

BT Margin Lending Online

Terms and conditions for new BT Margin Lending clients applying for the Integrated Westpac Online Investing and BT Margin Lending Account Online



These terms and conditions apply to new BT Margin Lending clients who would like to obtain the benefits of a linked Online Investing account with Westpac Securities, and complete the online application for an Integrated Westpac Online Investing account and BT Margin Loan. The BT Margin Loan must be linked to a Westpac Online Investing account.

Interest rates

- A 0.20% pa discount to the standard fixed and variable interest rates offered by BT Margin Lending will apply. The standard interest rates offered by BT Margin Lending, can be viewed at www.bt.com.au.
- The 0.20% pa discount will not apply in addition to any other discount currently held or eligible on the account.

Fees

Transaction fees will be charged as per the following:

Average monthly loan balance	Cost per transaction
Less than \$20,000	\$5.00 for each transaction
\$20,000 to less than \$250,000	5 free transactions per month — then \$5.00 for each transaction thereafter
Greater than or equal to \$250,000	All transactions free

A transaction is defined as any of the following activities only

- CHESS Purchase
- CHESS Release
- CHESS Sale
- CHESS Transfer
- Advance
- Managed Fund Application
- Managed Fund Redemption.

No transaction fees will be accrued during the calendar month after application.

Any transaction fees accrued in any one month, will be aggregated and debited to the margin loan account by the 10th business day of the following month. The statement description will read: Transaction Fees. The transaction fee structure and or any other fee is at the discretion of BT Margin Lending and may be altered at any time.



For more information:

- call our Customer Relations Consultants on 1800 816 222
- visit bt.com.au
- email client.marginlending@btfinancialgroup.com.

Where the BT Margin loan may cease to be linked to a Westpac Online Investing account at some point in the future, BT Margin Lending reserves the right to charge the standard variable or fixed interest rate. Online Investing through Westpac Securities Limited ABN 39 087 924 221 AFSL 233723 is a service provided by the Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400, a Participant of the ASX Group. This information contained in this document is given in good faith and has been derived from sources believed to be accurate at this date. It contains general information only and should not be considered as a comprehensive statement on any matter and should not be relied upon as such. No company in the BT Financial Group nor any of the employees or directors gives any warranty of reliability or accuracy nor accepts any responsibility arising in any way including by reason of negligence for errors or omissions. This disclaimer is subject to any contrary provisions in the Trade Practices Act. This information does not account for your investment objectives, particular needs or financial situation. These should be considered before investing and we recommend that you consult independent financial advice. Copyright 2009 BT Financial Group. This information may not be used or reproduced without the prior consent of BT Financial Group.

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