

Use this form to:

1. Request an increase in your credit limit, or where you are required to have the current credit limit re-assessed on your BT Margin Loan.

Complete sections 1-7 of this form. If the borrower is a company, all directors must also complete Section 8.

OR

2. Request a decrease in your credit limit on your BT Margin Loan. Complete sections 1, 2 and 7 of this form.

To conduct the assessment for credit limit increase requests, 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

You can complete this form online or you can download this form and complete it using **black pen** – print in clear **CAPITAL LETTERS**.

SUBMITTING YOUR FORM

When finished, you can scan your completed Credit Limit Assessment Form and any required attachments and email them to marginlending@BTfinancialgroup.com. This has the effect of fast-tracking the approval process.

Please note however, that the original Credit Limit Assessment form and attachments still need to be sent to us at:

BT Margin Lending
GPO Box 3917
Sydney NSW 2001

If approved, your credit limit will not be increased until the original Credit Limit Assessment Form and attachments are received by us.

APPROVAL OF YOUR CREDIT LIMIT INCREASE REQUEST

Please note that all applications are subject to our approval. BT Margin Lending is committed to responsible lending practices and conducts a comprehensive assessment process which includes reporting body checking.

BT 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.

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 of Account holder

Client code

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2. CREDIT LIMIT REQUEST (INCREASE OR DECREASE)

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

Mr Mrs Miss Ms Other

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

Surname

Date of Birth (dd/mm/yy)

 / /

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 (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.

3B. INDIVIDUAL DETAILS

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

Current employment status

Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Casual/temporary/contractor <input type="checkbox"/>
Self-employed <input type="checkbox"/>	Other <input type="checkbox"/>	Specify <input type="text"/>

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

<input type="text"/>

Industry Description

<input type="text"/>

Industry Code (where known)

<input type="text"/>

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	

Tax File Number (TFN)[†]

<input type="text"/>

Australian Business Number (ABN)[†]

(self-employed/sole trader applicants only)

<input type="text"/>

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

Position held with this employer

<input type="text"/>

3C. INDIVIDUAL 2 – PERSONAL DETAILS

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

Individual Borrower 2 Individual Trustee Borrower 2
Director and Guarantor 2

Title

Mr Mrs Miss Ms Other

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

<input type="text"/>

Surname

<input type="text"/>

Date of Birth (dd/mm/yy)

<input type="text"/>

Driver licence number

<input type="text"/>

State of issue

<input type="text"/>

Marital status

Single Married Divorced Widowed De facto

Number of dependants

<input type="text"/>

Home phone number

<input type="text"/>

Mobile phone number

<input type="text"/>

Work phone number

<input type="text"/>

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

<input type="text"/>
<input type="text"/>

Current residential address (a PO Box is not acceptable)

(write 'SAME' if the same as Applicant 1's residential address)

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 or 'SAME' if the same as Applicant 1's mailing 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 <input type="checkbox"/>	Part-time <input type="checkbox"/>	Casual/temporary/contractor <input type="checkbox"/>
Self-employed <input type="checkbox"/>	Other <input type="checkbox"/>	Specify <input type="text"/>

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

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Industry Description

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Industry Code (where known)

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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	

Tax File Number (TFN)[†]

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Australian Business Number (ABN)[†]
(self-employed/sole trader applicants only)

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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

Position held with this employer

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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.

BT 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 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.

4. STATEMENT OF FINANCIAL POSITION – ASSETS & LIABILITIES

Assets ¹	Value	Percentage Ownership	
		Borrower 1	Borrower 2
Residence	\$	%	%
Investment Property/ies	\$	%	%
Cash at bank	\$	%	%
Shares/investment portfolio	\$	%	%
Other (please list)	\$	%	%

Liabilities ¹	Description	Limit ²	Outstanding balance	Monthly payments	Percentage Ownership	
					Borrower 1	Borrower 2
Home loan (non-deductible)	Lender:	\$	\$	\$	%	%
Investment loans (deductible)	Lender:	\$	\$	\$	%	%
Rent/board				\$	%	%
Credit cards	Lender:	\$	\$	\$	%	%
Other loans	Lender:	\$	\$	\$	%	%
Aggregate Living Expenses ³				\$		

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 any funds available for redraw.

³ 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/defacto 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 expenses above, will this increased BT Margin Loan be used to refinance the above facility?

No Yes → Please ensure you also complete a Loan Refinance form available at bt.com.au.

5. VERIFICATION OF INCOME

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. All documentation required must be original, or a copy of the original.

Please indicate which documents each applicant is attaching to this Credit Limit Increase request to support and verify the main income details provided in Section 4.

BT Margin Lending may request additional information further to the below, where required.

PAYG INCOME

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

SELF-EMPLOYED/SOLE TRADER INCOME

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

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

Signed financial statements (balance sheet and profit and loss) AND tax returns*, both for the last 2 years.	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
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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).	Borrower 1 <input type="checkbox"/>	Borrower 2 <input type="checkbox"/>
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INTEREST INCOME

Current investment certificate (not older than 12 months); OR	Borrower 1 <input type="checkbox"/>	Borrower 2 <input type="checkbox"/>
Bank statements/passbooks held in the name/s of the applicant/s and confirming amount of investment held and detailed narrative.	Borrower 1 <input type="checkbox"/>	Borrower 2 <input type="checkbox"/>

DIVIDEND INCOME

Most recent issued dividend advice for each investment held; OR	Borrower 1 <input type="checkbox"/>	Borrower 2 <input type="checkbox"/>
Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held.	Borrower 1 <input type="checkbox"/>	Borrower 2 <input type="checkbox"/>

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

6. BT PRIVACY STATEMENT AND OTHER REPORTING OBLIGATIONS

PERSONAL INFORMATION

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at bt.com.au or by calling us on 132 135. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

CREDIT INFORMATION

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them.

We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website bt.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- 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 over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 135 for a hard copy of the Statement of Notifiable Matters.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 135, if you do not wish to receive marketing communications from us.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 725 863 at the time of entering into this agreement. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person which will constitute certification of US tax status for the purposes of the application for this facility.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting the terms of this agreement constitutes certification that you and/or each Controlling Person are not a US citizen or US tax resident.

If at any time after entering into this agreement, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, we may request you to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may result in us imposing additional reporting requirements on the facility.

* *Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.*

DEFINITIONS

"We", "our", "us" means BT Margin Lending ABN 84 000 720 114 – "Westpac Group" means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.

7. SIGNING SECTION – BORROWER(S)

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

FOR CREDIT LIMIT INCREASE REQUESTS:

- 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);
- 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;
- you acknowledge that you have read and accept the information under the BT Privacy Statement and other reporting obligations; and
- if you are a guarantor, you make the acknowledgements, declarations and confirmations set out in section 8.

FOR CREDIT LIMIT DECREASE REQUESTS:

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

- You are aware that the new Credit Limit must be sufficient to cover anticipated loan advances, any regular gearing payments and any interest to be capitalised.
- You are aware that any future requests to increase your Credit Limit will need to be supported by appropriate financial information in an effort to determine your capacity to repay the facility at that time.

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.

Signature of **Applicant 1**

Date

Full name of **Applicant 1**

Title

Director Sole Director and Secretary

Signature of **Applicant 2**

Date

Full name of **Applicant 2**

Title

Director Company Secretary

[†] You are not required by law to provide your TFN or 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 TFN or 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, Value Nominees Pty Limited ABN 90 001 827 998, 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. Neither BT Securities Limited, nor the sponsor are under an obligation to make such a disclosure.

8. 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 **Guarantor 2**

Date

Full name of **Guarantor 2**

Title

Director Company Secretary