

Complete this form when you would like to request an increase of your credit limit or you or Suncorp Bank require the current limit to be assessed on your existing Suncorp Bank Margin Lending Facility.

To consider your request we require certain details of your income and financial situation which we specify in this form. We can only approve a credit limit increase, confirm your existing limit or decrease your limit after consideration and verification of your financial circumstances. This may be lower than the credit limit you request.

Form Instructions

Complete this form using BLACK PEN and print in clear CAPITAL LETTERS.

Please return the ORIGINAL completed Suncorp Bank Margin Lending Credit Assessment Application and all other required information to:

Suncorp Bank Margin Lending
PO Box R1877
Royal Exchange NSW 1225

Suncorp Bank Margin Lending **will not** accept a faxed Credit Assessment Lending Application form.

Questions

If you have any questions regarding completing this form please contact an Account Manager on 1800 805 972 Monday to Friday between 8.00am – 6:00pm Sydney time.

Section 1 Borrower's Details

Name	Client code
<input type="text"/>	<input type="text"/>

Section 2 Credit Limit Request

Current credit limit	Requested credit limit
<input type="text" value="\$"/>	<input type="text" value="\$"/>

Section 3 Individual Details

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

Section 3.1 Individual 1 – Personal Details

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

Individual Borrower 1 Individual Trustee Borrower 1 Director and Guarantor 1

Full Name

Date of Birth

Drivers Licence Number

State of Issue

Marital Status: *(please tick one option only)*

Single Married De facto

Number of Dependants

Home phone number

Mobile phone number

Work phone number

Fax number

Email address *(Suncorp Bank may elect to email correspondence to you)*

Current residential address

Suburb

State

Country

Postcode

Time at current residential address *(years and months)*

Years

Months

Previous residential address *(complete this section if your time at current residential address is less than 2 years)*

Suburb

State

Country

Postcode

Time at previous residential address *(years and months)*

Years

Months

Postal address *(write "as above" if the same as your current residential address.*

This address will be used for all future correspondence, including for CHESS purposes).

Suburb

State

Country

Postcode

You authorise us to give any notice or communication we require under the facility to any one or more of the above contact addresses, as amended by you in writing to us from time to time.

Section 3.2 Individual 1 – Employment Details

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

Current Employment Status (please tick one option only)

Full-time
 Part-time
 Casual/temporary/contractor
 Self-employed
 Other (please specify)

Occupation (for self-employed applicants describe nature of business)

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

Employer's address or principal place of business if you are self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

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

Time employed there (years and months) Years Months

Previous Employment (complete this section if your time with the current employer is less than 2 years)

Previous Employer OR Full Business Name (is self employed/sole trader)

Previous employer's address or principal place of business if you were self-employed/a sole trader

(P O B O X N O T A C C E P T A B L E)

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

Time employed there (years and months) Years Months

Section 3.3 Individual 2 – Personal Details

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

Individual Borrower 2 Individual Trustee Borrower 2 Director and Guarantor 2

Full Name

Date of Birth

Drivers Licence Number

State of Issue

Marital Status: *(please tick one option only)*

Single Married De facto

Number of Dependants

Current residential address

Suburb

State

Country

Postcode

Time at current residential address *(years and months)*

Years

Months

Previous residential address *(complete this section if your time at current residential address is less than 2 years)*

Suburb

State

Country

Postcode

Time at previous residential address *(years and months)*

Years

Months

Postal address *(write "as above" if the same as your current residential address.*

This address will be used for all future correspondence, including for CHESS purposes).

Suburb

State

Country

Postcode

You authorise us to give any notice or communication we require under the facility to any one or more of the above contact addresses, as amended by you in writing to us from time to time.

Section 3.4 Individual 2 – Employment Details

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

Current Employment Status (please tick one option only)

Full-time
 Part-time
 Casual/temporary/contractor
 Self-employed
 Other (please specify)

Occupation (for self-employed applicants describe nature of business)

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

Employer's address or principal place of business if you are self-employed/a sole trader

(PO BOX NOT ACCEPTABLE)

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

Time employed there (years and months) Years Months

Previous employer or full business name if you were self-employed/a sole trader (complete this section if your time with current employer is less than 2 years)

Previous employer's address or principal place of business if you were self-employed/a sole trader

(PO BOX NOT ACCEPTABLE)

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

Time employed there (years and months) Years Months

Section 4 Financial Details

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

Suncorp Bank is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification to determine an applicant's capacity to repay the loan. When you apply for a Suncorp Bank Margin Loan, our intention is to ensure that your new facility commitment is manageable. We want to ensure you have enough surplus income to service your facility. Please complete this section accurately and provide supporting income verification documentation as described in Section 6.

Section 4.1 Income Details

Income	Individual 1	Individual 2
Gross Annual Salary	\$ <input type="text"/>	\$ <input type="text"/>
Bonus, Overtime & Allowances	\$ <input type="text"/>	\$ <input type="text"/>
Rental Income	\$ <input type="text"/>	\$ <input type="text"/>
Dividends	\$ <input type="text"/>	\$ <input type="text"/>
Interest	\$ <input type="text"/>	\$ <input type="text"/>
Other Income	\$ <input type="text"/>	\$ <input type="text"/>

Section 4.2 Statement of Financial Position – Assets and Liabilities

Please attach details if there is insufficient space.

ASSETS – List all assets whether individually or jointly held.

Asset Type	Description	Value	Percentage Ownership	
			Applicant 1	Applicant 2
Residence	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Investment Property	Suburb:	\$	%	%
Cash at bank	Name of institution:	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%

LIABILITIES – List all liabilities whether individually or jointly liable.

Liability Type	Description	Limit	Outstanding Balance	Interest Rate	Monthly Payments	Percentage Ownership	
						Applicant 1	Applicant 2
Loan 1		\$	\$	%	\$	%	%
Loan 2		\$	\$	%	\$	%	%
Loan 3		\$	\$	%	\$	%	%
Credit Cards		\$	\$	%	\$	%	%
Rent		\$	\$	%	\$	%	%
Leases		\$	\$	%	\$	%	%
Other		\$	\$	%	\$	%	%

Section 5 Guarantor Acknowledgements (only applicable to a Credit Limit Increase request)

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

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

Section 6 Verification of Income

Please tick the following options

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

PAYG Income

Please provide the following supporting documentation:

- Two most recent computerised/electronically produced payslips; or
- Salary/employment letter dated no more than 6 weeks prior to the date of the Loan Application Form; or
- Most recent employment contract; or
- Last PAYG payment summary/group certificate, or last tax return; and
- Evidence of consistent income amounts regularly deposited to a bank account

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Self-employed/Sole Trader Income

Please provide the following documents:

- Signed financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and
- Tax returns for the self-employed applicant for the last 2 years; and
- Last ATO Tax Assessment notice

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Company and Trust Income

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

- Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and
- Tax returns for the last 2 years; and
- Last ATO Tax Assessment notice

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Rental Income

Please provide one of the following documents:

- The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (*for each property owned*); or
- Latest tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Interest Income

Please provide one of the following documents:

- Current investment certificate (not older than 12 months); or
- Bank statements/passbooks held in the name/s of the applicant (showing last 6 months history) and confirming amount of investment held and detailed narrative; or
- Latest tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Dividend Income

Please provide one of the following documents:

- Most recently issued dividend advice for each investment held; or
- Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held; or
- Latest tax return

Applicant 1	Applicant 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Section 7 Signing Section

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

- the additional credit to be provided (if applicable) by Suncorp Bank is to be applied wholly or predominantly for business or investment purposes (other than to purchase, renovate or improve residential property or refinance credit for that purpose), and
- all the information provided on this form is true and correct, and
- you are an Australian resident for tax purposes and reside in Australia, and
- you are aware that an increase in the credit limit will also increase the liability of each borrower and any guarantors for any shortfall incurred should the entire portfolio be sold down to cover any adverse movements in the market value of securities held on the Suncorp Margin Loan,
- no part of any credit limit increase will be available for use, until all documentation is executed as required; and
- You authorise us to disclose to a credit reporting agency certain personal information about me/us including: identity particulars; amount of credit applied for in this application; payments which may become more than 60 days overdue; any serious credit infringement which Suncorp Bank believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged.
- You authorise us to obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable Suncorp Bank to assess this application for credit. I/We further consent to and acknowledge that Suncorp Bank may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit.
- You authorise us to give information about you (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:
 - details about your creditworthiness at the time at which you applied for your loan;
 - whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to Suncorp Bank;
 - whether the loan account is in arrears;
 - whether there is an immediate likelihood that the guarantee will be called upon;
 - what the balance of the loan account is; and
 - the interest rate charged on the principal debt.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor's request while the guarantee is in place.
- if you are a guarantor, you make the acknowledgements, declarations and confirmations set out in Section 5.

Section 7 Signing Section *(continued)*

Applicant 1

Signature

Full Name

Date

Applicant 2

Signature

Full Name

Date

Witness (Witness must be an independent party to this Credit Limit Increase Application)

Signature

Full Name

Date

Witness (Witness must be an independent party to this Credit Limit Increase Application)

Signature

Full Name

Date

Company Director

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign.

Signature

Full Name

Date

Company Director/Secretary (if applicable)

Signature

Full Name

Date