

# Geared Investments Loan Application for Wholesale Clients

Effective Date: 19 March 2022

Please refer to the end of this document for **submission instructions**.

## How To Apply For A Commonwealth Bank Geared Investments Loan As A Wholesale Client

### Use This Loan Application Form Only If You Qualify As A Wholesale Client

You can qualify as a Wholesale Client if you can satisfy any one of the following criteria:

1. Provide us with a copy of a certificate issued by a qualified accountant (as defined in the Corporations Act) issued in the last 6 months that states that you:
  - have net assets of at least \$2.5 million; or
  - have a gross income for each of the last 2 financial years of at least \$250,000 p.a.

OR

2. Make an initial unencumbered contribution to your Margin Loan of at least \$1 million

Joint applications and Trusts must provide evidence of Wholesale status for each individual/Trustee.

If you do not qualify as a Wholesale Client, you must complete the standard Commonwealth Bank Geared Investments Loan application form.

### Who Can Apply For A Commonwealth Bank Geared Investments Loan As A Wholesale Client?

Applicants will need to satisfy the Wholesale Client definition above and also be one of the following:

1. an individual or joint individuals who are Australian residents for tax purposes, reside in Australia and are not the holders of a Significant Investor Visa (SIV) (188C), OR
2. an Australian proprietary company which is not a subsidiary of a listed company. The company directors may be required to guarantee the obligations of a company borrower, OR
3. an Australian trustee exclusively for: family and discretionary trust/s where the borrowing structure is not considered complex and there are a maximum of 2 trustees. The directors of proprietary company trustees may be required to guarantee the obligations of the company trustee borrower. All company directors must be Australian residents for tax purposes, reside in Australia and not be holders of a Significant Investor Visa (SIV) (188C).

Note: Superannuation Funds are not acceptable.

### Ongoing Obligations Of Wholesale Clients

In addition to your other obligations under the facility, Wholesale Clients must observe the following additional criteria on an ongoing basis:

1. Minimum credit limit of \$500,000.
2. The maximum single stock concentration relative to eligible securities may not exceed 50% of total security portfolio. Note: Superannuation Funds are not acceptable.

## 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 and the CommSec Financial Services Guide	✓
	A7	The Risk Disclosure Statement	✓

For more information visit us at [commbank.com.au/gearedinvestments](http://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	✓
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	✓

**Additional Sections to Complete (sign X ) if you are:**

Starting a New Investment in a Managed Fund/Platform	<b>B14</b>	Investment Details	✓
Transferring Managed Funds that you Already Own as Security for your Loan	<b>B11</b>	Transfer Managed Funds	✓
	<b>B12</b>	Australian Standard Transfer Form (to be completed for each fund)	✓
	<b>B13</b>	Statutory Declaration Form (to be completed for each fund)	✓
Transferring ASX Securities that you already Own as Security for your Investment Loan	<b>B15</b>	Transfer ASX Security – Issuer Sponsored Holdings	✓
	<b>B16</b>	Transfer ASX Security – Broker To Broker, Chess Sponsored Holdings	✓
Refinancing an Existing Loan	<b>B10</b>	Loan Refinancing Authority X	✓
	<b>B11</b>	Transfer Managed Funds	✓
	<b>B12</b>	Australian Standard Transfer Form (if applicable – to be completed for each fund lodged as security for your existing investment loan)	✓
	<b>B13</b>	Statutory Declaration Form (if applicable – to be completed for each fund lodged as security for your existing investment loan)	✓
Authorising Another Person to Operate your Investment Loan on your Behalf	<b>C19</b>	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 Geared Investments Loan Terms and Conditions.
- Commonwealth Bank Geared Investments Loan is a product of the Commonwealth Bank of Australia ABN 48 123 123 124 Australian Financial Service Licence and Australian credit licence 234945 and is administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 Australian Financial Service Licence 238814.
- 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 same as residential address write 'As above')

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

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)

**Are you a Sole Trader?**

No

Business name (if any)

ABN

ACN

Yes - If yes, please provide your:

**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 two of the following items to this application: Australian Driver Licence, Passport or Medicare Card.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

**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 provide your financial details in Section A2.

**Section A1 – Applicant Details** (mandatory) (continued)

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 same as residential address write 'As above')

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

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)

**Are you a Sole Trader?**

No

Business name (if any)

ABN

ACN

Yes - If yes, please provide your:

**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 two of the following items to this application: Australian Driver Licence, Passport or Medicare Card.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

**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 provide your financial details in Section A2.

## 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.)

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

Are you financially responsible for any children?

Please confirm your living arrangements?

Living in own home

Renting

**Borrowers**

Yes No If yes, how many?

Yes No If yes, how many?

Yes No If yes, how many?

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)	\$	\$
<b>Total annual gross income</b>	\$	\$
Annual gross other income details		

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

**Liabilities<sup>1</sup>****Primary Residence – Number of mortgages**

			Percentage of ownership	
			Borrower/Trustee 1	Borrower/Trustee 2
Mortgages	Limit <sup>2</sup>	Balance		
Primary Residence 1	\$	\$	%	%
Primary Residence 2	\$	\$	%	%
Primary Residence 3	\$	\$	%	%
<b>Totals</b>	<b>\$</b>	<b>\$</b>		
Primary mortgage details				

**Investment Property – Number of mortgages**

			Percentage of ownership	
			Borrower/Trustee 1	Borrower/Trustee 2
Mortgages	Limit <sup>2</sup>	Balance		
Investment Property 1	\$	\$	%	%
Investment Property 2	\$	\$	%	%
Investment Property 3	\$	\$	%	%
<b>Totals</b>	<b>\$</b>	<b>\$</b>		
Investment mortgage details				

**Other loans, cards and liabilities**

			Percentage of ownership	
			Borrower/Trustee 1	Borrower/Trustee 2
Lease/loan/cards	Lease/loan	Balance		
Car lease/loans (balance)	\$	\$	%	%
Personal loans (balance)	\$	\$	%	%
Credit/store cards (total limit of open cards)	\$		%	%
Other liabilities (provide details below)	\$	\$	%	%
<b>Totals</b>	<b>\$</b>	<b>\$</b>		
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.

**Where to from here?**

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

## Section A3 – Loan Details (mandatory)

### 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).

### Loan Type

We offer two types of Geared Investments 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 <sup>^</sup> (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%

<sup>^</sup> Excluding portfolios holding cash and cash fun

\* Where you hold five or more approved securities in your portfolio. For more information, visit [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments)

### Which 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

### Variable Interest Payment Details

Your Loan Balance will incur the standard variable Wholesale Client 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 an election 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. Download the **Fixed Interest Request Form** on our website or call us to arrange a fixed Interest Rate.

### Loan Statement Delivery

Loan statements are made available free of charge to Borrowers with a valid email address. In most cases we will email you a password protected PDF statement. The password will be set to your loan number which we will provide to you upon settlement of your loan facility. Please contact us for further information.

You should check your emails regularly and ensure your email address is always kept up to date.

You can choose to receive paper statements in addition to electronic statements by ticking the box below. Paper statement fees apply (refer to our Fees and Charges schedule).

I would like to receive paper statements by post (**fees apply**).

### Where to from here?

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



## Section A4 – Direct Debit/Credit Request (mandatory)

### Geared Investments

**Commonwealth Bank of Australia**

**ABN 48 123 123 124**

**Locked Bag 34 Australia Square NSW 1214**

**Phone: 13 15 20**

**Email: gearedinvestments@cba.com.au**



#### **Note:**

When you complete this form, we will Direct Debit or Direct Credit funds from/to your nominated Bank Account as requested by you.

Form of Request for debiting and crediting amounts to an account through the Bulk Electronic Clearing System (BECS). When you wish to deposit funds to your Loan Account (e.g. payment of interest) we can arrange a Direct Debit from your Bank Account. By completing this Direct Debit/Direct Credit Request you are authorising Commonwealth Securities Limited to both direct debit and direct credit your account. The Borrower/s should complete this form for all Loan Account/s.

You acknowledge that neither Commonwealth Securities Limited, the Bank nor the Financial Institution are required to check the correctness of the details of the Bank Account provided. This authorisation is to remain in force in accordance with the terms described in the Direct Debit/Direct Credit Request Service Agreement section of the Geared Investments Loan Terms and Conditions.

I/We (Surname/Company name)

Given names/ABN/ACN

authorise and request Commonwealth Bank (APCA User ID No. 019108 – Debit and 069346 – Credit) to arrange for funds to be:

- (a) debited from my/our nominated account for interest charges, principal reductions, equity contributions and Margin Calls at the financial institution identified below and as prescribed in the Geared Investments Loan Terms and Conditions through the BECS and/or
- (b) credited to my/our account.

I/We authorise the following:

- Commonwealth Bank of Australia to verify the details of the account with my/our Financial Institution; and
- The Financial Institution to release information allowing Commonwealth Bank of Australia to verify the account details.

#### **Account Holder/Director 1**

Full name

Date (DD/MM/YYYY)

#### **Account Holder (Joint)/Director 2**

Full name

Date (DD/MM/YYYY)

**Signature** (must be signed pen to paper)

**Signature** (must be signed pen to paper)

If the bank account is in joint names, both account holders must sign. **If a signatory does not have a relationship with the Commonwealth Bank of Australia, we will require a certified copy of ID.** Please refer to the 'Identification Documentation Requirements' available on our website that sets out the acceptable identification documentation and certification requirements.

#### **Details of the Account to be Debited and Credited**

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

Account name (E.g. Mr John Brown)

Bank State Branch (BSB)

Account Number

Date (DD/MM/YYYY)



#### **Note:**

Direct Debitting 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'.

**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 \_\_\_\_\_

**Additional Director 2**

Title \_\_\_\_\_ Full given name/s \_\_\_\_\_ Surname \_\_\_\_\_

**Additional Director 3**

Title \_\_\_\_\_ Full given name/s \_\_\_\_\_ Surname \_\_\_\_\_

**Additional Director 4**

Title \_\_\_\_\_ Full given name/s \_\_\_\_\_ Surname \_\_\_\_\_

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

**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**

**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** fill out the next page

Beneficial Owner/Controller 2 – Same as Applicant 2 **or** fill out the next page

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

**Section A5 – Company Applicant** (if applicable) (continued)**Individual 1**

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)

Account designation (if applicable) Gender Male Female

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

Postal address (if same as residential address write 'As above') State Postcode

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

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)

**Are you a Sole Trader?**

No

Business name (if any)

ABN

ACN

Yes - If yes, please provide your:

**Identification** (choose one of the two identification options below)**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

**Option B – Other Identification**

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.

**Section A5 – Company Applicant** (if applicable) (continued)**Individual 2**

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)

Account designation (if applicable) Gender Male Female

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

Postal address (if same as residential address write 'As above') State Postcode

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

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)

**Are you a Sole Trader?**

No

Business name (if any)

ABN

ACN

Yes - If yes, please provide your:

**Identification** (choose one of the two identification options below)**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

**Option B – Other Identification**

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.

**Section A5 – Company Applicant** (if applicable) (continued)**Individual 3**

Please select: Borrower 3 Director 3 Trustee 3

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)

Account designation (if applicable) Gender Male Female

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

Postal address (if same as residential address write 'As above') State Postcode

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

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)

**Are you a Sole Trader?**

No

Business name (if any)

ABN

ACN

Yes - If yes, please provide your:

**Identification** (choose one of the two identification options below)**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)

Account number

Account name

**Option B – Other Identification**

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.**Where to from here?****Company applicants** – Please read the Risk Disclosure Statement in Section A7.**Company Trustee applicants** – Please provide trust details in Section A6.

**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.

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	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

Is the Trust's primary business activity investing?      Yes      No

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

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

#### Beneficiary 2

Title                      Full given name/s                      Surname

#### Beneficiary 3

Title                      Full given name/s                      Surname

### OR Membership Classes

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


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

### Identification (choose one of the two identification options below)

#### Option A – Existing Commonwealth bank account

Please provide your bank account:

Bank State Branch (BSB)                      Account number                      Account name

#### Option B – Other Identification

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.

For trusts we also require a **certified** photocopy of the front page of your Trust deed containing the trust name, the schedule page and signature page.

In addition, please send in a certified copy of:

- A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months, or
- Banks statements from another financial institution from the last 12 months, or
- A letter from the Legal Practitioner who prepared your Trust Deed confirming:
  - The Legal Practitioner assisted in the creation of the Trust;
  - The Trust has been established;
  - The full name of the Trust;
  - The full name of all Trustees;
  - The full name of the Settlor of the Trust

### 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:

- 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*.

Our website include Case Studies that illustrate some *Margin Call* scenarios.

### 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;
- 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*;
  - in our opinion a materially adverse change occurs to your financial position, or to the financial position of any *Guarantor* or *Mortgagor*, which change may be assessed by reference to (but such assessment is not limited to) the **Market Value** of the *Mortgaged Property*;
  - 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 I have given in this application is true, complete and correct, and not misleading in any way; and
- I have read and accept the Geared Investments Loan Terms and Conditions; and
- If I am an individual *Borrower*, I give *you* permission to collect, use and share *my* personal information as set out in the Geared Investments Loan Terms and Conditions; and
- If I give *you my* contact details, *you* can use these to communicate with *me*, including to give updates and reminders; and
- If I change *my* personal details (for example, *my* phone number or home or email address), I will let *you* know as soon as possible; and
- I 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 I have given apply to this application and any others I or *my* organisation make, as long as *you* are providing *me* or *them* with services. If I am representing a number of applicants or officeholders, they have asked *me* to give permission on their behalf; and
- I 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 I 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
- I have read the Risk Disclosure Statement in Section A7 of this application form; and
- I 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 a false documentation in connection with an identification procedure; and
- I am aware that *you* may pay commission or fees (by lump sum or on-going) to *my* Adviser who referred *me* to *you*, or to a third party associated with that agent; and
- I am aware that third parties may pay commission or fees to other parties; and
- I consent to the payment of these commissions and fees; and
- I can cancel the payment of any on-going commissions by *you* in writing or instructing *you* to pay it to another agent / appoint in the future; and
- I have read the Financial Services Guide (FSG) provided by my Adviser and the CommSec FSG provided by CommSec; and
- If I am an individual Trustee of a Trust where there is more than one Trustee, I nominate the person listed as 'Applicant 1' in this application to receive margin call notices on *my* behalf.
- I am aware that by applying as a wholesale client, I accept that the retail client protections, relating to disclosure and conduct, under the Corporations Act do not apply to *me*, which includes, but is not limited to, not receiving a Product Disclosure Statement.
- I am aware that maximum single stock concentration relative to eligible securities may not exceed 50% of total security portfolio.
- I/We confirm that the above Tax Information is true and correct and that I/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. Reliability of Income	Applicant 1	Applicant 2 (if applicable)
Do <i>you</i> have a reliable and stable source of income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>2. Your Responsibilities</b> Are <i>you</i> aware that:		
<i>You</i> are responsible for managing and regularly monitoring <i>your Loan</i> (in conjunction with <i>your Adviser</i> if applicable)		
<i>You</i> are required to clear any <i>Margin Call</i> in line with the facility terms		
<i>You</i> 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
<i>You</i> are personally liable for all amounts outstanding on <i>your Loan</i> irrespective of the <i>Financial Products</i> held		
<b>3. Investment Lending Risks</b> 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 you aware that:	Applicant 1	Applicant 2 (if applicable)
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 your <i>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 your <i>Loan</i> exceeds the <i>Maximum Gearing Ratio</i> (at any given time) a <i>Margin Call</i> will be triggered		
<b>5. Identity Verification</b> Are you aware that:		
<p>Commonwealth Bank is required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:</p> <ul style="list-style-type: none"> <li>You consent to having electronic identification performed using personal details and identification documents you have provided, and 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>.</li> <li>You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.</li> <li>You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.</li> <li>As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.</li> <li>You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>.</li> </ul> <p>You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.</p>	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept

**Applicant 1**

Full name

Date (DD/MM/YYYY)

**Applicant 2 (if applicable)**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)



Signature (must be signed pen to paper)


**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 am aware that by applying as a wholesale client, I accept that the retail client protections, relating to disclosure and conduct, under the Corporations Act do not apply to *me*, which includes, but is not limited to, not receiving a Product Disclosure Statement; and
- I am aware that maximum single stock concentration relative to eligible securities may not exceed 50% of total security portfolio.
- 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.

**Acknowledgements** (you must complete this section)

1. Your Responsibilities Are you aware that:	Director/ Guarantor 1	Director/Guarantor 2 (if applicable)
The company is responsible for managing and regularly monitoring the <i>Loan</i> (in conjunction with your <i>Adviser</i> if applicable)		
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 your <i>Loan</i>	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
The company is liable for all amounts outstanding on your <i>Loan</i> irrespective of the <i>Financial Products</i> held		
2. 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 our 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>		
3. Margin Calls Are you aware that:		
We will take reasonable steps to contact you in the event of a <i>Margin Call</i> by phone call, SMS alert or email		
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	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
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		

4. Identity Verification Are you aware that:	Director/ Guarantor 1	Director/Guarantor 2 (if applicable)
<p>Commonwealth Bank is required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:</p> <ul style="list-style-type: none"> <li>You consent to having electronic identification performed using personal details and identification documents you have provided, and 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>.</li> <li>You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.</li> <li>You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.</li> <li>As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.</li> <li>You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>.</li> </ul> <p>You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.</p>	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept

**Director 1**

Full name

Date (DD/MM/YYYY)

**Director 2 (if applicable)**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)



Signature (must be signed pen to paper)


**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

\$

**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**

Full name

Date (DD/MM/YYYY)

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

Full name

Date (DD/MM/YYYY)

**Signature** (must be signed pen to paper)

X

**Signature** (must be signed pen to paper)

X

**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	) 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.

**Signatures**

**Transferor/s (Seller/s)**

Full name

Date (DD/MM/YYYY)

**Transferor/s (Seller/s)**

Full name

Date (DD/MM/YYYY)

**Signature** (must be signed pen to paper)

X

**Signature** (must be signed pen to paper)

X

**Transferee/s (Buyer/s)**

Full name

Date (DD/MM/YYYY)

**Transferee/s (Buyer/s)**

Full name

Date (DD/MM/YYYY)

**Signature** (must be signed pen to paper)

X

**Signature** (must be signed pen to paper)

X

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 (DD/MM/YYYY)

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)

X

X

**Witness** (Justice of the Peace or other authorised witness)

Refer to Statutory Declaration Signatory List for list of eligible persons

Before me

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

#### 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.** \$ 

Cheque attached

Initial Loan Advance **B.** \$ 

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

Name of Fund/Platform

**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
- 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.** \$ 

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

Monthly Loan Advance **D.** \$ 

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

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

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

**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.**

APIR Code	Fund 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)

Commonwealth Securities Limited

1402

Account number (to be completed by the Bank)

HIN (to be completed by the Bank)

**Signature of Shareholder/s\* Requesting Transfer:**

**Shareholder 1**

**Shareholder 2 (if applicable)**

Full name

Date (DD/MM/YYYY)

Full name

Date (DD/MM/YYYY)

**Signature** (must be signed pen to paper)

**Signature** (must be signed pen to paper)

X

X

**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 DRP 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).

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 - please contact us on 13 15 20.

\* 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).

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

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

- 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.

<b>Country/ies of Tax Residency</b> List all country/ies of tax residency.	<b>Tax Identification Number (TIN) or Reason Code for no TIN</b> 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

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 two identification options below)

**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)	Account number	Account name
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**Option B – Other Identification**

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.

For trusts we also require a **certified** photocopy of the front page of your Trust deed containing the trust name, the schedule page and signature page.

In addition, please send in a certified copy of:

- A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months, or
- Banks statements from another financial institution from the last 12 months, or
- A letter from the Legal Practitioner who prepared your Trust Deed confirming:
  - The Legal Practitioner assisted in the creation of the Trust;
  - The Trust has been established;
  - The full name of the Trust;
  - The full name of all Trustees;
  - The full name of the Settlor of the Trust

**Individual/Joint Third Party Mortgager Declaration and Signature/s**

Each security holder must sign. You acknowledge that:

- You have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and consent to the collection, use and exchange of your personal information set out in the Privacy sections of those Terms and Conditions; and
- The name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure; and
- You agree that when we ask you to do so you will sign a guarantee.
- Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:
- You consent to having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
- You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
- You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

**Third Party Mortgagor Signature/s**
**Third Party Mortgagor 1**

Full name	Date (DD/MM/YYYY)
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**Third Party Mortgagor 2 (if applicable)**

Full name	Date (DD/MM/YYYY)
-----------	-------------------

**Signature** (must be signed pen to paper)

X

**Signature** (must be signed pen to paper)

X

**Where to from here?**
**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 – contact us on 13 15 20.

**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. If the Trust's total loan exposure to the Bank will be greater than \$500,000, please provide a stamped copy of the FULL Trust Deed plus any variation or amendments to the Trust Deed.

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)

State

Postcode

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

State

Postcode

Preferred contact number (mandatory)

Email address (mandatory)

### Company/Trust as Third Party Mortgagor Declaration and Signature/s

Each security holder must sign. You acknowledge that:

- You have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and consent to the collection, use and exchange of your personal information set out in the Privacy sections of those Terms and Conditions; and
- The name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure; and
- You agree that when we ask you to do so you will sign a guarantee.
- Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:
- You consent to having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
- You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
- You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

### Third Party Mortgagor Signature/s

#### Third Party Mortgagor 1

Full name

Date (DD/MM/YYYY)

#### Third Party Mortgagor 2 (Joint Holdings only)

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Signature (must be signed pen to paper)

X

### 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.

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.

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)

State                      Postcode

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

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 two identification options below)

### Option A – Existing Commonwealth bank account

Please provide your bank account:

Bank State Branch (BSB)	Account number	Account name
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### Option B – Other Identification

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

Applicants (individuals, directors, trustees or additional signatories) that DO NOT have an existing Commonwealth Bank account need to supply a **certified** photocopy of acceptable identification document/s and consent to the electronic verification to be performed. Please refer to Section A7 for Acknowledgements and Section 16 that sets out the acceptable identification documentation and Section D21 for certification requirements.

- 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 (DD/MM/YYYY) \_\_\_\_\_

## Applicant 2 (if applicable)

Full name \_\_\_\_\_ Date (DD/MM/YYYY) \_\_\_\_\_

**Signature** (must be signed pen to paper)

**Signature** (must be signed pen to paper)

X

X



**Additional Signatory Declaration and Signature**

The additional signatory must sign.

I acknowledge that:

- I have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and give you permission to collect, use and share my personal information as set out in the Privacy section of those Terms and Conditions; and
  - the name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure.
- ☐ Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:
- You consent to having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
  - You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
  - You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
  - As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
  - You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

**Additional Signatory**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)



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**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)

User ID

(If an existing adviser with Geared Investments)

(5% Buffer Loan application only)

Title Full given name/s

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)

(Identification may also be sighted by a Geared Investments Business Development Manager)

**Adviser Company Details**

Full company name as registered by ASIC

ABN

ACN

Registered address of business

StatePostcodeCountry**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)

StatePostcode

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

StatePostcode

Business phone

Mobile phone

Email address

**All Advisers to Sign**

By completing this section, I acknowledge and declare that:

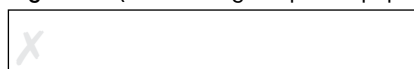
- I have provided the Financial Services Guide issued by my AFSL licensee to the Borrower/s of this facility together with any other Financial Services Guides required to be given to the Borrower/s.
- I have been appointed by the applicant/s as their client adviser and I have identified the applicant/s 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 (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 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 (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 that shows you qualify as a Wholesale Client as outlined on page 2 of this application form.

You may scan or photocopy any of these documents and send them with this form via email.

Proof of Identification		
All Applicants	<input type="checkbox"/> Certified identification documentation for each individual loan applicant, each individual trustee, each company director operating the account each Beneficial Owner, and each additional signatory <sup>1</sup>	
Trust Applicants	<input type="checkbox"/> 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. Refer to the requirements below if the Trust's total loan exposure to the Commonwealth Bank will be greater than \$500,000.	
Third Party Mortgagor	<input type="checkbox"/> Certified identification documentation for each individual Third Party Mortgagor <sup>1</sup>	
Please Nominate Wholesale Customer Type		
Wholesale Customer Type	Definition and qualification criteria	Required Verification Documents
Wholesale Investor	<input type="checkbox"/> You hold net assets of at least \$2.5 million (AUD) or have had gross income for each of the last 2 financial years of at least \$250,000 (AUD). Note: The net assets and gross income of a company or trust controlled by you may be included	Accountant's certificate issued in the last 6 months confirming qualification as a Wholesale Investor.
Wholesale Investor (Product Price)	<input type="checkbox"/> The amount of total unencumbered security you are providing to establish the margin loan is greater than at least \$1m.	Proof of portfolio to be used as security
Company & Company Trustee Applicants	<b>2 years company financials:</b> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; <b>or</b> <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 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.	
Trust Applicants	<b>2 years Trust full financials:</b> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; <b>or</b> <input type="checkbox"/> 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 <b>If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than \$500,000:</b> <input type="checkbox"/> Certified photocopy of: i) The full, stamped Trust deed establishing the Trust or an extract 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 & Unitholders/Beneficiaries (if not contained in the above) Note: Trust Deed investigation fee will apply The deed must be certified by a prescribed person other than a trustee for ID purposes <sup>2</sup> 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 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 Once the application has been received and assessed you may be required to provide supporting verification documentation.

**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**

## Section D22 – Qualified Accountant's Certificate (mandatory)

If you hold an existing accountant's certificate which is less than 6 months old, you do not need to complete this section. An accountant's certificate will need to be provided for each individual applicant. Company applicants will need to provide a certificate for each director. Trustee applicants will need to provide an accountant's certificate for each trustee.

Where there is more than one applicant, please photocopy and complete this section for all other applicants and attach it to this Loan Application Form.

### Certified by a Qualified Accountant (Chapter 7 of the Corporations Act 2001)

I confirm that Geared Investments, Commonwealth Bank of Australia ABN 48 123 123124 AFSL and Australian credit licence 234945, and its related bodies corporate (as defined in the Corporations Act 2001 (Cth)) may rely on this certificate in providing financial services and/or financial products to the person named below.

#### Applicant

Full name

Address

State

Postcode

I certify that the person or entity whose details are set out above:

has net assets of at least \$2.5 million; or

has had a gross income for each of the last 2 financial years of at least \$250,000; or

#### I Belong To

Name of my professional body

My membership designation from this professional body is

### I Comply With This Body's Continuing Professional Education Requirements.

#### Accountant

Full name

Date certificate issued  
(DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Address

State

Postcode


Geared Investments Loans are issued by Commonwealth Bank of Australia (The Bank) ABN 48 123 123 124 AFSL and ACL 234945 and administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814. Commonwealth Securities Limited is a market participant of the ASX and Cboe Australia (Formerly Chi-X Australia), clearing participant of ASX Clear Pty Limited and settlement participant of ASX Settlement Pty Limited.

## 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 1214**

 **13 15 20**

 **gearedinvestments@cba.com.au**

 **commbank.com.au/gearedinvestments**