



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

HOW TO COMPLETE YOUR APPLICATION:

- Select payment method.
- Sign form.
- Return completed form to BT Margin Lending by 30 June 2010.
- Ensure interest payment is made by 30 June 2010.

1. CLIENT MARGIN LOAN DETAILS

Borrower's name(s)

Borrower's client code

2. ELECTION OF A NEW PREPAID LOAN CONTRACT

Payment Term Start Date

Term (days)

Payment Term Expiry Date

Prepay interest on the same loan balance for 12 months

Prepaid Loan Amount

Prepaid Interest Rate

 %

Prepaid Interest Term (days/365)

 /

TOTAL INTEREST TO BE PREPAID

** If you wish to prepay a different amount, or compound your interest, please generate a new Prepaid Interest Quote from the BT Prepaid Calculator at www.bt.com.au.*

! This Prepaid Interest Quote must be received by BT Margin Lending by midday on 30 June 2010.

! Full payment of the Total Interest to be Prepaid must be received by 30 June 2010.

3. INTEREST PAYMENT OPTIONS

Please select one payment method by ticking the appropriate box.

If no selection is made, or your preferred selection does not have funds available, your interest will be capitalised to your variable loan.

BT to process on due date:

From available margin loan funds. This will increase your loan balance by the amount of the interest to be prepaid. Payments that place the loan account into the buffer will not be accepted. Please ensure you have sufficient funds available, if you select this option.

Direct Debit

BSB number

Account number

If your account details are not listed or you would like to nominate a different bank account, please complete the enclosed Direct Debit Request Form. Please return this with your Prepaid Interest Quote.

Cash Management Trust (CMT). BT Margin Lending will take this as an instruction to withdraw this amount from your applicable BT CMT accounts.

You may only use this option where you have sufficient units available in your BT CMT on the prepayment start date and these have been pledged to your BT Margin Loan. Please note that CMT redemption requests must be received prior to the prepayment start date in order for BT Margin Lending to process it.

Geared WRAP Cash Account. Pay directly from your Geared WRAP Cash Account.

Client to action before due date:

BPAY. Please allow 2 working days for funds to be received by BT Margin Lending.

Billers code

17111

Ref

Direct Credit. You can transfer the Total Interest to be Prepaid directly to your BT Margin Loan.

BSB

262-755

Account No

Account name

BT MARGIN LENDING

Cheque. Please make cheque payable to BT Margin Lending, and write the borrower's name or client code on the back of the cheque. Please return with this form. Cheques will be banked once they are received.

PLEASE NOTE

- This Prepaid Interest quote must be received by midday on 30 June 2010.
- Full payment of prepaid interest must be received by 30 June 2010.
- Prepaid interest is not refundable under any circumstances.

4. SIGNING SECTION

Borrower's client code

Signature of Borrower 1/Director

Date (dd/mm/yy)

Signatory's full name (please print)

Date (dd/mm/yy)

Signature of Borrower 2/Director

Date (dd/mm/yy)



Signatory's full name (please print)

Date (dd/mm/yy)


It is the borrower's responsibility to ensure BT Margin Lending receives this Prepaid Interest Quote Form and payment in full by 30 June 2010. If it is not received by the due date, the prepayment will not apply and the loan will be charged the prevailing variable interest rate.

Sign and return the completed Prepaid Interest Quote Form to BT Margin Lending, by midday on 30 June 2010, either by:

You can submit this form by:

-  mail GPO Box 3917
Sydney NSW 2001
-  fax (02) 9274 5782
-  email save your signed Prepaid Interest Quote Form as a pdf file and email it to: prepayinterest.marginlending@btfinancialgroup.com.

QUESTIONS?

-  Call BT Customer Relations Consultants on 1800 816 222 – 8.00am to 6.30pm AEST, Monday to Friday.