



BT Margin Lending Credit Limit Assessment Form

Complete this form when you would like to request an increase in your credit limit or are required to have the current credit limit re-assessed on your BT Margin Loan Facility.

To conduct the assessment we require certain details of your income and financial situation which we specify in this form. We can only finalise the assessment after consideration and verification of your financial circumstances. In the case of credit limit increase requests, we may approve a credit limit which is lower than the limit you request.

FORM INSTRUCTIONS

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

The **original** of this form and all other required information must be sent to:

BT Margin Lending
GPO Box 3917
Sydney NSW 2001

(BT Margin Lending **will not** accept a faxed Credit Limit Assessment form)

Questions

If you have any questions regarding completing this form, and:

You are the applicant:

- Call BT Customer Relations Consultants on 1800 816 222
- Email us at client.marginlending@btfinancialgroup.com

You are the nominated financial adviser:

- Call BT Adviser Relations Consultants on 1800 671 409
- Email us at adviser.marginlending@btfinancialgroup.com

Phone lines are available Monday to Friday, 8.00am to 6.30pm (Sydney time)

1. BORROWER DETAILS

Name

Client code

2. CREDIT LIMIT REQUEST

Current credit limit

Requested credit limit

3. INDIVIDUAL DETAILS

This section is to be completed by individual borrowers and company directors acting as guarantors on this BT Margin Loan Facility. This includes individual trustee borrowers and directors of a company trustee.

3A. INDIVIDUAL 1 – PERSONAL DETAILS

You are completing this section as either:
(Please tick [✓] one option only)

Individual Borrower 1 Individual Trustee Borrower 1
 Director and Guarantor 1

Title

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

Surname

Date of birth (dd/mm/yyyy)

Driver licence number

State of issue

Marital status

Number of dependants

Home phone number

Mobile phone number

Work phone number

Fax number

Email address (BT may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

State

Postcode

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)

State

Postcode

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)

State

Postcode

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.

3D. INDIVIDUAL 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)

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

| Time with current employer/business | Years | Months |
|-------------------------------------|-------|--------|
|-------------------------------------|-------|--------|

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

| | |
|-------|----------|
| State | Postcode |
|-------|----------|

Australian Business Number (ABN)[†]
(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 previous employer/business | Years | Months |
|--------------------------------------|-------|--------|
|--------------------------------------|-------|--------|

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

| | |
|-------|----------|
| State | Postcode |
|-------|----------|

[†] You are not required by law to provide your ABN, however if you do not provide one, tax may be deducted from your dividends and distributions at the highest marginal tax rate (plus Medicare Levy). If you quote your ABN, you authorise BT Securities Limited ABN 84 000 720 114 to disclose it to its related bodies corporate, BT (Queensland) Pty Limited ABN 49 009 818 875, ASX Settlement Pty Limited ABN 49 008 504 532, fund managers, trustees, sponsors of your shareholdings, service providers and their agents and other issuers of securities for purposes relating to the securities in the loan portfolio.

4. INDIVIDUAL FINANCIAL DETAILS

This section is to be completed by individual borrowers and company directors who act as guarantors on this BT Margin Loan facility. This includes individual trustee borrowers, and directors of a company trustee. Please complete this section unless BT Margin Lending advises you that this information is not required.

BT Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification to determine an applicant's capacity to repay the facility. When you apply for an increased credit limit, 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 verification documentation as described in Section 5.

4A. INCOME DETAILS

| Income type | Applicant 1 | Applicant 2 |
|--------------------------------|-------------|-------------|
| Gross annual salary | \$ | |
| Bonus, overtime and allowances | \$ | |
| Rental income | \$ | |
| Dividends | \$ | |
| Interest | \$ | |
| Other income | \$ | |

4B. STATEMENT OF FINANCIAL POSITION – ASSETS AND LIABILITIES

ASSETS – List all assets whether individually or jointly held *

| Asset type | Description | Value | Percentage Ownership | |
|---|---------------------|-------|----------------------|-------------|
| | | | Applicant 1 | Applicant 2 |
| Residence | Suburb | \$ | % | % |
| Investment property | Suburb | \$ | % | % |
| Investment property | Suburb | \$ | % | % |
| Investment property | Suburb | \$ | % | % |
| Cash at bank | Name of institution | \$ | % | % |
| Existing share/ investment portfolio | | \$ | % | % |
| Superannuation | | \$ | % | % |
| Other | | \$ | % | % |

LIABILITIES – List all liabilities whether individually or jointly liable *

| Liability type | Description | Limit | Outstanding balance | Interest rate | Monthly payments | Percentage Ownership | |
|----------------|-------------|-------|---------------------|---------------|------------------|----------------------|-------------|
| | | | | | | Applicant 1 | Applicant 2 |
| Loan 1 | | \$ | \$ | % | \$ | % | % |
| Loan 2 | | \$ | \$ | % | \$ | % | % |
| Loan 3 | | \$ | \$ | % | \$ | % | % |
| Credit cards | | \$ | \$ | % | \$ | % | % |
| Rent | | \$ | \$ | % | \$ | % | % |
| Leases | | \$ | \$ | % | \$ | % | % |
| Other | | \$ | \$ | % | \$ | % | % |

* Attach details if there is insufficient space.

5. VERIFICATION OF INCOME

All documentation required by and in support of this assessment is to be original, or a copy of the original. You may place a tick [✓] next to the forms of verification that you are attaching to support and verify your **main** income details you have provided in Section 4 of this form. Please indicate which applicant each document relates to. BT Margin Lending may request additional information further to the below, where required.

PAYG INCOME

Please provide the following supporting documentation:

| | | |
|---|--------------------------------------|--------------------------------------|
| Two most recent computerised/electronically produced payslips; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Salary/employment letter dated no more than 6 weeks prior to the date of the Loan Application; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Most recent employment contract; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Last PAYG payment summary/group certificate, or last tax return; and | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Evidence of consistent income amounts regularly deposited to a bank account. | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |

SELF-EMPLOYED/SOLE TRADER INCOME

Please provide the following documents:

| | | |
|--|--------------------------------------|--------------------------------------|
| Signed financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Tax returns for the self-employed applicant for the last two years; and | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Last ATO Tax Assessment notice | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |

COMPANY AND TRUST INCOME

Please provide the following documents for the company or company trustee and the trust:

| | | |
|--|----------------------------------|--------------------------------|
| Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and | Company <input type="checkbox"/> | Trust <input type="checkbox"/> |
| Tax returns for the last 2 years; and | Company <input type="checkbox"/> | Trust <input type="checkbox"/> |
| Last ATO Tax Assessment notice | Company <input type="checkbox"/> | Trust <input type="checkbox"/> |

RENTAL INCOME

Please provide one of the following documents:

| | | |
|--|--------------------------------------|--------------------------------------|
| 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); or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Latest tax return | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |

INTEREST INCOME

Please provide one of the following documents:

| | | |
|---|--------------------------------------|--------------------------------------|
| Current investment certificate (not older than 12 months); or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Bank statements/passbooks held in the name/s of the applicant (showing last 6 months history) and confirming amount of investment held and detailed narrative; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Latest tax return | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |

DIVIDEND INCOME

Please provide one of the following documents:

| | | |
|--|--------------------------------------|--------------------------------------|
| Most recently issued dividend advice for each investment held; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held; or | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |
| Latest tax return | Applicant 1 <input type="checkbox"/> | Applicant 2 <input type="checkbox"/> |

6. SIGNING SECTION – BORROWER(S)

By signing this Credit Limit Assessment Form, the individual borrower/s and/or guarantor/s **ACKNOWLEDGE, DECLARE AND CONFIRM THAT:**

- the additional credit to be provided by the Lender is to be applied wholly or predominantly for business or investment purposes (other than to purchase, renovate or improve residential property or refinance credit for that purpose), and
- all the information provided on this form is true and correct, and
- you are an Australian resident for tax purposes and reside in Australia, and
- you are aware that an increase in the credit limit will also increase the liability of each borrower and any guarantors for any shortfall incurred should the entire portfolio be sold down to cover any adverse movements in the market value of securities held on the BT Margin Loan,
- no part of any credit limit increase will be available for use, until all documentation is executed as required; and
- if you are a guarantor, you make the acknowledgements, declarations and confirmations set out in section 7.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your capacity by marking the appropriate box below your signature. Company and company trustee borrowers do not need to have their signatures witnessed.

Signature of **Applicant 1**

Date



Full name of **Applicant 1**

Title

Director Sole Director and Secretary

Signature of **Witness**

Witness must be an independent party to this application

Date



Full name of **Witness**

Signature of **Applicant 2**

Date



Full name of **Applicant 2**

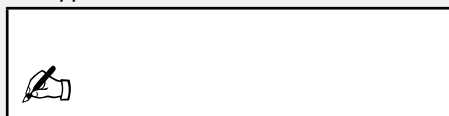
Title

Director Company Secretary

Signature of **Witness**

Witness must be an independent party to this application

Date



Full name of **Witness**

7. GUARANTOR ACKNOWLEDGEMENTS

By signing this Credit Limit Assessment Form, if you are a guarantor for the above facility you **ACKNOWLEDGE, DECLARE AND CONFIRM THAT:**

- you have sought independent legal and financial advice on the effect of this Credit Limit Assessment Form before signing it;
- you acknowledge that you can refuse to sign this Credit Limit Assessment Form;
- you are aware that there are financial risks involved in signing this Credit Limit Assessment Form;
- you are aware that you have the right to limit your liability under the guarantee and indemnity you have provided in respect of this facility in accordance with the Code of Banking Practice (if it applies to the guarantee and indemnity) and as allowed by law.
- you are aware that you can request information about the credit limit increase or facility guaranteed;
- **you are aware that your guarantee and indemnity covers liability under a future credit contract to the extent the future credit contract (together with all other existing credit contracts secured by the guarantee and indemnity) are within a limit previously agreed in writing by you;**
- if you have limited the maximum amount recoverable under the guarantee and indemnity you agree that the maximum amount we can recover from you under the guarantee and indemnity is increased to:
 - \$[]; plus
 - one year’s interest on that amount calculated at the highest rate we may charge the customer; plus
 - all interest, fees, costs, charges and other amounts payable by you under the guarantee and indemnity; plus
 - all amounts payable by you for breach of an obligation you owe (other than an obligation to pay money) under the guarantee and indemnity. and
- in consideration of BT Securities Limited agreeing to increase the Credit Limit you confirm that the increase will not affect in any manner your liability as stated in the guarantee and indemnity or BT Securities Limited’s right powers and remedies under the guarantee and indemnity.

Signature of **Guarantor 1** Date
 / /

Full name of **Guarantor 1**

Title
 Director Sole Director and Secretary

Signature of **Witness**
Witness must be an independent party to this application Date
 / /

Full name of **Witness**

Signature of **Guarantor 2** Date
 / /

Full name of **Guarantor 2**

Title
 Director Company Secretary

Signature of **Witness**
Witness must be an independent party to this application Date
 / /

Full name of **Witness**