

Geared Investments Loan Application

Effective Date: 30 April 2025

This application form is intended for Geared Investments Loan, specifically for investments loans managed with advisers. If you believe you meet the wholesale client criteria, use the Wholesale Investments Loan application available on the Geared Investments website.

For queries relating to this application form please call us at 13 15 20.

Refer to the end of this document for submission instructions.

We respect your privacy. Information provided in this form will only be used and disclosed for purposes stated in the Commonwealth Bank Group Privacy Statement. For more information, please refer to our Group Privacy Statement on the CommBank website.

Before You Start

Ensure that you have read		The Geared Investments Loan Terms and Conditions	✓
		Privacy Information and Authorisation (in the Geared Investments Loan Terms and Conditions)	✓
		The Financial Services Guide (FSG) provided by your adviser	✓
		The Geared Investment Loan Product Disclosure Statement (PDS)	✓
	A7	The Risk Disclosure Statement	✓

For more information visit us at commbank.com.au/gearedinvestments or by calling 13 15 20.

Compulsory Sections to Complete (sign X) if you are:

An Individual or Joint Applicant (includes Self Employed Applicants)	A1	Applicant Details	✓
	A2	Applicant Financial Details	✓
	A3	Loan Details	✓
	A4	Direct Debit/Credit Request X	✓
	A8	Acknowledgements & Signatures – Individual Borrowers & Trustees X	✓
	C20	Adviser Details	✓
	D21	Required Supporting Documents	✓

A Company Applicant	A1	Applicant Details (listing Company Directors)	✓
	A3	Loan Details	✓
	A4	Direct Debit/Credit Request X	✓
	A5	Company Applicant	✓
	A9	Acknowledgements & Signatures – Company Borrowers & Trustees X	✓
	C20	Adviser Details	✓
	D21	Required Supporting Documents	✓

Compulsory Sections to Complete (sign X) if you are: (continued)

An Individual acting as Trustee of a Trust Applicant	A1	Applicant Details (listing Trustees)	✓
	A2	Applicant Financial Details	✓
	A3	Loan Details	✓
	A4	Direct Debit/Credit Request X	✓
	A6	Trust Applicant	✓
	A8	Acknowledgements & Signatures – Individual Borrowers & Trustees X	✓
	C20	Adviser Details	✓
	D21	Required Supporting Documents	✓

A Company acting as Trustee of a Trust Applicant	A1	Applicant Details (listing Company directors)	✓
	A3	Loan Details	✓
	A4	Direct Debit/Credit Request X	✓
	A5	Company Applicant	✓
	A6	Trust Applicant	✓
	A8	Acknowledgements & Signatures – Company Borrowers & Trustees X	✓
	C20	Adviser Details	✓
	D21	Required Supporting Documents	✓

An Individual Third Party Mortgagor	C17	Third Party Mortgagor Details – Individual/s	✓
	D21	Required Supporting Documents	✓

A Company or Trustee Third Party Mortgagor	C18	Third Party Mortgagor Details – Company & Trust	✓
--	------------	---	---

Starting a New Investment in a Managed Fund/Platform	B14	Investment Details	✓
--	------------	--------------------	---

Transferring Managed Funds that you Already Own as Security for your Loan	B11	Transfer Managed Funds	✓
	B12	Australian Standard Transfer Form (to be completed for each fund)	✓
	B13	Statutory Declaration Form (to be completed for each fund)	✓

Transferring ASX Securities that you already Own as Security for your Investment Loan	B15	Transfer ASX Security – Issuer Sponsored Holdings	✓
	B16	Transfer ASX Security – Broker To Broker, Chess Sponsored Holdings	✓

Refinancing an Existing Loan	B10	Loan Refinancing Authority X	✓
	B11	Transfer Managed Funds	✓
	B12	Australian Standard Transfer Form (if applicable – to be completed for each fund lodged as security for your existing investment loan)	✓
	B13	Statutory Declaration Form (if applicable – to be completed for each fund lodged as security for your existing investment loan)	✓

Compulsory Sections to Complete (sign X) if you are: (continued)

Authorising Another Person to Operate your Investment Loan on your Behalf

C19

Additional Signatory Authority



About This Application Form

- In this application form words in *italics* are defined words which have the same meaning as in the Commonwealth Bank Geared Investments Loan Terms and Conditions.
- Commonwealth Bank Geared Investments Loan is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.
- The information included in this Application Form is being collected by us so that we can manage and administer the Geared Investments Loan offered by the Commonwealth Bank of Australia. For more information regarding the collection, use and exchange of personal information, refer to the 'Privacy Information and Authorisation' section of the Geared Investments Loan Terms and Conditions.

Where to from here?

All applicants – Please start by providing your personal details in Section A1.

Section A1 – Applicant Details (mandatory)

For Trust applications, Trustee 1 is nominated to receive Margin Calls on behalf of the Trust.

Please select: ☐ Borrower 1 ☐ Director 1 ☐ Trustee 1

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Account designation (if applicable)

Residential address (must be an Australian address. Cannot be a PO Box)

State

Postcode

Postal address (if left blank, your residential address will be used)

State

Postcode

Countries of residence (please list the country/ies you reside in)

Tax Residency Information (mandatory)

- Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)
- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- If Australia is a country of tax residence, you can choose 'Reason Code C' as this is optional for Australia.
- If you are a US citizen or resident you must include USA as a country of tax residency.

Country/ies of Tax Residency List all country/ies of tax residency.	Tax Identification Number (TIN) or Reason Code for no TIN 1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. My country of tax residency does not issue TINs B. I haven't been issued with a TIN by my country of tax residency C. My country of tax residency doesn't require disclosure of a TIN

Section A1 – Applicant Details (mandatory) (continued)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of one of the following items to this application: Australian Driver Licence (front and back of licence is required) or Passport.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Where to from here?

All applicants – Please start by providing your personal details in Section A2.

Section A1 – Applicant Details (mandatory)

For Trust applications, Trustee 1 is nominated to receive Margin Calls on behalf of the Trust.

Please select: ☐ Borrower 2 ☐ Director 2 ☐ Trustee 2

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Account designation (if applicable)

Residential address (must be an Australian address. Cannot be a PO Box)

State

Postcode

Postal address (if left blank, your residential address will be used)

State

Postcode

Countries of residence (please list the country/ies you reside in)

Tax Residency Information (mandatory)

- Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)
- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.**
- If Australia is a country of tax residence, you can choose 'Reason Code C' as this is optional for Australia.
- If you are a US citizen or resident you must include USA as a country of tax residency.

Country/ies of Tax Residency List all country/ies of tax residency.	Tax Identification Number (TIN) or Reason Code for no TIN 1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. My country of tax residency does not issue TINs B. I haven't been issued with a TIN by my country of tax residency C. My country of tax residency doesn't require disclosure of a TIN

Section A1 – Applicant Details (mandatory) (continued)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of one of the following items to this application: Australian Driver Licence (front and back of licence is required) or Passport.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Where to from here?

All applicants – Please start by providing your personal details in Section A2.

Section A2 – Applicant Financial Details (mandatory – Individuals and Trustees)

Commonwealth Bank require this information to assess whether the limit you are applying for is 'not unsuitable'.

Please complete this section accurately. **You will be required to provide the supporting verification documentation as described in Section D21 Required Supporting Documents for the income and commitment values you enter below.**

Household Information



Note:

Please enter the number of 'Households' plus the number of dependent adults and children residing in each household that are associated with this application.

- A 'Household' is defined as residences that are for non-investment purpose. Eg. a primary residence or holiday house.
- An Adult is to include the applicant/s and any other adult that is financially reliant on the applicant/s.

Question

Do you reside in more than one household i.e. property? (e.g. Holiday House, FIFO etc.)

Borrowers

☐ Yes ☐ No If yes, how many?

Are you financially responsible for any other adults that are not a borrower to this loan?

☐ Yes ☐ No If yes, how many?

Are you financially responsible for any children?

☐ Yes ☐ No If yes, how many?

Please confirm your living arrangements? ☐ Living in own home ☐ Renting ☐ Boarding ☐ Living with family rent free

Income and Commitments

Do not include any values relating to the Investment Loan that you are applying for (including security/income).

Please enter the amount of zero dollars (0) or not applicable (N/A) where any fields are not relevant.

Annual Gross Income	Borrower/Trustee 1	Borrower/Trustee 2
Annual gross base salary	\$	\$
Annual gross commissions/bonus payments	\$	\$
Annual gross rental income	\$	\$
Annual gross shares/managed funds/cash investments income (e.g. dividends and interest)	\$	\$
Annual gross other income (must be detailed below in order to be considered)	\$	\$
Total annual gross income	\$	\$
Annual gross other income details		

Section A2 – Applicant Financial Details (mandatory – Individuals and Trustees) (continued)

Monthly Commitments	Borrower/ Trustee 1	Borrower/ Trustee 2
Monthly mortgage payments (primary residence)	\$	\$
Monthly rental payments	\$	\$
Monthly mortgage payments (investment properties)	\$	\$
Monthly lease/personal/car loan payments	\$	\$
Monthly credit/store card payments	\$	\$
Monthly living expenses (e.g. food, clothing, education, utilities etc, excluding any commitments that are separately provided)	\$	\$
Other monthly commitments (please provide details below)	\$	\$
Total monthly commitments	\$	\$
Other monthly commitment details (e.g. may include HECS/HELP payments, court ruled child maintenance payments etc)		

For joint commitments apportion evenly amongst applicants e.g. for a \$1,200 joint monthly commitment enter \$600 for each Borrower.

- Are any other parties not listed as applicants responsible for any of the commitments listed below? ☐ Yes ☐ No
- Are they employed? ☐ Yes ☐ No
- Are they able to service their share of these commitments? ☐ Yes ☐ No

Section A2 – Applicant Financial Details (mandatory) (continued)

Statement of Financial Position

Where there is more than one Borrower applying for the loan please complete this section on a combined basis for all Borrowers and provide each Borrower's percentage of ownership (where applicable).

		Percentage of ownership	
Assets	Value	Borrower/ Trustee 1	Borrower/ Trustee 2
Property (primary residence)	\$	%	%
Property (investment properties)	\$	%	%
Cash	\$	%	%
Investments (shares & managed funds)	\$	%	%
Other investments/assets (must be detailed below in order to be considered)	\$	%	%
Total assets	\$		
Other investments/assets details			

Liabilities¹

Primary Residence – Number of mortgages

			Remaining term ³		Percentage of ownership	
Mortgages	Limit ²	Balance	MM	YY	Borrower/ Trustee 1	Borrower/ Trustee 2
Primary Residence 1	\$	\$			%	%
Primary Residence 2	\$	\$			%	%
Primary Residence 3	\$	\$			%	%
Totals	\$	\$				
Primary mortgage details ⁴						

Investment Property – Number of mortgages

			Remaining term ³		Percentage of ownership	
Mortgages	Limit ²	Balance	MM	YY	Borrower/ Trustee 1	Borrower/ Trustee 2
Investment Property 1	\$	\$			%	%
Investment Property 2	\$	\$			%	%
Investment Property 3	\$	\$			%	%
Totals	\$	\$				
Investment mortgage details ⁴						

Section A2 – Applicant Financial Details (mandatory) (continued)**Other loans, cards and liabilities**

			Remaining term ³		Percentage of ownership	
Lease/loan/cards	Lease/loan	Balance	MM	YY	Borrower/Trustee 1	Borrower/Trustee 2
Car lease/loans (balance)	\$	\$			%	%
Personal loans (balance)	\$	\$			%	%
Credit/store cards (total limit of open cards)	\$				%	%
Other liabilities (provide details below)	\$	\$			%	%
Totals	\$	\$				
Other liabilities details						

- 1 If you have more than three (3) residential or investment property mortgages please photocopy this sheet and provide additional details separately. Enclose the additional copies with the application together with the supporting documentation.
- 2 For home loan redraw facilities this is your current loan balance plus funds available for redraw e.g. if you have a loan balance of \$250,000 and have made advance payments of \$50,000, your 'Limit' will be \$300,000 and your 'Balance' \$250,000. If you have not made any advance payments your Balance and Limit will be the same.
- 3 The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.
- 4 If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

Where to from here?

All applicants – Please select your loan preferences in Section A3.

Section A3 – Loan Details (mandatory)

Loan Type

We offer two types of Investment Loan with slightly different features to suit different investor needs:

- one with a 5% buffer and features aimed at investors predominantly investing into direct listed equities; and
- one with a 10% buffer and features aimed at investors predominantly investing into Managed Funds.

	5% Buffer	10% Buffer
Max Base LVR for shares and funds	80%	75%
Margin Call LVR^ (Max Base LVR + Buffer)	85%	85%
Margin Call Clearance Time		
If portfolio > 95% Managed Funds	3 days	3 days
If portfolio < 95% Managed Funds	1 day	1 day
Diversification Rewards*		
Bonus Stocks	Yes	No
Portfolio LVR	5%	0%

^ Excluding portfolios holding cash and cash funds

* Where you hold five or more approved securities in your portfolio.
For more information, visit commbank.com.au/gearedinvestments

Which Investment Loan type do you wish to apply for?

(This will determine your LVR, Buffer and Margin Call clearance time as listed above. If no selection is made, the 5% buffer loan will be opened)

☐ 5% Buffer Loan ☐ 10% Buffer Loan

Section A3 – Loan Details (mandatory) (continued)

Credit Limit

Your offer to borrow from the bank* (minimum \$20,000)

\$

* *Your Credit Limit* is subject to our standard credit assessment criteria. We may provide you with a *Credit Limit* that is below the level you ask for.

Ensure that the Credit Limit is sufficient for the initial loan advance, based on any initial investments including regular gearing payments, capitalised interest and/or applicable fees (such as PPSR Registration Fee and Trust Investigation fees).

Variable Interest Payment Details

Your Loan Balance will incur the standard variable Interest Rate on any drawn balance that is not fixed by you. The monthly standard variable interest that is accrued will be capitalised to the Loan if you do not make a selection below.

How do you want to pay your monthly interest?

☐ By Direct Debit. Please complete the Direct Debit Request form in Section A4.

☐ By adding interest to the Loan Balance

Fixed Interest Rate Option (if applicable)

You can choose to prepay interest on all or part of your loan at a fixed rate for 1 year, 2 years, 3 years or 5 years. Other terms may be available upon request. For current interest rates, please refer to the 'Rates and Fees' section on the Geared Investments website.

You can submit a fixed interest request online once your Loan account is ready or you can call us on 13 15 20 to arrange a fixed interest rate.

Loan Statement Delivery

Loan statements will be made available via the Online Banking System at least annually.

Where to from here?

All applicants – Please provide your bank account details in Section A4.

Section A4 – Direct Debit/Credit Request (mandatory)

Use this section to nominate the financial institution account where Commonwealth Bank of Australia (CommBank) will deposit and withdraw money to and from using the Bulk Electronic Clearing Systems (BECS). Bank accounts must be in the same name as the registered name of the Geared Investments Loan. We will not be able to process this form if the bank account name differs from the registered name of the bank account.

Details of the Account to be Debited and Credited

Name of financial institution or bank at which
your account is held

Account name

Bank State Branch (BSB)

Account Number

I/We

authorise and request Commonwealth Bank of Australia to arrange for any amounts which I/we owe to CommBank or which are payable to CommBank in accordance with the Geared Investments Loan Product Disclosure Statement or Geared Investments Loan Terms and Conditions:

- to be debited from my/our bank account, and/or
- to credit my/our bank account held with CommSec through the Bulk Electronic Clearing System (BECS) and prescribed by the Direct Debit/Direct Credit Request Service Agreement.

I/We authorise the following:

1. CommBank to verify the details of the bank account nominated below with my/our financial institution; and
2. For the financial institution to release information allowing CommBank to verify the bank account details nominated below

This authorisation is to remain in force in accordance with the terms described in the Direct Debit/Direct Credit Request Service Agreement is over.

Account Holder/Director 1

Full name

Date signed
(DD/MM/YYYY)

Account Holder (Joint)/Director 2

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)

If the account is in joint names, both account holders must sign.

Note: Direct Debiting and Direct Crediting is not allowed on the full range of accounts. If in doubt, please refer to your Financial Institution.

Where to from here?

Individual and Joint applicants – Please read the Risk Disclosure Statement in Section A7.

Company applicants (including Company Trustees) – Please provide company details in Section A5.

Trust applicants – Please provide trust details in Section A6.

Section A5 – Company Applicant (if applicable)

If you are a Company Applicant, you must also complete Section A1 with Director 1 (and Director 2 if applicable) details.

Company name

ACN

Registered address (must be an Australian address. Cannot be a PO Box)

	State	Postcode
--	-------	----------

Principal place of business (if same as registered address write 'As above')

	State	Postcode
--	-------	----------

Postal address (if same as registered address write 'As above')

	State	Postcode
--	-------	----------

Type of company: Domestic Proprietary Domestic Public

Is the company operating as a charity? Yes No

If yes, what is the objective/purpose of the charity?

Company Industry and Type

Company industry category** (mandatory)

Company industry type** (mandatory)

** Refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types.
e.g. Personal investment companies are Category 'Personal and Other Services' and Type 'Individuals'.

Section A5 – Company Applicant (if applicable) (continued)

Tax Residency Information

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

Country/ies of Tax Residency	Tax Identification Number (TIN) or Reason Code for no TIN
List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

Please list the full names of ALL additional directors of the company that are not listed as an applicant in Section A1.

Additional Director 1

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional Director 2

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional Director 3

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional Director 4

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more than four additional Directors please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

Section A5 – Company Applicant (continued)

For Proprietary Company Only

Is the company's primary business activity investing? ☐ Yes ☐ No

Tick 'Yes' if the company earns more than 50% of its total income from investment activities (e.g. rent, interest or dividends) or more than 50% of the company's assets produce or are held for producing this investment income.

Beneficial Owner Details (Mandatory if you tick 'Yes' to the question above)

- A.** Are there any individuals who own 25% or more of the shares in the company, either directly or indirectly?
☐ Yes – Go to D and provide details ☐ No – Go to B
- B.** Are there any individuals who control 25% or more of the shares in the entity, either directly or indirectly, for example through voting rights?
☐ Yes – Go to D and provide details ☐ No – Go to C
- C.** If there are no beneficial owners or controllers please provide details in D for any individuals who are responsible for the strategic or financial decisions of the company. That is, the individual who exercises primary control over the company because of the position held. e.g. CEO, Managing Director or equivalent.
- D.** Please provide personal details of individuals – at least one individual must be listed.
- ☐ Beneficial Owner/Controller 1 – Same as Applicant 1 **or** Complete and attach a signed copy of Identity Verification Form available from the Geared Investments website.
- ☐ Beneficial Owner/Controller 2 – Same as Applicant 2 **or** Complete and attach a signed copy of Identity Verification Form available from the Geared Investments website.

For any additional individuals please photocopy this section, complete and attach to your application.

Section A6 – Trust Applicant (if applicable)

Individual/s as Trustee – ALL individual Trustees must also complete Section A1 for identification in accordance with individual borrower requirements. The first Trustee will be the nominated recipient of Margin Calls.

Company as Trustee – for Company identification please complete Section A5. The Director/s operating on the accounts are required to complete Section A1 for identification in accordance with individual borrower requirements.

For Trust applicants with credit limit applied over \$500,000, please provide a Certified copy of the full Trust Deed with State Revenue stamped for Trust investigation.

Note: A trust investigation fee will apply, for more information please refer to the 'Rates & Fees' section on the Geared Investments website.

If the Trust has more than 2 Individual Trustees or more than 1 Company Trustee, please contact us for further instructions on how to complete this form.

Full Trust name

Provide a shortened version for the full name of the Trust (as above) to within a 23 character limit (required for CHESS registration purposes)

ABN

Business name (if any) of the Trustee of the Trust

Type of Trust: ☐ Family ☐ Other

Trust Industry and Type

Trust industry category** (mandatory)

Trust industry type** (mandatory)

** Refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types.
e.g. Family Trusts are Category 'Personal and Other Services' and Type 'Individuals'.

Tax Residency Information

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

Country/ies of Tax Residency List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	Tax Identification Number (TIN) or Reason Code for no TIN 1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

Organisation Income Sources

Does the organisation earn 50% or more of its total income from investment activities (e.g. dividends, interest or rent); or are 50% or more of the organisation's assets produce or are held for producing this investment income.

- ☐ Yes – categorised as a Passive Organisation, proceed to following sections
- ☐ No – categorised as an Active Organisation, skip to Acknowledgements & Signature

Beneficial Owners & Controlling Persons Information

Complete details for all Beneficial Owners and Controlling Persons
(there must be at least one Beneficial Owner/Controlling Person in the table)

- **For an Unlisted Company** – list ALL Shareholders whose shareholding is (directly or indirectly) greater than 25% in the Organisation or has the power to control and make decisions about the entity's finances and operations. If no such person, any individual who exercises control of the Organisation through other means (e.g. voting rights), or if no such person, any individual who holds the position of senior managing official (e.g. CEO, Managing Director, etc.)
- **For Trusts** – list ALL Settlers, Trustees, Protectors, beneficiaries and any other person exercising effective ultimate control over the trust.

Where a Beneficial Owner or Controlling Person is itself a Company or Trust, you must list the actual person/s who are the ultimate beneficial owner/s or controlling person/s.

If a Beneficial Owner/Controlling Person is a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN for that Beneficial Owner/Controlling Person.

Section A6 – Trust Applicant (if applicable) (continued)

Full Name	Residential Address	Date of Birth	Position	% of Ownership	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to previous page for Reason Codes)

If you have listed Australia as a country of tax residency, please insert reason code C (The organisation's country of tax residency does not require disclosure of a TIN), as this is optional for Australia.

Is the Trust operating as a charity? ☐ Yes ☐ No

If yes, what is the objective/purpose of the charity?

Settlor of Trust

Was the trust established with a 'settled sum' of \$10,000 or more? ☐ Yes ☐ No

If yes, name of settlor:

Has the trust been established in Australia? ☐ Yes ☐ No

How many trustees are there in total?

Section A6 – Trust Applicant (if applicable) (continued)

Beneficiary Details

Provide details of ALL individuals who are beneficiaries of the Trust or the type of membership class.

Beneficiary 1

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Beneficiary 2

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Beneficiary 3

Title	Full given name/s	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

OR Membership Classes

Provide details of the membership class/es (e.g. unit holders, family members of named person)

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

If there are more beneficiaries please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

Where to from here?

Company Trustee applicants – Please read the Risk Disclosure Statement in Section A7.

Risk Statement for Loan Applicants

Before you apply for a Commonwealth Bank Geared Investments Loan, you must consider:

- The Commonwealth Bank Geared Investments Loan Product Disclosure Statement (PDS); and
- whether the Loan is right for you; and
- the risks associated with the Loan.

We strongly suggest that you obtain independent legal and financial advice to get a better idea of the risks of investment lending and the way in which you can manage those risks.

If you have appointed an Adviser you remain primarily responsible for managing your Loan. These obligations

include but are not limited to:

- Monitoring your portfolio; and
- Determining when your Loan is subject to a Margin Call; and
- Ensuring that a Margin Call does not occur

You and your Advisers should be aware of the following risks:

- exposure to the volatility of the markets (like the stock market) in which Financial Products are bought and sold;
- borrowing money to purchase Financial Products (gearing) can magnify the financial effect on you of any decrease in the value of the Financial Products;
- all Financial Products which you buy using the Loan proceeds are mortgaged to us to ensure your obligations under the Loan Agreement;
- income from your investments and the Interest Rate on your Loan Account may fluctuate. Also, the time at which you pay interest on your Loan Account may be different from the time at which you earn income on your investments; and
- we can make a Margin Call at any time on any day.

We require that the maximum amount you owe us at any time is no greater than the Maximum Gearing Level (which is the lower of the Maximum Gearing Ratio and the Margin Call LVR).

The Maximum Gearing Ratio is the maximum amount we will lend expressed as a percentage against a Portfolio, as determined by us from

time to time and notified by being placed by us on the Geared Investments' website.

The Margin Call LVR is the Base LVR plus the Buffer on your Loan Account at that time. The Base LVR depends on:

- the value of the Financial Products supporting your obligations; and
- the proportion of that value (the Borrowing Limit) we are willing to lend at that time.

At any time, we can change the Borrowing Limits without telling you. Also, the Market Value of Financial Products may reduce rapidly over a short period.

If at any time the amount you owe us is greater than the Portfolio Lending Value plus the Buffer we can make a Margin Call.

The PDS on our website includes a Case Study that illustrates a Margin Call scenario.

Notice of Margin Call

We will take reasonable steps to notify you of any Margin Call.

You must satisfy that Margin Call whether or not you personally receive it.

In case you are not available to receive a Margin Call personally, you should direct us to give notice of any Margin Call we make to a person who:

- is always available; and
- is authorised by you to satisfy a Margin Call.

It is your obligation to ensure that a Margin Call does not occur.

We may provide you notice by means of SMS alert, phone, or email.

You must satisfy any Margin Call by the time specified in the Terms & Conditions. The Financial Products securing your Loan may need to be sold to clear the Margin Call without reference to you.

You may satisfy the Margin Call by:

- depositing money in your Loan Account; or
- giving us more Financial Products to support your obligations; or
- selling all or some of your Financial Products and using the proceeds to reduce the Loan Balance.

If you do not satisfy a Margin Call:

- we may (but are not obliged to) sell any of or all the Financial Products supporting your obligations and reduce the amount you owe us;

Section A7 – Risk Disclosure Statement (mandatory) (continued)

- we may sell those *Financial Products* without contacting *you* first;
- we may sell those *Financial Products* in the order we choose. *You* should refer to the Terms and Conditions.

Also, there may be circumstances in which we can require *you* to pay all of what *you* owe *us*. Those circumstances include, but are not limited to:

- *you* do not satisfy a *Margin Call*;
- that at any time on any day *your Current LVR* exceeds 95%.

You should familiarise yourself with the other circumstances in which we can ask *you* to pay *us*, as specified in the Terms & Conditions.

Payments to *Loan Account*

Even if *you* do not draw on *your Loan Account*, the amount *you* owe *us* can increase with unpaid interest and unpaid fees and charges we debit to *your Loan Account*.

We charge interest on the debit balance of *your Loan Account*, no matter what sums go to make up that balance.

The balance of *your Loan Account* may increase with unpaid interest, fees and charges sufficiently to require *us* to make a *Margin Call*.

What *you* must pay *us* is not limited to the value of the *Financial Products* supporting *your* obligations. *You* must pay *us* all amounts *you* owe *us* even if:

- the *Financial Products* supporting *your* obligations are sold and the proceeds are not sufficient to pay all of what *you* owe *us*; or
- the *Financial Products* supporting *your* obligations are of little or no value at all; or

- we reduce the *Borrowing Limit* of a *Financial Product*.

Taxation

You may wish to negatively gear investments *you* make with *Loan proceeds*. However, it may not be possible to do so.

Interest deductibility is dependent on *your* personal circumstances and whether the borrowed funds are used to earn assessable income. *You* should speak to an independent taxation adviser to determine whether *you* can deduct interest incurred by *you* on *your Loan Account*.

***You* have sole responsibility for deciding in which *Financial Products* *you* will invest. See the Terms and Conditions. We do not:**

- recommend any *Financial Products*; or
- give any opinion on the performance of *Financial Products* or the company or trustee that issues *Financial Products*, even if we are willing to lend money against those *Financial Products*.

Drawings on the *Loan Account*

We consider whether or not to fund a drawing on the *Loan Account* at the time *you* ask *us* to fund the drawing.

You may ask to draw on *your Loan Account* to purchase *Financial Products* at a date in the future. If the *Portfolio Lending Value* is insufficient at that future date, we will not fund the drawing regardless of the position when *you* asked for the drawing.

By signing the Application Form *you* acknowledge that *you* have read and accept this Risk Disclosure Statement.

Where to from here?

Ind. & Joint applicants and Ind. & Joint Trustee/s applicants – Please complete the Acknowledgements & Signatures in Section A8.

Company & Company Trustee applicants – Please complete the Acknowledgements & Signatures in Section A9.

Note: Each borrower must sign.

By signing this application / acknowledge that:

- All information which / have given in this application is true, complete and correct, and not misleading in any way; and
- / have read and accept the Geared Investments Loan Terms and Conditions; and
- *The Commonwealth Bank's Group Privacy Statement contains more information about how the Group (including the Bank and CommSec) collects and handles personal information and is available at commbank.com.au/privacy or alternatively by visiting commbank.com.au and clicking the Privacy Statement link or asking for a copy at any CommBank branch; and*
- If / give you my contact details, you can use these to communicate with me, including to give updates and reminders; and
- If / change my personal details (for example, my phone number or home or email address), / will let you know as soon as possible; and
- / have obtained the consent of any individual/s whose personal information is provided in this application and they have given permission to collect, use and share their information in accordance with Group Privacy Policy; and
- All the permissions / have given apply to this application and any others / or my organisation make, as long as you are providing me or them with services. If / am representing a number of applicants or officeholders, they have asked me to give permission on their behalf; and
- / have sought my own independent legal and financial advice in relation to my obligations under the Commonwealth Bank Geared Investments Loan; and
- If you approve and accept my application for a Commonwealth Bank Geared Investments Loan then / will automatically be legally bound by the Geared Investments Loan Terms and Conditions applicable to me. No drawings will be allowed, and you may avoid the contract, unless your security requirements are satisfied; and
- / have read the Risk Disclosure Statement in Section A7 of this application form; and
- / acknowledge that the name of individual person/s given to the Commonwealth Bank of Australia are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documentation in connection with an identification procedure; and
- / have read the Commonwealth Bank Geared Investments Loan Product Disclosure Statement (PDS); and
- / have read the Financial Services Guide (FSG) provided by my Adviser; and
- If / am an individual Trustee of a Trust where there is more than one Trustee, / nominate the person listed as 'Applicant 1' in this application to receive margin call notices on my behalf.
- /We confirm that the above Tax Information is true and correct and that /we will promptly advise the Bank if any of the information changes.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

Acknowledgements (you must complete this section)

1. Borrowing to Invest	Applicant 1	Applicant 2 (if applicable)
Have you borrowed any money to provide loan collateral for this <i>Loan</i> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is any of that money secured against <i>your</i> primary residential property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what is the amount borrowed against the primary residential property?	\$	\$
2. Reliability of Income		
Do you have a reliable and stable source of income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Your Responsibilities Are you aware that:		
You are responsible for managing and regularly monitoring <i>your Loan</i> (in conjunction with <i>your Adviser</i> if applicable)		
You are required to clear any <i>Margin Call</i> in line with the facility terms		
You must have reserve liquid capital (cash or securities) as an option to cover any <i>Margin Call</i> that occurs at short notice, otherwise we may be required to sell all or some of the <i>Financial Products</i> securing <i>your Loan</i>	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
You are personally liable for all amounts outstanding on <i>your Loan</i> irrespective of the <i>Financial Products</i> held		
4. Investment Lending Risks Are you aware that:		
Investment lending risks include, but are not limited to, movements in the <i>Market Value</i> of the <i>Financial Products</i> securing the <i>Loan</i> and <i>Interest Rate</i> movements	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
At any time, at <i>our</i> discretion, we may change the <i>Lending Value</i> applying to any of the <i>Financial Products</i> securing the <i>Loan</i> (even to zero), possibly triggering a <i>Margin Call</i>		
5. Margin Calls Are you aware that:		
We will take reasonable steps to contact <i>you</i> in the event of a <i>Margin Call</i> by phone call, SMS alert or email		
The <i>Financial Products</i> securing <i>your Loan</i> may need to be sold to clear the <i>Margin Call</i> without reference to <i>you</i>	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
If the gearing level on <i>your Loan</i> exceeds the <i>Maximum Gearing Ratio</i> (at any given time) a <i>Margin Call</i> will be triggered		

Acknowledgements (you must complete this section)

6. Identity Verification Are you aware that:	Applicant 1	Applicant 2 (if applicable)
<p>We collect information from your identity documents (e.g. a driver's licence or passport) to verify your identity. We collect this information for the purposes of the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)</i>. We may disclose this information to credit reporting bodies, Commonwealth and state government departments and other verification partners who match your information with the information held by the issuer or official record holder via third party systems. You can find out more information about the operation and management of these services at the IDMatch website https://www.idmatch.gov.au/.</p> <p>We may disclose your personal information (such as name, residential address and date of birth) to credit reporting bodies who tell us whether your information matches in whole or in part the information they may hold about you.</p> <p>Our Group Privacy Statement available at commbank.com.au contains details about:</p> <ul style="list-style-type: none"> • how you may exercise your rights to access and seek correction of your information; and • how to make a complaint about the way we handle your identity information. <p>By ticking this box on this form, you:</p> <ul style="list-style-type: none"> • acknowledge you understand that providing false or misleading information about your identity is an offence under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>; • confirm you are authorised to provide us the information in the identity document; • consent to your information being checked with the document issuer or official record holder via third party systems; and • consent to your information being disclosed to a credit reporting body and checked against information held by the credit reporting body. <p>If you are authorised to provide the identity documents on behalf of another person, you consent on that person's behalf.</p> <p>You do not have to consent to electronic verification. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity. This may still involve your information being checked with the document issuer or official record holder via third party systems.</p>	<p><input type="checkbox"/> I understand & accept</p>	<p><input type="checkbox"/> I understand & accept</p>

Section A8 – Acknowledgement & Signatures – Individual Borrowers & Trustees (mandatory) (cont.)

Acknowledgements (you must complete this section)

Applicant 1

Full name

Date signed
(DD/MM/YYYY)

Applicant 2 (if applicable)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Signature (must be signed pen to paper)

X

Where to from here?

Now that you have provided all your details, tell us about your investments.

All applicants – Please complete the relevant investment details sections in Part B.

Section A9 – Acknowledgement & Signatures - Company Borrowers & Trustees (mandatory)

Use these signing clauses for each borrower that is a company.

If *you* are a Director of a *Borrower* company, in addition to the clauses set out in Section A8, *you* are acknowledging the following:

- *I* sign this application for and on behalf of the company in *my* capacity as a Director and to confirm that *I* accept that when *you* ask *me* to do so, *I* will sign a guarantee; and
- By signing, *I* confirm that there are reasonable grounds to believe that the company will be able to pay its debt as and when they become due; and
- By signing this application, *I* (the Director) give *you* permission to collect, use and share *my* personal information as set out in the Geared Investments Loan Terms and Conditions. If there is more than one Director, at least two Directors must sign.
- *I/We am/are* authorised by, and have the consent of the organisation and any Beneficial Owners to provide this Tax Information.
- *I/We am/are* authorised by each Beneficial Owner to provide the information on *their* behalf and have confirmed to *me/us* that the Tax Information provided about them is true and correct. *I/We* confirm *I/we* have made them aware that this Tax Information and information relating to the account may be provided to the tax authorities.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

Section A9 – Acknowledgement & Signatures – Company Borrowers & Trustees (mandatory)

Acknowledgements (you must complete this section)

1. Borrowing to Invest	Director/ Guarantor 1	Director/ Guarantor 2 (if applicable)
Have <i>you</i> or <i>your</i> company borrowed any money to provide loan collateral for this <i>Loan</i> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is any of that money secured against <i>your</i> primary residential property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what is the amount borrowed against the primary residential property?	\$	\$
2. Your Responsibilities Are <i>you</i> aware that:		
The company is responsible for managing and regularly monitoring the <i>Loan</i> (in conjunction with <i>your Adviser</i> if applicable)	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
The company is required to clear any <i>Margin Call</i> in line with the facility terms		
The company must have reserve liquid capital (cash or securities) as an option to cover any <i>Margin Call</i> that occurs at short notice, otherwise we may be required to sell all or some of the <i>Financial Products</i> securing <i>your Loan</i>		
The company is liable for all amounts outstanding on <i>your Loan</i> irrespective of the <i>Financial Products</i> held		
3. Investment Lending Risks Are <i>you</i> aware that:		
Investment lending risks include, but are not limited to, movements in the <i>Market Value</i> of the <i>Financial Products</i> securing the <i>Loan</i> and <i>Interest Rate</i> movements	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
At any time, at <i>our</i> discretion, we may change the <i>Lending Value</i> applying to any of the <i>Financial Products</i> securing the <i>Loan</i> (even to zero), possibly triggering a <i>Margin Call</i>		
4. Margin Calls Are <i>you</i> aware that:		
We will take reasonable steps to contact <i>you</i> in the event of a <i>Margin Call</i> by phone call, SMS alert or email	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
The <i>Financial Products</i> securing the company's <i>Loan</i> may need to be sold to clear the <i>Margin Call</i> without reference to the company		
If the gearing level on the company's <i>Loan</i> exceeds the <i>Maximum Gearing Ratio</i> (at any given time) a <i>Margin Call</i> will be triggered		

Acknowledgements (you must complete this section)

5. Identity Verification Are you aware that:	Director/ Guarantor 1	Director/ Guarantor 2 (if applicable)
<p>We collect information from your identity documents (e.g. a driver's licence or passport) to verify your identity. We collect this information for the purposes of the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)</i>. We may disclose this information to credit reporting bodies, Commonwealth and state government departments and other verification partners who match your information with the information held by the issuer or official record holder via third party systems. You can find out more information about the operation and management of these services at the IDMatch website https://www.idmatch.gov.au/.</p> <p>We may disclose your personal information (such as name, residential address and date of birth) to credit reporting bodies who tell us whether your information matches in whole or in part the information they may hold about you.</p> <p>Our Group Privacy Statement available at commbank.com.au contains details about:</p> <ul style="list-style-type: none"> • how you may exercise your rights to access and seek correction of your information; and • how to make a complaint about the way we handle your identity information. <p>By ticking this box on this form, you:</p> <ul style="list-style-type: none"> • acknowledge you understand that providing false or misleading information about your identity is an offence under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>; • confirm you are authorised to provide us the information in the identity document; • consent to your information being checked with the document issuer or official record holder via third party systems; and • consent to your information being disclosed to a credit reporting body and checked against information held by the credit reporting body. <p>If you are authorised to provide the identity documents on behalf of another person, you consent on that person's behalf. You do not have to consent to electronic verification. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity. This may still involve your information being checked with the document issuer or official record holder via third party systems.</p>	<div data-bbox="1010 1144 1233 1223"> <input type="checkbox"/> I understand & accept </div>	<div data-bbox="1262 1144 1485 1223"> <input type="checkbox"/> I understand & accept </div>

Section A9 – Acknowledgement & Signatures – Company Borrowers & Trustees (mandatory) (cont.)

Acknowledgements (you must complete this section)

Director 1

Full name

Date signed
(DD/MM/YYYY)

Director 2 (if applicable)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Signature (must be signed pen to paper)

X

Where to from here?

Now that you have provided all your details, tell us about your investments.

All applicants – Please complete the relevant investment details sections in Part B.

Section B10 – Investment Loan Refinancing Authority (if applicable)

Where to from here?

All applicants – Are you refinancing an existing loan?

Yes – Please complete Section B10.

No – **Managed Funds investors**, please complete Section B11.

- **Equities only investors**, please complete Section B15 and/or B16 to transfer shares.
- **Investors not lodging securities or making an initial investment**, please proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

Acknowledgements

Option 1 – Please transfer ALL of my/our CHESS shareholdings/Managed Funds and Holder Identification Number (HIN)

Option 2 – Please transfer the CHESS shareholdings/Managed Funds listed below*. If you are transferring Managed Funds please ensure you have completed an Australian Standard Transfer Form in Section B12 for each Managed Fund you are transferring.

*It may be necessary to re-lodge your standing instructions with the share registries after this transfer.

ASX Code/APIR	Security name/Managed fund	Quantity (No. of units)

☐ I/We have attached my/our most recent Loan statement

☐ **Full Refinance** – Please provide approximate balance to be refinanced

\$

☐ **Partial Refinance** – Please provide exact balance to be refinanced

\$

Section B10 – Investment Loan Refinancing Authority (if applicable) (continued)

Existing Loan Details

Loan provider

Name in which loan account held

Loan account number

HIN

- Please be instructed that I/we would like to terminate my/our loan currently held with your company. I/We will be refinancing my/our existing loan with a Commonwealth Bank Geared Investments Loan.
- Kindly arrange for the existing loan balance and other accrued obligations under my facility to be paid out by the Commonwealth Bank of Australia ("the Bank").
- I/We hereby authorise you to provide the Bank with any information they may require in order to fully complete the refinancing of the loan.

Signatures for all Existing Loan Parties

Borrower/Director/Trustee 1

Borrower/Director/Trustee 2/Third Party Mortgagor (if applicable)

Full name

Date signed
(DD/MM/YYYY)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)

Where to from here?

Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds
– Please list your Managed Funds in Section B11.

Applicants making new investments in Managed Funds – Please select how to fund new Managed Funds investments in Section B14.

Applicants lodging Equities ONLY – Please list your shares in Section B15 and/or B16.

Section B11 – Transfer Managed Funds (if applicable)

Complete this section if you wish to transfer managed funds that you already own to your Commonwealth Bank Geared Investments Loan.

APIR Code	Fund name	Lodge existing holdings
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Value of existing fund holdings being lodged

How to Lodge Existing Investments

- ☐ I/We have completed an Australian Standard Transfer Form for funds being lodged (see Section B12)
- ☐ I/We have completed a Statutory Declaration for funds being lodged (see Section B13)
- ☐ I/We have enclosed a current holding statement/s confirming the number of units presently held for each of the above funds
- ☐ I/We have verified that the beneficial owner/s of the above securities are a loan party (applicant or third party mortgagor)

Where to from here?

Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds
– Please provide details of your Managed Funds in Section B12.

Section B12 – Australian Standard Transfer Form (if applicable)

Please ensure you complete the associated Statutory Declaration Form over the page.

Please attach a copy of the Managed Fund Unit Holding Statement AND please copy this form and complete one for each existing managed fund investment to be transferred. Please complete this form for all refinances.

Full name of Fund Manager

Description of unit trusts

Quantity

Words:	Figures:
--------	----------

Full name/s of transferor/s (seller/s) (please use capital letters)

Consideration

Nil:

Office use only

Full name/s of transferee/s (buyer/s)

State Nominees Limited (a/c)

Full address of transferee/s (buyer/s)

- I/We the registered holder/s and undersigned Seller/s for the above consideration do hereby transfer to the above name/s herein after called the Buyer/s or to the several buyers named in Part 2 of the Brokers Transfer Form/s or Split Transfer Form/s, the Securities as specified above standing in my/our name/s in the books of the above named company or eligible body subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer/s do hereby agree to accept the said securities subject to the same conditions.
- 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.

Section B12 – Australian Standard Transfer Form (if applicable) (continued)

Signatures

Transferor/s (Seller/s)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Transferor/s (Seller/s)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Transferee/s (Buyer/s)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Transferee/s (Buyer/s)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

For State Nominees Limited by its Attorneys who have received no notification of revocation of their appointment as such attorneys.

Where to from here?

Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds
– Please complete the Statutory Declaration in Section B13.

Section B13 – Statutory Declaration (if applicable)

I/We

of (address)

	State	Postcode
--	-------	----------

- Do solemnly and sincerely declare that: *(The facts to be stated according to the Declarant/s knowledge)*;
 - The beneficial ownership of the securities should remain the same; and
 - That no consideration has been paid in relation to the transfer; and
 - The transfer is for security purposes only; and
 - This information is true and correct.
- I/We make this solemn declaration, conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1900.

Declared By

Full name

Date signed
(DD/MM/YYYY)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)

Witness (Justice of the Peace or other authorised witness)

Refer to Statutory Declaration Signatory List for list of eligible persons

Before me

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Where to from here?

Applicants making new investments in Managed Funds – Please provide Managed Funds/Platform investment details in Section B14.

Applicants lodging Equities – Please list your shares in Section B15 and/or B16.

Otherwise – Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

Section B14 – Managed Funds/Platform Initial Investment Details (if applicable)

Initial Investments Funding

Complete this section to indicate the source of funds for the initial investments you are applying to execute using your Commonwealth Bank Geared Investments Loan. Do not complete this section if you are refinancing an investment loan with another lender, unless you are contributing additional security that is not collateral for your existing investment loan; only additional security should be included in this section.

Initial investment loan investments will be funded by:

Initial Client Cash Contribution **A.**

Initial Loan Advance **B.**

Name of Fund/Platform

☐ Direct Debit – I/We have completed the Direct Debit Request Form. Funds are currently available to be drawn

Acknowledgements

- You have checked that the Base LVR allows the interest and any relevant fees to be capitalised

Initial Investments Funding

By completing this section you agree that:

- We will make the initial investment into the applicable fund or platform according to the attached fund or platform application form
- If the fund or platform application form was completed digitally, we will make the initial investment according to the information provided to us by the relevant fund or platform provider

Initial Managed Fund/Platform investments

Total New Investment Amount (A+B)

Note: This total must correspond to the sum of initial investments (A+B) in the enclosed managed fund/platform application form/s

Acknowledgements

- You have read and agree to the Investment Allocation statements above
- You have attached the relevant managed fund/platform application form/s (including Adviser Stamp) to facilitate this investment unless the fund or platform application was completed digitally
- You have checked the initial contribution requirements for the funds in which you are applying to invest

Regular Gearing Investments (if applicable)

Monthly contributions will be processed on or about the 13th day of the month. All loan advances will be processed on or about the 15th day of each month.

Monthly Cash Contribution C. \$

Monthly Loan Advance D. \$

Do you wish to defer commencement of regular gearing? Yes No

If 'Yes', please nominate a regular gearing deferred start date (MM/YYYY)

This amount will be debited from your nominated bank account in the attached Direct Debit Request form.

Note: The total of C+D must correspond to the sum/s indicated in the regular investment section of the enclosed managed fund/platform application form/s

Acknowledgements

- You have verified that the nominated regular gearing securities are presently on Geared Investments' Accepted Managed Funds list with a Borrowing Limit>0
- You are aware that the date of investment will be determined by the relevant investment manager
- You have completed the Direct Debit Request Form
- You have checked the minimum initial contribution requirements and minimum monthly investment amounts for the funds in which you are applying to make regular monthly contributions (most funds require minimum initial and monthly investments)
- The gearing level of all regular gearing investments payments will be based on the ratio calculated by $D / (C+D)$

Where to from here?

Applicants lodging Equities – Please list your shares in Section B15 and/or B16.

Otherwise – Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

Section B15 – Transfer ASX Security – Issuer Sponsored Holdings (if applicable)

Please check your existing shareholder statement/s to confirm if your securities are Issuer or CHESS sponsored. Complete this section only if you wish to transfer issuer sponsored ASX securities that you already own to your Commonwealth Bank Geared Investments Loan.

If you are refinancing another loan, this section should only include additional holdings – not securities that are collateral for your existing loan.

Please transfer the Issuer Sponsored Holdings listed below.

Security Code	Security Name	Lodge existing holdings (No. of units)

How to Lodge Issuer Sponsored Holdings:

- ☐ I/We have verified that the beneficial owner/s of the above securities are a loan party (applicant or third party mortgagor)
- ☐ I/We have attached current copies of my/our Issuer Sponsored holding statement/s including all of the holdings listed above.
- ☐ The name and address on the shareholder statements exactly matches the application details I/we have provided*

* The Name and Address of the Holdings must exactly match the application details. If the details do not match, please amend the registration details at the relevant Share Registry. When the amendment has been made, please forward the confirmation from the Share Registry to us, together with a copy of your current Issuer Sponsored Holding Statement.

Where to from here?

Applicants lodging CHESS sponsored Securities – Please list your shares in Section B16.

Otherwise – Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

Section B16 – Transfer ASX Security – Broker To Broker, Chess Sponsored Holdings (if applicable)

Please check your existing shareholder statement/s to confirm if your securities are Issuer or CHESS sponsored. Complete this section only if you wish to transfer CHESS sponsored ASX securities that you already own to your Commonwealth Bank Geared Investments Loan.

If you are refinancing another loan, this section should only include additional holdings – not securities that are collateral for your existing loan.

Transfer Instructions

- ☐ **Option 1** – Please transfer ALL of my/our CHESS shareholdings and Holder Identification Number (HIN)
- ☐ **Option 2** – Please transfer the CHESS shareholdings listed below*.

ASX Code	Security name^	Lodge existing holdings (No. of units)

Existing Sponsoring Broker Details

Broker name

Sponsor's Participant Identification Number (PID)

Account number with Sponsor

Holder Identification Number (HIN)

New Sponsoring Broker Details

Broker name

Participant Identification Number (PID)

Account number (to be completed by the Bank)

HIN (to be completed by the Bank)

Section B16 – Transfer ASX Security – Broker To Broker, Chess Sponsored Holdings (if applicable)

Signature of Shareholder/s* Requesting Transfer:

Shareholder 1

Full name

Date signed
(DD/MM/YYYY)

Shareholder 2 (if applicable)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)

How to Lodge Broker to Broker, Chess Sponsored Holdings

- ☐ I/We have attached current copies of my/our CHESS sponsored holding statement/s including all of the holdings listed below **or** a statement from my Broker showing all holdings to be transferred.
- ☐ The name and address on the shareholder statements exactly matches the application details I/we have provided (**or** – contact your existing Broker to amend details)

* Due to the update/change in your registration details, you may need to update the registry with your standing instructions for Dividend Redirection Plan or other dividend payment.

^ Security name must be completed fully and accurately – exactly corresponding to the ASX Code

For joint shareholdings both holders must sign. For Company/Trust shareholdings Directors/Trustees must sign.

Where to from here?

All applicants – Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

Section C17 – Third Party Mortgagor Details – Individual/s / Director/s / Trustee/s (if applicable)

To be completed if you are not a Borrower but you are providing shares and/or managed funds to secure the Borrowers obligations. Third Party Mortgagors are required to sign additional documents.

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s Surname

* To transfer shares to the Investment Loan, you need to fill in your name exactly as it appears on the Share Registry (e.g. include your middle names if required).

Other name/s commonly known by (if applicable) Date of Birth (DD/MM/YYYY) Gender ☐ Male ☐ Female

Account designation (if applicable)

Residential address (must be an Australian address. Cannot be a PO Box)

 State Postcode

Postal address (If left blank, your residential address will be used)

 State Postcode

Countries of residence (please list the country/ies you reside in)

Tax Residency Information (mandatory)

- Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)
- **List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.**
- If you list Australia as a country of tax residency, select 'Reason Code' C in the TIN column.
- If you are a US citizen or resident you must include USA as a country of tax residency.

Country/ies of Tax Residency List all country/ies of tax residency.	Tax Identification Number (TIN) or Reason Code for no TIN 1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. My country of tax residency does not issue TINs B. I haven't been issued with a TIN by my country of tax residency C. My country of tax residency doesn't require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Section C17 – Third Party Mortgagor Details – Individual/s / Director/s / Trustee/s (if applicable)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of one of the following items to this application: Australian Driver Licence (front and back of licence is required) or Passport.

By ticking this box, you:

- confirm you are authorised to provide CommBank the information in the identity document;
- consent to your information being checked with the document issuer or official record holder via third party systems; and
- consent to your information being disclosed to a credit reporting body and checked against information held by the credit reporting body.

If you are authorised to provide the identity documents on behalf of another person, you consent on that person's behalf.

You do not have to consent to electronic verification. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity. This may still involve your information being checked with the document issuer or official record holder via third party systems.

For further information on how we handle your identity information, see the declarations in Section C19.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Where to from here?

Individual/s Third Party Mortgagor only – Please read and sign the declaration in Section C19.

Trust and Company Third Party Mortgagor – Please complete Trust and/or Company details in Section C18.

To nominate an Additional Authority – Please complete the authority details in Section C19.

Otherwise – Please complete and gather the required supporting documents in Section D21. Ask your Adviser to complete Section C20.

Section C18 – Third Party Mortgagor Details – Company & Trust (if applicable)

To be completed if you are not a Borrower but you are a company/trust providing shares and/or managed funds to secure the Borrowers obligations.

Third Party Mortgagors are required to sign additional documents.

Company as Third Party Mortgagor – You must also complete Section A5 with your Company details.

Trust as Third Party Mortgagor – You must also complete Section A6 with your Trust details. For Trust applications with credit limit applied over \$500,000, please provide a Certified copy of the full Trust Deed with State Revenue stamped for Trust Investigation.

Note: A trust investigation fee will apply, for more information please refer to the 'Rates and fees' section on the Geared Investments website.

Full company/trust name

Contact name (Director or Trustee)

Provide a shortened version for the full name of the Trust (as above) to within a 23 character limit

To transfer shares to the Investment Loan, you need to fill in the beneficiary name exactly as it appears on the Share Registry.

Registered address (must be an Australian address. Cannot be a PO Box)

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

Postal address (If left blank, your residential address will be used)

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

Preferred contact number (mandatory)

Email address (mandatory)

Where to from here?

To nominate an Additional Authority – Please complete the authority details in Section C19.

Otherwise – Please complete and gather the required supporting documents in Section D21. Ask your Adviser to complete Section C20.

Section C19 – Additional Signatory Authority (if applicable)

Only to be completed by applicants wishing to authorise an additional signatory to operate the account/s applied for in this application and act on their behalf.

Details of Additional Signatory

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (If applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Residential address (Must be an Australian address. Cannot be a PO Box)

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

Postal address (If left blank, your residential address will be used)

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

Preferred contact number (mandatory)

Email address (mandatory)

Relationship to borrower

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of one of the following items to this application: Australian Driver Licence (front and back of licence is required) or Passport.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Section C19 – Additional Signatory Authority (if applicable) (continued)

- You authorise us to act on the instructions of your additional signatory in relation to your Commonwealth Bank Geared Investments Loan, and you authorise us to provide information about your Commonwealth Bank Geared Investments Loan and your security to your additional signatory.
- If we cannot contact you in relation to your Commonwealth Bank Geared Investments Loan, we may contact your additional signatory for instructions. This includes (but is not restricted to) the event of a Margin Call. In the event of a Margin Call your additional signatory must be able to make decisions to sell security, lodge additional security or provide additional funds.
- The appointment of an additional signatory is pursuant to the Geared Investments Loan Terms and Conditions. In appointing an additional signatory, you acknowledge that the Geared Investments Loan Terms and Conditions apply. You are responsible for and bound by the instructions that the additional signatory gives us, and you indemnify us in relation to the actions of your authorised agent. This appointment of an additional signatory remains effective until you revoke it by providing Written Notice to us.

Applicant 1

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Applicant 2 (if applicable)

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Additional Signatory Declaration and Signature

We collect information from your identity documents (e.g. a driver's licence or passport) to verify your identity. We collect this information for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*. We may disclose this information to credit reporting bodies, Commonwealth and state government departments and other verification partners who match your information with the information held by the issuer or official record holder via third party systems. You can find out more information about the operation and management of these services at the IDMatch website <https://www.idmatch.gov.au/>.

We may disclose your personal information (such as name, residential address and date of birth) to credit reporting bodies who tell us whether your information matches in whole or in part the information they may hold about you.

Our Group Privacy Statement available at commbank.com.au contains details about:

- how you may exercise your rights to access and seek correction of your information; and
- how to make a complaint about the way we handle your identity information.

By ticking this box on this form, you:

- acknowledge you understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*;
- confirm you are authorised to provide us the information in the identity document;
- consent to your information being checked with the document issuer or official record holder via third party systems; and
- consent to your information being disclosed to a credit reporting body and checked against information held by the credit reporting body.

If you are authorised to provide the identity documents on behalf of another person, you consent on that person's behalf.

You do not have to consent to electronic verification. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity. This may still involve your information being checked with the document issuer or official record holder via third party systems.

Additional Signatory

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Where to from here?

Please complete and gather the required supporting documents in Section D21.
Ask your Adviser to complete Section C20.

Section C20 – Adviser Details (mandatory)

Client adviser number (CAN)

(If an existing adviser with Geared Investments)

Title

Full given name/s

User ID

(5% Buffer Loan application only)

Surname

Authorised representative number

Licensed Dealer Group name

(AFSL Holder (the “Licensee”))

If you do not have a CAN, please complete section 20A.

If you require assistance please contact us on 13 15 20.

20A – Dealer Group/Australian Financial Services Licence (AFSL) Details

If you do not have a CAN, please attach the following documents:

☐ Authorised Representative
Certificate

☐ Certified Copy of Primary Photographic Identification
(See the Identification Documentation Requirements
available on our website)

Adviser Company Details

Full company name as registered by ASIC

☐ ABN ☐ ACN

Registered address of business

<input type="text"/>		
State	Postcode	Country

Adviser Personal Details

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Street address of business (cannot be a PO Box)

<input type="text"/>	
State	Postcode

Postal address of business (if same as residential address write ‘As above’)

<input type="text"/>	
State	Postcode

Business phone

Mobile phone

Email address

All Advisers to Sign

By completing this section, I acknowledge and declare that:

- I have provided the Commonwealth Bank Geared Investments Loan Product Disclosure Statement to the Borrower/s of this facility; and
- I have provided the Financial Services Guide issued by my AFSL licensee to the Borrower/s of this facility together with any other Financial Services Guides required to be given to the Borrower/s.
- I have been appointed by the applicant/s as their Client Adviser and I have identified the applicant/s and where applicable the Trust. I have performed the necessary identification checks required by law and any other relevant authority and I have sufficient evidence of this check that will be kept for seven years. Commonwealth Bank of Australia is authorised to take instruction/s from this client's adviser on behalf of the applicant/s.
- As the Adviser, I acknowledge that the Participant relies upon us to perform the necessary ID check in order to satisfy their requirements and that the Participant can request copies of identification at any time. I acknowledge that the process for providing assurance of client identification to the Participant may change, at the Participant's discretion, at any time.
- As the Adviser, I acknowledge that I will send a copy of all documents used to verify my client's details to the Participant together with the application form. I acknowledge that the copy must be made from an original document and include a statement "This is a true copy of the original document" (or similar wording) and my signature.

Adviser

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Margin Lending Licensed Adviser Acknowledge (if applicable)

By completing this section, I acknowledge and declare that:

- I hold a current Australian Financial Services Licence (AFSL) with appropriate and relevant authorisations, or I am authorised to represent a licensee with appropriate and relevant licence conditions of whom you have been notified; and
- I understand that commissions are not payable unless the Borrower/s meets the wholesale client criteria as set out in the Wholesale Client Form (available from the Geared Investments website). Where this applies I confirm I have verified the necessary documentation that will accompany the completed Wholesale Client Form as supporting evidence of the Borrower/s' wholesale client status; and
- I have explained the risks of the Commonwealth Bank Geared Investments Loan to the Borrower/s and drawn their attention specifically to Section A7 'Commonwealth Bank Geared Investments Loan Risk Disclosure Statement' of the Application Form; and
- Commonwealth Bank will rely on the information contained in the application form and any supporting documents as the basis of a credit assessment; and
- I understand that additional information may be requested at Commonwealth Bank's discretion.

Adviser

Full name

Date signed
(DD/MM/YYYY)

Signature (must be signed pen to paper)

Section D21 – Required Supporting Documents (mandatory)

Please nominate and provide the relevant proof of identification and the supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details in Section A2.

Proof of Identification

All Applicants

- ☐ Existing Commonwealth Bank Account Details
☐ Passport or Australian Driver Licence

Please attach a copy of two of the following items to this application: Passport, Australian Driver Licence (front and back of licence is required), Medicare Card. Also attach a signed copy of **Identity Verification Form** available from our website for each additional Beneficial Owner, Trustee or Third Party Mortgagor not listed as an applicant in this application.

- ☐ No Passport or Australian Driver Licence

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Trust Applicants

- ☐ Certified copy of extract of the Trust Deed. The extract should include the page which shows: the Trust name, name/s of Trustee/s, signature/s of Trustee/s with witnesses' signatures, date of execution, names of Beneficiary/s, name of Settlor and settled sum and **either** one of the following supporting documents:

- A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months
- **or** a Bank Statement from another financial institution from the last 12 months
- **or** a letter from the legal practitioner who prepared the Trust Deed.

If you do not have any of the above supporting documents you must post in an original certified copy of the Trust Deed.

Verification of Income, Commitments and Liquid Assets

Existing Commonwealth Bank Customer

Existing Commonwealth Bank Customers

If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section/s below:

Account Name ² (or Borrower Name)	BSB (if applicable)	Account/ Loan/Credit Card No.	Product Name/Type

Section D21 – Required Supporting Documents (mandatory)

Individual Applicants	Proof of Salary, Commissions or Bonus income , which can include: <ul style="list-style-type: none"><input type="checkbox"/> The Commonwealth Bank account/s nominated above; or<input type="checkbox"/> 2 recent payslips (no more than 60 days old); or<input type="checkbox"/> Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); or<input type="checkbox"/> Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); or<input type="checkbox"/> If income is credited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)
	Proof of Rental Income , which can include: <ul style="list-style-type: none"><input type="checkbox"/> The Commonwealth Bank account/s nominated above; or<input type="checkbox"/> The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); or<input type="checkbox"/> If rental income is credited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)
	Proof of Shares/Managed Funds Holdings , which can include: <ul style="list-style-type: none"><input type="checkbox"/> The Trading Account nominated above where investments are held; or<input type="checkbox"/> Statements for other Shares / Managed Funds (no more than 60 days old)
	Proof of Other Income: <ul style="list-style-type: none"><input type="checkbox"/> If 'Other Income' has been specified, provide proof of this recurring income, for consideration
	Proof of Cash Holdings , which can include: <ul style="list-style-type: none"><input type="checkbox"/> The Commonwealth Bank Account/s nominated above; or<input type="checkbox"/> If cash is held with another financial institution: 2 recent statements⁴ (no more than 60 days old)

Section D21 – Required Supporting Documents (mandatory) (continued)

Individual Applicants (continued)	<p>Proof of residential and investment property mortgage commitments, which can include:</p> <p><input type="checkbox"/> The Commonwealth Bank Loan Account/s nominated above; or</p> <p><input type="checkbox"/> If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term</p>
	<p>Proof of rental commitments, which can include:</p> <p><input type="checkbox"/> The Commonwealth Bank Account/s nominated above; or</p> <p><input type="checkbox"/> The rental agreement, that shows the rental commitment and payment frequency; or</p> <p><input type="checkbox"/> If rental payments are debited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)</p>
	<p>Proof of Lease or Personal/Car Loan commitments, which can include:</p> <p><input type="checkbox"/> The Commonwealth Bank Account/s/Loan/s nominated above; or</p> <p><input type="checkbox"/> If lease or personal/car loan is with another financial institution: The lease agreement or most recent lease/loan statement that shows the commitment value and payment frequency; or</p> <p><input type="checkbox"/> If lease or personal/car loan payments are debited to a bank account held with another financial institution: 2 recent statements⁴ (no more than 60 days old)</p>
	<p>Proof of Credit Card/Store Card commitments, which can include:</p> <p><input type="checkbox"/> The Commonwealth Bank Account/s/Credit Card/s nominated above; or</p> <p><input type="checkbox"/> The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old)</p>
	<p>Proof of Other Commitments:</p> <p><input type="checkbox"/> If 'Other Commitments' have been specified and details provided, provide proof of this Commitment/s</p>
Self Employed Applicants	<p>2 years company financials:</p> <p><input type="checkbox"/> P&L and Balance sheet for preceding 2 years; or</p> <p><input type="checkbox"/> If 2 years company full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old.</p> <p>If you are a sole trader:</p> <p><input type="checkbox"/> Full tax returns for preceding 2 years</p>
Company & Company Trustee Applicants	<p>2 years company financials:</p> <p><input type="checkbox"/> P&L and Balance sheet for preceding 2 years; or</p> <p><input type="checkbox"/> If 2 years company full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old</p> <p>Note: Directors' personal financial details may be requested once the application is received and the initial assessment has deemed them to be necessary. Directors may be required to provide a Guarantee. After we receive your application, and in the event that we require a Guarantee from the Director/s, we will send Guarantee documents for completion. The loan cannot be opened until the Guarantee documents are completed, signed and returned to us. For further information contact us at 13 15 20.</p>

Trust Applicants

2 years Trust full financials:

- ☐ P&L and Balance sheet for preceding 2 years; **or**
- ☐ If 2 years Trust full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old

If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than \$500,000:

- ☐ Certified photocopy of:
- i) The full, stamped Trust deed establishing the Trust which shows: the Trust name, name/s of Trustee/s, signature/s of Trustee/s with witnesses' signatures, date of execution, names of Beneficiary/s, name/s of Settlor and settled sum.
 - ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds of Variation of Amendment)
 - iii) Documents setting out the current Trustees and Unitholders/Beneficiaries (if not contained in the above) **and** one of the following supporting documents:
 - **either** a notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months
 - **or** a Bank Statement from another financial institution from the last 12 months
 - **or** a letter from the legal practitioner who prepared the Trust Deed confirming the legal practitioner assisted in Trust creation, that the Trust has been established, full name of Trust, full name of all Trustees and full name of the Settlor of the Trust (unless the material asset contribution to the Trust by the Settlor at the time the Trust is established is less than \$10,000 or the Settlor is deceased).

If you have no supporting documents please post an original certified copy of the Trust Deed.

Note: Trust Deed investigation fee will apply

The Deed must be certified by a prescribed person other than a Trustee for ID purposes³

Note: Beneficiaries' or Trust Settlers' personal financial details may be requested once the application is received and the initial assessment has deemed that to be necessary. Additional details may be required from Trustee applicants where total loan facilities with the Commonwealth Bank will be greater than \$500,000 (refer above). For further information contact us at gearedinvestments@cba.com.au, or by calling us on 13 15 20.

1 Refer to the Identification Documentation Requirements available on our website that sets out the acceptable identification documentation and certification requirements.

2 If the account is not in the name of the borrower (e.g. Company name where the borrower is a director) please enter the borrower name or both.

3 Once the application has been received and assessed you may be required to provide supporting verification documentation.

4 Bank statements must show the name of the account holder.

Other Information

Applicants that are:

- refinancing an existing Investment Loan, **or**
- applying for a Regular Gearing Plan, **or**
- transferring financial products they already own as security for their Investment Loan

Should enclose the additional documents that are specified in the corresponding sections of the Application Form

Once we have received all documentation your application will be assessed within 3 business days.

Commonwealth Bank Geared Investments Loan is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. This product is administered by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Applications for Geared Investments Loans are subject to approval. Fees and charges apply.

How to submit your documents

Please provide your completed and signed form with any relevant supporting documents via email or post:

 **gearedinvestments@cba.com.au**
 **Geared Investments, Locked Bag 34,
Australia Square NSW 1215**

 **13 15 20**
 **commbank.com.au/gearedinvestments**