 months confirming the amount of the ongoing obligations; <b>OR</b>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
Bank statement or transaction listing covering 2 payment cycles.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

### Tax Debts

Australian Taxation Office (ATO) letter evidencing the formal payment plan with the ATO; <b>OR</b>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
Printout from the ATO Portal evidencing the formal payment plan with the ATO.	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

## 6. Applicant signing section

This section of the application comprises a deed.

### 6A. Power of Attorney

1. Without limiting any power of attorney given by me under the Westpac Margin Lending Facility Agreement (**Facility Agreement**), I appoint BT Securities Limited ABN 84 000 720 114 (the **Lender**) and BT (Queensland) Pty Limited ABN 49 009 818 875 (the **Nominee**) and each person who is at any time authorised by the **Lender** or the **Nominee** or a related body corporate of the **Lender** to exercise the powers contained in this power of attorney separately as my attorneys.
2. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
3. I agree that this power of attorney cannot be revoked by me without the written consent of the **Lender**.
4. I give the authorisations, consents and acknowledgments set out in the Loan Application Form attached to this power of attorney.
5. I declare that the information given in the Loan Application Form is correct and that this power of attorney is given for valuable consideration.
6. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
7. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
8. An attorney may, in my name:
  - (a) do everything needed (including completing any blanks) to execute and deliver the **Facility Agreement** and other documents listed in the Schedule in the Signing Section to this power of attorney and any other documents connected with them, and
  - (b) stamp and register at my cost any of the documents listed in the Schedule in the Signing Section to this power of attorney and any other document connected with them.
9. Without limiting clause 8, an attorney may also in my name execute any document or do any act in connection with:
  - (a) any notification to a share registry, **securities** issuer or CHES of a change of registration details (including the registered name) of any of my **securities** to correspond with the details advised by me to the **Lender** from time to time,
  - (b) any conversion request form, transfer form or other document, in relation to any **securities** for the purpose of converting or transferring those securities to or from my participant holding with the **Nominee** or the **Lender** and/or an agent of either of them;



- (c) any document which relates in any way to my **securities** or **entitlements** that may form part of the **mortgaged property** or that are otherwise related to the **Facility Agreement** including:
- (i) directions to a company or share registry as to the address for payment of **entitlements**, and
  - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporations Act in respect of **securities**, and
- (d) any direction to the **Nominee** as nominee under the **Facility Agreement**, or
- (e) stamping and registering any documents, or
- (f) any instructions to a sponsor of my participant sponsored holding.

10. I declare that:

- (a) I am the legal owner of the **securities** and **entitlements** that form the part of the **loan portfolio** applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney, and
- (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself, and
- (c) any person who deals with the 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, or
  - (ii) this power of attorney has not been revoked.

11. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any loss or costs they suffer or incur in exercising powers under this power of attorney.

12. The meaning of the words printed **like this** and some other important words are explained in the section Meaning of Words and Interpretation section in the **Facility Agreement** or in this power of attorney.

13. I, me, mine and similar terms are references to each person identified as a borrower in the Loan Application Form and executes this power of attorney separately.

#### **Important: Credit Purpose Declaration.**

By signing the Loan Application Form, the borrower (or individual trustee) declares that any credit to be provided to him/her by the Lender under the facility will not be applied wholly or predominantly for:

- (i) personal, domestic or household purposes, or
- (ii) to purchase, renovate or improve residential property for investment purposes, or
- (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

## **6B. Privacy Statement and consent request**

### **Privacy Statement.**

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement). You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 132 032 to request a hard copy of our Privacy Statement.

### **Your consent.**

By making an application, you consent to us:

- obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- exchanging personal information and credit information about you with other credit providers in order for us or them to:
  - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
  - manage credit borrowed by you.
- disclosing your personal information (including information we already hold about you) to other co-applicants.





### Marketing communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

### 6C. Anti-Money Laundering And Counter-Terrorism Financing Act Requirements

You confirm that:

- The account(s) will be held in the name of a person;
- The account(s) will not be held in trust; and
- If you are known by any other name, you have already provided your other name(s) to us or you will contact us to provide your other name(s) as part of your application for the account(s).

**NOTE:** It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to:

- give false or misleading information;
- receive a loan, credit card or deposit account in a false name.

### 6D. Other acknowledgments

You acknowledge that:

- We may confirm the details of the information provided in your application which includes contacting your employer to confirm salary, address or other personal details.
- The application is not an offer or acceptance of credit.
- Valuations obtained by us are ours for our own use and we are not obliged to make a copy available to you.
- You are not borrowing the funds for the purposes of purchase by a Self-Managed Superannuation Fund.

### 6E. Applicant's signing section

#### Schedule.

- (a) a Westpac Margin Lending Facility Agreement between me, the **Lender**, the **Nominee**, Value Nominees Pty Limited ABN 90 001 827 998 and anyone else who is joined in the agreement, in whatever capacity.
- (b) one or more CHESS sponsorship agreements substantially in the form set out in the **Facility Agreement** relating to securities and entitlements I hold either alone or together with another person.
- (c) 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.

#### By signing below, you acknowledge, declare and confirm that:

- you have read and accept the terms of the Westpac Margin Lending - Margin Loan - Product Disclosure Statement, the Westpac Margin Lending Facility Agreement (**Facility Agreement**), the Supplementary risk disclosure statement, the BT Securities Limited Financial Services Guide, the CHESS explanation and the power of attorney conditions,
- you accept the risks of margin lending and your obligations if we approve 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 agree to the consents set out in Section 6B Privacy Statement and Consent Request,
- where you are a tax resident of a country(ies) other than Australia, you have disclosed this information,
- where you have provided personal information about another individual (such as a beneficial owner), you declare that you have made the individual aware of that fact and the contents of our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement),
- you grant the Power of Attorney in Section 6A of this Loan Application Form,
- all the information you have provided on this Loan Application Form is true and correct,
- any loan provided to you, as an individual, pursuant to this application will be applied wholly or predominantly for business or investment purposes (or for both purposes),
- you are an Australian resident for tax purposes residing in Australia, and are not a holder of a Significant Investor Visa (SIV) (188C),
- you acknowledge receiving a copy of the sponsorship agreement (contained in the Facility Agreement) for your records.



**Signed, Sealed and Delivered as a Deed on  
(The date must be completed)**

Date

Signature of **Applicant 1**

Date

Full name of **Applicant 1**

Signature of **Witness**

Date

Full name of **Witness**

*Witness must be 18 years and over and an independent party to this loan application.*

Signature of **Applicant 2**

Date

Full name of **Applicant 2**

Signature of **Witness**

Date

Full name of **Witness**

*Witness must be 18 years and over and an independent party to this application.*

**7. Foreign Tax Residents**

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)\*. If a TIN is not available, please select one of the reasons against the appropriate country:

Reason 1: Foreign TIN is not issued by this country

Reason 2: Individual is under age (applies to individuals only)

Reason 3: Foreign TIN pending issue by the country's tax authority

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

\* A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of the tax residency that is used for tax purposes.





# Appendices

## Westpac Margin Lending Additional Account Details and Forms

Contents			
Appendix A	Financial Adviser Nomination Form	Complete this form when a financial adviser has recommended that you apply for a Westpac Margin Loan Facility. Complete this form with your financial adviser.	page 28
Appendix B	Authorised Representative Form	Use this form to nominate additional people to operate your Westpac Margin Loan Facility on your behalf.	page 30
Appendix C	Third Party Security Provider Application Form	Complete this form when security for your Westpac Margin Loan Facility is being provided (owned) by someone other than the applicant(s) - ie a third party security provider. Third party security can be provided by:  a) individuals who are Australian residents for tax purposes and reside in Australia; and  b) Australian proprietary companies where the company directors are Australian residents for tax purposes and reside in Australia.	page 32
Appendix D	Direct Debit/Direct Credit request	Use this form to enable Westpac Margin Lending to debit and/or credit your nominated bank account.	page 37
Appendix E	Loan Refinance Form	Use this form to either fully or partially refinance your existing margin loan to Westpac Margin Lending.	page 40
Appendix F	Managed Fund Application Form	Please complete this form to make initial managed fund applications.	page 43
Appendix G	Managed Fund Transfer Request	Use this form to transfer your existing managed fund investments to your Westpac Margin Loan Facility. You will need to complete a separate Managed Fund Transfer Request for each individual managed fund, even if they are with the same fund manager.	page 44
Appendix H	Lodging Shares Form	Use this form to transfer shares you currently own to your Westpac Margin Loan Facility.	page 46
Appendix I	Solicitor's Trust Opinion	If you are applying for this Westpac Margin Loan Facility in the capacity of an individual acting as trustee of a trust, your solicitor may be required to complete and sign this form.	page 48
Appendix J	Proof of Identification	Follow this Appendix where applicants (including individuals, trusts, individual trustees and beneficial owners) and authorised representatives, are not existing Westpac customers. To satisfy AML/CTF legislation, they must provide original certified copies of identification documents.	page 50





# Appendix A: Westpac Margin Lending Financial Adviser Nomination Form

Complete this form when a financial adviser has recommended/introduced you to this Westpac Margin Loan Facility. Your financial adviser must hold a valid Australian Financial Services License. Complete this form with your financial adviser.

## Privacy Notice - Financial Adviser.

All personal information we collect about you is collected, used and disclosed by us in accordance with our Third Party Privacy Notice which is available at [westpac.com.au/privacy/supplementary-notices/third-party-notice/](http://westpac.com.au/privacy/supplementary-notices/third-party-notice/). Our Third Party Privacy Notice also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.

## 1. Nominated Financial Adviser

Complete this section with your financial adviser.

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Name of dealer group

Financial adviser's company name (if applicable)

Australian Financial Services Licence (AFSL) number

Australian Business Number (ABN)

Westpac Margin Lending Adviser number (if applicable).

Mailing address

Work phone number

( )

Mobile phone number

Email address\*

\* In the future, Westpac may elect to email correspondence, including margin calls, to you.

Would you like your financial adviser to receive a copy of your margin lending statement and to receive or access information in connection with your facility or, in relation to a managed investment scheme, provide us with instructions in relation to that managed investment scheme?

Yes  No



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## 2. Signing section

By signing this section, I/we agree that all information provided is true and correct.

Signature of **Financial Adviser**

X

Date

/ /

Full name of **Financial Adviser** (please print)

Signature of **Applicant 1**

X

Date

/ /

Full name of **Applicant 1** (please print)

Signature of **Applicant 2**

X

Date

/ /

Full name of **Applicant 2** (please print)

Financial adviser stamp (please use black ink only)

Adviser initials

### Westpac Private Bank Use Only

Executive Manager Name

Executive Manager Number





# Appendix B: Westpac Margin Lending Authorised Representative Form

Use this form to nominate additional people to operate your Westpac Margin Loan Facility on your behalf. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything you are able to do under your Westpac Margin Loan Facility (including but not limited to increasing the loan, buying and selling investments and changing your contact details). You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

## Privacy Statement – Authorised Representative.

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement) or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.

### 1. Details of Authorised Representative

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth

Home phone number

Mobile phone number

Work phone number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

Current residential address (a PO Box is not acceptable)

Relationship to the borrower(s)

Current employment status

Full-time  Part-time  Casual/temporary/contractor  
 Self-employed  Other Specify

Occupation (if self-employed, describe nature of business)

Are you an existing Westpac customer?  Yes  No

If **Yes**, select and complete ONE of the following forms of identification. Note that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account name(s)

**OR** Westpac customer number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify customers before we provide a service. Refer to Appendix J (in this booklet), Proof of Identification, for a list of acceptable documentation and eligible certifiers.



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**Appendix B: Westpac Margin Lending Authorised Representative Form.**

Have you already provided us with your Foreign Tax Residency information?

- Yes ▶ Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.
- No ▶ The below question is mandatory and must be completed. Please refer to Section 7 of this Loan Application Form for more information.

Are you a tax resident of any other country outside of Australia?

- Yes  No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1  Reason 2  Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1  Reason 2  Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

**2. Signing section**

**By signing this form, I/we agree that:**

- Westpac Margin Lending is authorised to provide any information in relation to my/our Westpac Margin Loan Facility to the authorised representative(s) and can assume that each authorised representative(s) has the authority to operate the loan independently.
- Westpac Margin Lending may verify instructions received from the authorised representative(s) but is not obliged to do so.
- I/We will ratify any action taken by the authorised representative(s) in accordance with this authority.
- The nominated authorised representative confirms that they are an Australian resident for tax purposes.

Signature of

**Authorised Representative**

Date

Full name of **Authorised Representative** (please print)

Signature of **Applicant 1**

Date

Full name of **Applicant 1** (please print)

Signature of **Applicant 2**

Date

Full name of **Applicant 2** (please print)





# Appendix C: Westpac Margin Lending Third Party Security Provider Application Form

Complete this form when security for your Westpac Margin Loan Facility is being provided (owned) by someone other than the borrower(s) - i.e. a third party security provider. Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a Third Party Security Application Form.

## Form Instructions

### Before you complete this Third Party Security Provider Application, please ensure that you read:

1. the Westpac Margin Lending - Margin Loan - Product Disclosure Statement;
2. the CHESS explanation and the Supplementary risk disclosure statement;
3. the Westpac Margin Lending Facility Agreement;
4. the BT Securities Limited Financial Services Guide; and
5. the Third Party Security Provider additional risk disclosure statement.

You can download the above documents from our website [westpac.com.au/marginloan](http://westpac.com.au/marginloan) or you can phone our Customer Relations Consultants on 1800 816 222 for more information.

### Who can provide third party security on a Westpac Margin Loan Facility.

Westpac Margin Lending will accept Third Party Security Applications from:

1. Individuals who are Australian residents for tax purposes and reside in Australia.
2. Australian proprietary companies which are not subsidiaries of listed companies. The company directors must be Australian residents for tax purposes and reside in Australia.

### How to complete this Third Party Security Provider Application Form.

1. This form contains mandatory sections to complete, which are dependent on the entity providing the third party security i.e. individual or company.
2. The checklist opposite will assist you to complete this Third Party Security Provider Application Form accurately. You may care to tick [✓] the relevant sections as you go, to ensure that you are accurately completing the form, and that you are providing any additional attachments required to support this application.
3. Please use **BLACK PEN** and print in clear **CAPITAL LETTERS**.

### Mandatory Sections for Completion per Third Party Security Provider Type.

Third Party Security Provider Type	Complete	Description/Comment
Individual Third Party Security Providers	<input type="checkbox"/> Section 1	Name of Applicant
	<input type="checkbox"/> Section 2	Individual Third Party Security Provider - Personal Details
	<input type="checkbox"/> Section 4	Third Party Security Provider Signing Section
Company Third Party Security Providers	<input type="checkbox"/> Section 1	Name of Borrower
	<input type="checkbox"/> Section 3	Company Third Party Security Provider Details
	<input type="checkbox"/> Section 4	Third Party Security Provider Signing Section

### Approval of your Third Party Security Provider Application.

Please note that all applications are subject to our approval. Westpac Margin Lending will contact you, the borrower or any nominated financial adviser to notify you of the decision and/or any additional information and conditions. We may require evidence of independent legal advice prior to accepting you as a Third Party Security Provider.

### Privacy Statement - Individual Third Party Security Provider(s).

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement) or by calling 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request.





**1. Name of applicant to whom Third Party Security is to be applied**

Applicant's name

**2. Individual Third Party Security Providers - personal details**

For a Third Party Security Application consisting of more than two individual security providers, please complete an additional Third Party Security Application Form, and attach a letter confirming all third party security providers to the Westpac Margin Loan Facility.

**2A. Individual Third Party Security Provider 1**

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Date of birth

Daytime contact number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

Current residential address (a PO Box is not acceptable)

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHESS purposes.)

Tax file number (TFN) or exemption code<sup>1</sup> - see below

**2B. Individual Third Party Security Provider 2**

Title

Mr  Mrs  Miss  Ms Other

Given name(s) (include first and middle names)

Surname

Date of birth

Daytime contact number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

Current residential address (a PO Box is not acceptable)

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHESS purposes.)

Tax file number (TFN) or exemption code<sup>1</sup> - see below

**3. Company Third Party Security Provider**

**3A. Company details**

Full name of company as registered by ASIC

Australian Company Number (ACN)

Australian Business Number (ABN) or exemption code<sup>1</sup> - see below

Tax file number (TFN) or exemption code<sup>1</sup> - see below



**Appendix C: Westpac Margin Lending Third Party Security Provider Application Form.**

Mailing address (We may use this address for future correspondence, including for CHES purposes.)

Name of contact person

Daytime contact number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

**3B. Company Third Party Security Provider Director Details**

How many directors are there?

All company directors are to complete this section. If there are more than two company directors, attach a separate sheet.

**Director 1.**

Title

 Mr  Mrs  Miss  Ms Other 

Given name(s) (include first and middle names)

Surname

Date of birth

Daytime contact number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

Current residential address (a PO Box is not acceptable)

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHES purposes.)

**Director 2.**

Title

 Mr  Mrs  Miss  Ms Other 

Given name(s) (include first and middle names)

Surname

Date of birth

Daytime contact number

Email address\*

\* In the future, Westpac may elect to email correspondence to you.

Current residential address (a PO Box is not acceptable)

Mailing address (write 'AS ABOVE' if the same as your current residential address. We may use this address for future correspondence, including for CHES purposes.)

1. We are authorised by Australian tax laws to collect your Tax File Number ('TFN'). If you quote your TFN, Exemption Code or ABN, you authorise us, the nominee and the sponsor to disclose it on your behalf in connection with all transactions under the facility and in respect of the mortgaged property. Providing your TFN, Exemption Code or ABN is not compulsory, but if you do not provide the applicable information, tax may be taken out of dividends and distributions at the highest marginal tax rate plus Medicare levy or you will need to supply your TFN or Exemption Code to share registries, fund managers and other parties directly for any holdings to avoid tax being withheld at the highest marginal rate from any dividends or other payments. It is not an offence to not provide your Tax File Number.

Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statement (in particular please see Section 11 as regards TFNs) which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement) or by calling us on 132 032.



#### 4. Third Party Security Provider signing section

This section of the application comprises a deed.

##### 4A. Power of Attorney

Without limiting any power of attorney given by me under the Westpac Margin Lending Facility Agreement (**Facility Agreement**), I appoint BT Securities Limited ABN 84 000 720 114 (**the Lender**) and BT (Queensland) Pty Limited ABN 49 009 818 875 (**the Nominee**) and each person who is at any time authorised by **the Lender** or **the Nominee** or a related body corporate of **the Lender** to exercise the powers contained in this power of attorney separately as my attorneys.

1. I agree to approve anything an attorney does under this power of attorney, until this power of attorney is revoked in accordance with its terms and each attorney becomes aware that it has been revoked.
  2. I agree that this power of attorney cannot be revoked by me without the written consent of **the Lender**.
  3. I give the authorisations, consents and acknowledgments set out in the Westpac Margin Lending Loan Application attached to this power of attorney.
  4. I declare that the information given in the Westpac Margin Lending Loan Application is correct and that this power of attorney is given for valuable consideration.
  5. I declare that the attorneys are authorised to do any act as a result of which a benefit may be conferred on an attorney.
  6. An attorney may delegate to another person a power under this power of attorney and may appoint an attorney to act on their behalf, as a sub-attorney.
  7. An attorney may, in my name:
    - (a) do everything needed (including completing any blanks) to execute and deliver the **Facility Agreement** and other documents listed in the Schedule in the Signing Section to this power of attorney and any other documents connected with them; and
    - (b) stamp and register at my cost any of the documents listed in the Schedule in the Signing Section to this power of attorney and any other document connected with them.
  8. Without limiting clause 7, an attorney may also in my name execute any document or do any act in connection with:
    - (a) any notification to a share registry, **securities** issuer or CHESS of a change of registration details (including the registered name) of any of my **securities** to correspond with the details advised by me to **the Lender** from time to time;
    - (b) any conversion request form, transfer form or other document, in relation to any **securities** for the purpose of converting or transferring those **securities** to or from my participant holding with the **Nominee** or **the Lender** and/or an agent of either of them;
  - (c) any document which relates in any way to my **securities** or entitlements that form part of the loan portfolio or that are otherwise related to the **Facility Agreement** including:
    - (i) directions to a company or share registry as to the address for payment of entitlements; and
    - (ii) any application for the issue of share certificate or other documents evidencing title pursuant to section 1070D of the Corporation Act in respect of **securities**; and
  - (d) any direction to **the Nominee** as nominee under the **Facility Agreement**; or
  - (e) stamping and registering any documents; or
  - (f) any instructions to a sponsor of my participant sponsored holding.
9. I declare that:
- (a) I am the legal owner of the **securities** and entitlements that form the part of the loan portfolio applicable to me and am entitled to authorise the attorney to act in accordance with this power of attorney;
  - (b) anything done in exercising the powers given under this power of attorney will be as binding on me and anyone else as if I had done the acts myself; and
  - (c) any person who deals with the 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; or
    - (ii) this power of attorney has not been revoked.
10. I agree to indemnify the attorneys against, and I must therefore pay the attorneys on demand for any reasonable loss or costs they suffer or incur in exercising powers under this power of attorney.
11. The meaning of the words printed **like this** and some other important words are explained in the section Meaning of words and interpretation in the **Facility Agreement** or in this power of attorney.
12. I, me, mine and similar terms are references to each person identified as a Third Party Security Provider in the Westpac Margin Lending Loan Application and executes this power of attorney separately.
13. Where the Third Party Security Provider in the Westpac Margin Lending Loan Application is a company, I confirm that the directors of the company authorised me to advise that the provision of the third party security is considered to be in the best interest of the company because: **(Company Third Party Security Providers must complete this)**



**4B. Signing section**

**Schedule.**

- (a) a Westpac Margin Lending Facility Agreement between me, the **Lender**, the **Nominee**, Value Nominees Pty Limited ABN 90 001 827 998 and anyone else who is joined in the agreement, in whatever capacity.
- (b) one or more CHESSE sponsorship agreements substantially in the form set out in the **Facility Agreement** relating to securities and entitlements I hold either alone or together with another person.
- (c) 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.

**By signing below, you acknowledge, declare and confirm that:**

- you have read and accept the terms of the Westpac Margin Lending – Margin Loan – Product Disclosure Statement, the Westpac Margin Lending Facility Agreement (**Facility Agreement**), the Supplementary risk disclosure statement, the Third Party Security Provider additional risk disclosure statement, the BT Securities Limited Financial Services Guide, the CHESSE explanation and the power of attorney conditions,
- you accept the risks of margin lending and your obligations if we approve your application, and acknowledge that we have recommended you obtain independent legal and financial advice prior to becoming a Third Party Security Provider,
- 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 grant the Power of Attorney in Section 4A of this Third Party Security Provider Application Form,
- all the information you have provided on this Third Party Security Provider Application Form is true and correct,
- you are an Australian resident for tax purposes residing in Australia, and
- you acknowledge receiving a copy of the sponsorship agreement contained in the Westpac Margin Lending Facility Agreement for your records.

**For Company Third Party Security Providers, either two Directors, or one Director and the Secretary, or the Sole Director and Sole Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

**Company Third Party Security Providers do not need to have their signatures witnessed in this section.**

**Signed, Sealed and Delivered as a deed on (the date must be completed)**

Date

Signature of **Third Party Security Provider 1** Date

Full name of **Third Party Security Provider 1** (please print)

Director  Sole Director/Secretary

Signature of **Witness** Date

Full name of **Witness** (please print)

*Witness must be 18 years and over and an independent party to this application.*

Signature of **Third Party Security Provider 2** Date

Full name of **Third Party Security Provider 2** (please print)

Director  Sole Director/Secretary

Signature of **Witness** Date

Full name of **Witness** (please print)

*Witness must be 18 years and over and an independent party to this application.*





# Appendix D: Westpac Margin Lending Direct Debit/Direct Credit request

Use this form to enable Westpac Margin Lending to debit and/or credit your bank account on request.

## 1. Debit/credit user ("us")

**Name:** BT Securities Limited ABN 84 000 720 114

**Debit User ID:** 037898

**Credit User ID:** 037977

## 2. Bank account holder(s) ("you", "your", "yours")

Full name(s)

## 3. Westpac Margin Lending Account related to this request ("Facility")

Westpac Margin Loan account name

## 4. Nominated bank account ("Account")

### Note:

Your nominated bank account will be added to your Facility for future debit and/or credit instructions.

At least one of the Account holders must be a borrower under the Facility.

Name of financial institution

Branch name

BSB number

Account number

Bank account name(s)

## 5. Instructions related to this request

**This direct debit/credit request authorises us to (select each that applies):**

- Debit the Account according to your instructions  
 Credit the Account according to your instructions

## 6. Direct debit payment authority

Select the relevant options.

- Monthly Interest Debit**

*(An amount equal to the monthly interest charge on your Westpac Margin Loan Facility debited on the first business day of the following month)*

- Regular Debits**

A sum where you determine the amount, frequency and date on which monies will be deducted from your nominated bank account.

Amount

Start date

Frequency

- Weekly  Fortnightly  Monthly



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## 7. Declaration and signatures

### Terms that apply to this request.

This direct debit/direct credit request is governed by the terms of the direct debit/direct credit service agreement set out below. This request remains in force until you revoke it.

### Before signing this request.

Before signing this request fill in and cross out any blank spaces. If there's more than one signatory authorised to operate your Account, each required signatory must sign this document. Don't sign this request if there's anything you don't understand.

### What you agree to by signing this request.

By signing this request:

- you confirm that at least one of the Account holders is a borrower under the Facility.
- you request and authorise us to debit and/or credit your Account, through the Bulk Electronic Clearing System, with any amounts due and/or requested under the Facility.
- you request and authorise us to debit the Account with an amount required to pay off the total amount or part of it owing from time to time under the Facility.
- you confirm that all information you've given us is complete, correct and not misleading.

**For Company or Company Trustee account holders, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of

**Bank Account Holder 1**

Date

X

/ /

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of

**Bank Account Holder 2**

Date

X

/ /

Signatory's full name (please print)

Director  Company Secretary

## Direct Debit/Direct Credit Service Agreement

This agreement sets out the terms on which we accept and act under a direct debit or direct credit request you give us to debit and/or credit amounts in connection with the *Facility* from a specified *account* of yours under the direct debit system.

Please keep this *Agreement* for future reference.

We will only draw money out of, or deposit money into, *your account* in accordance with the terms of *your Direct Debit/Direct Credit Request*.

### Definitions.

**account** means the account held at *your* financial institution from which we are authorised to arrange for funds to be debited or credited.

**Agreement** means this Direct Debit/Direct Credit Service Agreement between *you* and *us*.

**Banking Day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by *you* to us is due.

**Direct Debit/Credit Request** means the written, verbal or online request between *us* and *you* to debit or credit funds from or to *your account*.

**Facility** means *your* Westpac Margin Loan Facility or the Westpac Margin Loan Facility for which *you* are providing a *Direct Debit/Direct Credit Request*.

**our, us** or **we** means each of Westpac Banking Corporation and BT Securities Limited whom *you* have authorised by requesting a *Direct Debit/Direct Credit Request*.

**you** and **yours** means the customer who has authorised the *Direct Debit/Direct Credit Request*.

**your financial institution** means the financial institution at which you hold the account you have authorised us to debit or credit.

### Debiting and crediting your account

By submitting a *Direct Debit/Direct Credit Request*, you have authorised *us* to arrange for funds to be debited from or credited to *your account*. The *Direct Debit/Direct Credit Request* and this *Agreement* set out the terms of the arrangement between *us* and *you*.

We will only arrange for funds to be debited from or credited to *your account* as authorised in the *Direct Debit/Direct Credit Request*.





### Your obligations and things to consider.

- Not all accounts held with a financial institution are available to be drawn on under the direct debit system.
- Before you complete *your Direct Debit/Direct Credit Request*, it's best to check *your* specified account details against a recent statement from *your financial institution* to ensure the details on *your Direct Debit/Direct Credit Request* are completed correctly.
- It is *your* responsibility to ensure there are sufficient cleared funds available in *your account* to enable us to be paid for any amounts due and payable under the *Facility* in accordance with the terms of *your Direct Debit/Direct Credit Request*. We may charge you reasonable costs incurred by us on account of there being insufficient funds.
- Please direct all enquiries and requests relating to *your Direct Debit/Direct Credit Request* to us or *your financial institution*.
- You should check *your account* statement to verify that the amounts debited from, or credited to, *your account* are correct.

**Special note:** If you are not the borrower of the Westpac Margin Loan Facility, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from *your account* or any amount that is debited to pay off the total amount or part of it owing under the Westpac Margin Loan Facility. The size of the loan may vary and BT Securities Limited will not advise you if the borrower varies the size of the loan.

### Amendments by us.

We may vary any details of this *Agreement* or a *Direct Debit/Direct Credit Request* at any time by giving you at least thirty (30) days' written notice sent to the preferred email or address you have given us.

You have the right to cancel this *Agreement* without penalty in response to any variations we make.

### How to cancel or change direct debits or credits.

By contacting us and quoting the *Facility* account number, you can ask us to:

- cancel or suspend the Direct Debit/Direct Credit Request; or
- change, stop or defer an individual debit or credit payment, at any time by giving us at least 10 days' notice.

**To do so, contact us at any time by calling us on 1800 816 222 Monday – Friday from 8.30am to 5.30pm (Sydney time).**

### What you should consider if you cancel your Direct Debit/Direct Credit Request.

Cancelling *your Direct Debit/Direct Credit Request* won't change any payment obligations under the *Facility*, but it may change the operation of the *Facility*. Please talk to us before you complete a cancellation request.

If the *Facility* isn't your *Facility*, you should tell the customer before you cancel *your Direct Debit/Direct Credit Request* so they can make other payment arrangements.

### If you want to dispute any debited amount.

You can dispute any amount we draw under *your Direct Debit/Direct Credit Request* by contacting us, quoting the *Facility* number and providing details of *your* dispute.

Our customer service officer will try to resolve *your* problem. If we can't resolve it, *your* dispute will be raised with the relevant department which will contact you within 14 days. We will try to resolve *your* dispute and refund the disputed amount (where applicable) within 1 month of receiving *your* enquiry. You can also complain directly to the financial institution at which *your account* is held.

### What happens if a direct debit payment to us is due on a non-Banking Day?

If the *Debit Day* is not a *Banking Day* we may draw on *your account* under *your Direct Debit/Direct Credit Request* on the following *Banking Day*.

### If a direct debit request is rejected.

If *your financial institution* rejects any of our attempts to draw an amount in accordance with the terms of *your Direct Debit/Direct Credit Request*, we will advise you in writing the first time this happens and you will need to make alternative arrangements to make the rejected payment. If we incur any fees from *your financial institution* as a result of the rejected payment, we will pass these onto you.

### We may need to disclose information.

If you dispute any amount we draw under *your Direct Debit/Direct Credit Request* then we may need to disclose information relating to *your Direct Debit/Direct Credit Request* and any amount we draw under it to the financial institution at which *your account* is held or the financial institution which sponsors our use of the direct debit system (or both of them).





# Appendix E: Westpac Margin Lending Loan Refinance Form

Use this form to transfer your existing margin loan to Westpac Margin Lending, for either a full or partial refinance.

Note: The Westpac Margin Loan Facility and refinance amount is subject to credit approval.

## 1. Applicant's details

Applicant's name(s)

## 2. Details of loan to be refinanced

Name of existing margin lender

Full name of existing loan to be refinanced

Account number of existing margin loan

Name of third party security provider(s) (if applicable)

Note: Third party security provider(s) must be registered with Westpac Margin Lending

Is your loan with your current provider fixed?

Yes  No

If "Yes":

1. What is the maturity date?

2. Do you want your refinance to take place on or as near as possible to the above maturity date? (must be maturing within 30 days)

Yes  No

If "Yes", we will endeavour to refinance closer to the above date.

If "No", we will endeavour to refinance as soon as possible.

## 3. Full or partial refinance

Full refinance

You wish to transfer your entire margin lending portfolio to Westpac Margin Lending

- I/We authorise our existing margin lender (named above) to provide Westpac Margin Lending with any and all information regarding my/our margin lending account.
- I/We authorise our existing margin lender (named above) to transfer my/our CHESS HIN to Value Nominees Pty Limited (Sponsor) and managed fund holdings to BT (Queensland) Pty Limited.
- I/We authorise Westpac Margin Lending to pay out any outstanding loan(s) against these securities, if any.

OR

Partial refinance

You wish to transfer a portion of your margin lending portfolio to Westpac Margin Lending.

Indicate loan value

- I/We authorise our existing margin lender (named above) to transfer the stocks and managed funds listed below to Westpac Margin Lending.
- I/We authorise Westpac Margin Lending to pay out any outstanding loan against these securities, if any.

### 1. Partial refinance

Name of security

Quantity (Number of shares or units)

Name security is registered in



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**2. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**3. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**4. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**5. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**6. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**7. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in

**8. Partial refinance**

Name of security

Quantity (*Number of shares or units*)

Name security is registered in



**4. Declaration and signatures**

Where any of the securities to be refinanced are owned by a third party (i.e. not the borrower), the third party security provider is also to sign this section.

**For Company Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Sole Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

**Company Third Party Security providers do not need to have their signatures witnessed in this section.**

Signature of **Borrower**

Date

X

/ /

Signatory's full name (please print)

Signature of **Additional Borrower**

Date

X

/ /

Signatory's full name (please print)

Signature of **Third Party Security Provider**

Date

X

/ /

Signatory's full name (please print)

Director  Sole Director and Secretary

Signature of **Additional Third Party Security Provider**

Date

X

/ /

Signatory's full name (please print)

Director  Company Secretary





# Appendix F: Westpac Margin Lending Managed Fund Application Form

Complete this form to make Initial Managed Fund Applications.

## 1. New managed fund application

Applications must be made in the name of BT (Queensland) Pty Limited (BTQ). Attach a completed managed fund application form for each fund, and if appropriate, have the fees section within these applications completed by your financial adviser.

APIR code	Managed Fund Name	Investment		Distribution Option <sup>1</sup>		
		Equity	Loan	Cash	Reinvest	Loan
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>		\$	\$			

1. Note that these distribution options may not be offered by all Fund Managers. We recommend that you check with your Fund Manager that your preferred distribution option is available. Cash implies that distributions will be credited to your bank account nominated on the managed fund application. If you do not nominate a distribution option, the default will be to Reinvest or, if that option is available, to pay into the loan.

## 2. Signing section

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

Signature of **Applicant 1**

Date

/ /

Signature of **Applicant 2**

Date

/ /

Full name of **Applicant 1** (please print)

Director  Sole Director/Secretary

Full name of **Applicant 2** (please print)

Director  Company Secretary



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# Appendix G: Westpac Margin Lending Managed Fund Transfer Request

Use this form to lodge managed funds to a Westpac Margin Lending Facility.

The Managed Funds will be transferred into the name of BT (Queensland) Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation, which will hold them on your behalf.

**Please note:**

- Complete separate form for each individual managed fund, even if they are with the same fund manager.
- Attach a copy of your most recent managed fund holding statement.
- Although the investments are not registered in your name you remain the beneficial owner. This means that you can still sell or transfer your units (via instructions to Westpac Margin Lending), and you receive any income, imputation credits and other entitlements relating to them (subject to the terms of the Westpac Margin Lending Facility Agreement).

## 1. Westpac Margin Loan Facility details

Borrower's name(s)

Affix or Impress Stamp Duty Here

## 2. Details of Managed Fund to be lodged

Investor ID

Full name of fund manager

Full name of managed fund investment

Quantity transferred - units (*Quote number of units or write 'ALL' if transferring all units*)

## 3. Transferor/Seller details

Full name of transferor(s)/seller(s) (investor(s) name)

Address of transferor(s)/seller(s) (investor(s) address)

Consideration

**\$A NIL - transfer of legal title to Nominee**

## 4. Transferee/Buyer

**Full name of transferee/buyer:**

BT (Queensland) Pty Limited  
GPO Box 3917  
Sydney NSW 2001

**Signing Section Buyer.**

SIGNED for and on behalf of BT (Queensland) Pty Ltd  
ABN 49 009 818 875 by its duly constituted Attorneys

Signature

Date



**5. Declaration and signing section**

Please register the transfer of the abovenamed units from the Transferor to the Transferee.

I/We, the Transferor and registered holder of the abovenamed units, for the consideration stated, transfer the abovenamed units to the Transferee, free from all encumbrances. I/We warrant that I/we am/are legally authorised and entitled to transfer the units.

I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.

The Transferee hereby accepts the units.

**For Company or Company Trustee, Borrowers and/or Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of **Borrower**

Date

/ /

Signatory's full name *(please print)*

Director  Sole Director and Secretary

Signature of **Additional Borrower**


Date

/ /

Signatory's full name *(please print)*

Director  Company Secretary

**You can submit this form by:**

 Westpac Margin Lending  
GPO Box 3917, Sydney NSW 2001

Signature of

**Third Party Security Provider**

Date

/ /

Signatory's full name *(please print)*

Director  Sole Director and Secretary

Signature of **Additional**

**Third Party Security Provider**

Date

/ /

Signatory's full name *(please print)*

Director  Company Secretary





# Appendix H: Westpac Margin Lending Lodging Shares Form

Use this form to lodge shares as security for your Westpac Margin Loan Facility.

## 1. Applicant's details

Applicant's name(s)

## 2. Lodgement instructions

Select from the options below:

Lodge the following issuer sponsored shares (*attach a copy of your most recent Issuer Sponsored Statement or Dividend statement*)

Transfer all broker sponsored shares from

Stockbroking firm

to Westpac Margin Lending (*HIN Transfer*)

Transfer the following broker sponsored shares from

Stockbroking firm

to Westpac Margin Lending

**For all broker sponsored share transfers, provide your stockbroking account number**

## 1. Share transfer

Security holder

(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares

## 2. Share transfer

Security holder

(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares

## 3. Share transfer

Security holder

(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares

## 4. Share transfer

Security holder

(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares



DECIXIW5912AA

**5. Share transfer**

Security holder  
(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares

**6. Share transfer**

Security holder  
(*must be a party on the Westpac Margin Loan Facility*)

ASX Code

SRN/HIN

Number of shares

For more than six share transfers, attach a separate sheet.

**If lodging issuer sponsored shares, answer the question below:**

Do your personal details on your issuer sponsored statement match those on the loan exactly?

(**Note:** If your details vary even slightly, your lodgement request may be significantly delayed.)

- Yes ► Proceed to Section 3 to sign this form.  
 No ► Contact the share registry directly to amend your registered name and address details.

**3. Signing section**

The borrower(s) is/are required to sign this form, when the shares being lodged are owned by the borrower(s).

Where the shares being lodged are owned by a third party (must be a third party security provider on the Westpac Margin Loan Facility), the third party is required to sign this form. The borrower(s) is/are not required to sign in this instance.

**For Company Third Party Security providers, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of **Borrower**

Date

 /  / 

Signatory's full name (*please print*)

Signature of **Additional Borrower**

Date

 /  / 

Signatory's full name (*please print*)

Signature of **Third Party Security Provider**

Date

 /  / 

Signatory's full name (*please print*)

- Director     Sole Director and Secretary

Signature of **Additional Third Party Security Provider**

Date

 /  / 

Signatory's full name (*please print*)

- Director     Company Secretary





# Appendix I: Westpac Margin Lending Solicitor's Trust Opinion

Where you are applying for a Westpac Margin Loan Facility in the capacity of an individual acting as trustee of a Trust, your solicitor may be required to complete this form. Do not make any amendments to this form.

You must also attach an original certified copy\* of the trust deed and any subsequent amendments to the Westpac Margin Lending Loan Application.

## Solicitor's Trust Opinion

I certify that:

- I am a solicitor holding a current unrestricted practicing certificate and engaged by the Applicant (**Trustee**) as trustee of the trust (**trust**) each as described in this Westpac Margin Lending Loan Application independently of **the Lender**, and
- I have examined the documents (**trust documents**) set out in the Schedule below (copies of which are attached to this Westpac Margin Lending Loan Application) in relation to the **trust** described in this Westpac Margin Lending Loan Application. To the best of my knowledge and belief, these are the only documents relating to the constitution and powers of the **trust**, and
- To the best of my knowledge and belief, the **trust** has been validly constituted and is subsisting at the date of this application, and
- To the best of my knowledge and belief, the **Trustee** described in this Westpac Margin Lending Loan Application was properly appointed, and
- Having reviewed the Westpac Margin Lending Facility Agreement and the Westpac Margin Lending Loan Application (**loan documents**), in my opinion, the **Trustee** has the power to borrow the funds and grant security and perform all the obligations and transactions (**transactions**) contemplated in the loan documents, and
- To the best of my knowledge and belief, the entry into the **transactions** and performance of the **obligations** under the **loan documents** by the **Trustee** is considered to be for the benefit of the **trust**, and
- The terms of the **trust documents** examined by me do not restrict the right of the **Trustee** to be fully indemnified out of the assets of the **trust** to satisfy any liability of **the Lender** properly incurred by the **Trustee** as trustee of the **trust** arising out of the transactions contemplated by the **loan documents**, and
- The **trust documents**, consent(s), authorities or other documents examined by me, enable the **Trustee** to enter into and perform the **transactions** despite any conflict of interest and duty which may arise on the part of the **Trustee**; and if the **Trustee** is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**, and
- The **trust documents** authorise the **Trustee** to open bank accounts, and
- The **trust documents** authorise the **Trustee** to delegate the **Trustee's** powers, and
- The **trust documents** authorise the **Trustee** to enter into contracts in relation to trust property, in the **Trustee's** capacity as trustee of the **trust**, and
- No consent is required from any beneficiary of the **trust** under the **trust documents** to enable the **Trustee** to enter into and perform the transactions, and
- This opinion is to be relied upon by the Lender, the Nominee and their respective assigns.

\* All trustee applicants must attach a copy of the Trust Deed certified by an approved certifier as listed in Appendix J - Proof of Identification.





**Schedule - Solicitor To Complete**

Date of Trust Deed

Documents examined

Name of Solicitor

Title

Mr  Mrs  Miss  Ms Other

Given name(s) *(include first and middle names)*

Surname

Daytime phone number

Email address\*

Mail address

Signature of **Solicitor**

Date

Full name of **Solicitor** *(please print)*

Full name of Firm *(if applicable)*





## Appendix J: Proof of Identification

All Westpac Margin Lending applicants (including individuals, individual trustees, company directors/guarantors, beneficial owners and authorised representatives), who are not existing Westpac customers, must provide certified copies of identification documents in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act 2006).

**Note:** It is an offence under the AML/CTF Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document.

This document details acceptable identification documentation for all persons/entities as mentioned above, who are a party to a Westpac Margin Loan Facility. Please consult the relevant sections that apply to you.

### A. Proof of Identification and Certification of Identity Documents for Individuals

**Refer to this section if you are:**

- An individual/sole trader and/or joint individual borrower
- An authorised representative
- An individual trustee for a trust borrower
- A company director.

If any of the above persons are not existing Westpac customers, they must provide original certified copies of acceptable identification documentation by an approved certifier.

**Your identification documents can be certified by either:**

1. Your financial adviser – where they have introduced you to a Westpac Margin Loan Facility, have an Australian Financial Services Licence FSC/FPA and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to your application or request.
2. Any other eligible certifier as listed in the Certified Identification Form (CID) for Individuals which is attached (see Categories of acceptable certifiers). Your certifier must complete this form and attach it to your application or request together with the certified identification documents.

If you are unable to provide the required identity documents, contact us on 1800 816 222 for further options.

### B. Proof of Identification and Certification of Identity Documents for Trusts

Refer to this section if the borrower is a trust. Where the trustee is an individual(s), please also refer to Section A above. Where the trustee is a corporate, the company directors must also refer to Section A above.

Trustee borrowers must provide an original certified copy of the dated and stamped (where applicable) trust deed.

**Your copy of the trust deed can be certified by either:**

1. Your financial adviser – where they have introduced you to a Westpac Margin Loan Facility, have an AFSL and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate FSC/FPA Identification Form and attach it to your application together with the original certified identification documents.
2. Any other eligible certifier as listed in the 'Categories of acceptable certifiers' section of the Certified Identification Form.

### Document verification procedure

- The certifier will need to print their name, date and qualification/occupation which makes them an eligible certifier on each photocopied document (for guidance on who can certify, refer to the 'Categories of acceptable certifiers' section after the Certified Identification Form).
- The certifier must include the following statement on each photocopied document "I certify that this is a true copy of the original document."
- Photocopies of certified documents will not be accepted. The original certification and signature of the certifier must be visible.

If you need any assistance, please contact us on 1800 816 222 for further options.



**Identification Documents**

**Important.**

The ID documents you supply must:

- be an original certified copy
- be valid, clear and must not be cancelled, defaced or mutilated. Where applicable, the ID cannot be expired.

In addition:

- Certifiers must also provide their details on the Certified Identification Form for individuals.

**Note:** Different identification documents and methods can be used to verify the identity of Indigenous customers. Where needed, the Remote Indigenous Communities Verification form can be used in conjunction with this form.

**PART I - Primary Photographic Identification Document (documents must be valid and not expired)**

**Tick ✓ Select ONE document from this section only**

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)<sup>^</sup>
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)<sup>^</sup>
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations<sup>^</sup>
- Australian licence/permit (can either be a driver's licence, learner's permit)<sup>^</sup>
- Foreign driver's licence which contains a photograph<sup>^^</sup>
- Proof of age card issued by a State or Territory (or equivalent)<sup>^</sup>
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations<sup>^</sup>

<sup>^</sup> Must contain photograph and signature.

<sup>^^</sup> Must contain photograph and/or signature.

**PART II - Primary Non-Photographic Identification Document AND ONE Secondary Identification Document (complete only if you cannot provide documents from Part I)**

**Tick ✓ Select ONE Primary Non-Photographic document from this section only**

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian)

**Tick ✓ AND ONE Secondary Identification Document from this section**

- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink)
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address
- Foreign driver's licence which does not contain a photograph
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University)<sup>^^</sup>
- Notice issued by the principal of a school (must be less than 3 months old, include the name of the customer, residential address, period of school attendance and issued on a school letterhead)
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

<sup>^^</sup> Must contain photograph and/or signature.



**Certified Identification Form (to be used by individuals only)**

**Privacy Statement and Consent Request**

**Privacy Statement.**

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement](http://westpac.com.au/privacy/privacy-statement) or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

**Consent Request: Individual to be identified.**

By signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain copies of identification documents under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

If you do not consent to our collection of any such sensitive information, you may verify your identity in person at any branch.

**Details and signature of Individual to be identified**

CIS No.  
(if known)

Account number (if known)

Account name

Individual (name in full)

Other names known by (if any)

Individual's Signature

Date

**Certifier's Details and Declaration**

**Note to Certifier:** Please ensure copies are legible and record the following on each copy of the identification provided. "This is a true copy of an original or certified copy document provided"; then print and sign your name, date and Qualification No. (if applicable) and also provide your details below so that we may contact you if necessary to confirm this information.

**Certifier's Declaration.**

I certify that:

1. The person named above signed this form in my presence.
2. I sighted originals of the documents noted on reverse of form.
3. I am satisfied that the documents produced were genuine and that to the best of my knowledge they confirm the name, address and/or date of birth of the person named above.

Category No. of acceptable certifier (see list below)

Qualification No. (if applicable)

**Full Name of Certifier.**

Title

First name

Family name

Residential address - *PO Box not allowed*

Daytime contact number

Signature

Date



**Categories of acceptable certifiers  
(The following people can certify the customer's identification documents)**

1. A person enrolled on the Roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar or deputy registrar of a court.
6. A notary public (for the purposes of the *Statutory Declarations Regulations 1993*).
7. A police officer.
8. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*).
9. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.
10. An officer with two or more years of continuous service with one or more financial institutions (for the purposes of the *Statutory Declarations Regulations 1993*).
11. A Justice of the Peace.
12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
13. A permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
14. A finance company officer with two or more years of continuous service with one or more finance companies (for the purposes of the *Statutory Declarations Regulations 1993*).
15. An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees.
16. Any person specifically appointed as our agent to certify identity.
17. A Commissioner of Declarations.
18. A Commissioner of Affidavits.

**Note:** Non-residents – certification by the following acceptable certifiers – categories numbered 2, 3, 5, 6, 17 and 18 as equivalent within the certifier's country of residence.



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