



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Important information on how to complete your Suncorp Bank Margin Lending and Linked Share Trade Application

### **THIS APPLICATION IS FOR INDIVIDUAL CUSTOMERS WISHING TO APPLY FOR A SUNCORP BANK MARGIN LOAN AND LINKED SUNCORP SHARE TRADE ACCOUNT.**

If you are applying in the name of a Company or Trust you must use the separate account application forms available on the Margin Loan and Share Trade websites.

### **Before you apply please familiarise yourself with the following documents that are relevant to your Margin Lending and Linked Share Trade accounts:**

#### **Margin Lending**

- Margin Lending Made Easy Brochure;
- Suncorp Bank Margin Lending Product Disclosure Statement;
- Suncorp Bank Margin Lending Terms & Conditions containing the CHESS Explanation, the Supplementary Risk Disclosure Statement and Privacy Disclosure and Consent;
- Suncorp Bank Margin Lending Financial Services Guide

You may find these documents on our website at [www.suncorpmarginlending.com.au](http://www.suncorpmarginlending.com.au)

#### **Share Trade**

- CMC Markets Stockbroking Financial Services Guide
- Terms and Conditions for Suncorp Share Trade
- Suncorp Financial Services Guide

You may find these documents on our website at [www.sharetrade.com.au](http://www.sharetrade.com.au)

### **How to complete your Suncorp Bank Margin Loan and Share Trade Account Application form:**

1. You must complete all sections of the Suncorp Bank Margin Loan and Linked Share Trade Account Application Form.
2. Please use **BLACK PEN** and print in clear **CAPITAL LETTERS**.
3. There is a list of forms on page 3 which you may wish to complete depending on the requirements of your margin loan. You can submit any of these forms at the time of application or any time after.

### **Submitting your Suncorp Bank Margin Loan and Share Trade Application**

The **original** Suncorp Bank Margin Loan and linked Suncorp Share Trade Account Application form and supporting documentation must be sent to:

Suncorp Bank Margin Lending  
PO Box R1877  
Royal Exchange NSW 1225

Please note that we do not accept faxed application forms.

If your Application is approved, you will be notified by phone and we will send you a welcome letter to your nominated mailing address containing your Margin Loan details and an information pack regarding the set up and management of your Margin Loan. If you have any questions regarding your Margin Loan please contact the Account Management Team on 1800 805 972, Monday to Friday 8:00am – 6:00pm Sydney time.

Your Share Trade login and details will be emailed to you. Once acceptable security has been transferred to your Margin Loan account you may trade immediately. If you have any questions regarding your Linked Share Trade Account, please contact Client Services on 1300 156 299.

If your Application is not approved, we will not proceed with your Linked Share Trade Account application and you will be notified by mail.

Margin Loans are provided by Suncorp Bank. You should read the relevant Suncorp Bank Margin Lending Product Disclosure Statement before you make any decision regarding this product. The Suncorp Bank Margin Loan is also subject to standard Terms and Conditions. You can obtain the Product Disclosure Statement and Terms and Conditions from our website.

Suncorp Share Trade is a service provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group) ("CMC Markets Stockbroking") at the request of Suncorp-Metway Ltd (ABN 66 010 831 722, AFSL 229882) ("Suncorp Bank"). For a copy of the terms and conditions relating to the Suncorp Share Trade service and the Financial Services Guides for CMC Markets Stockbroking or Suncorp Bank (or other relevant disclosure documents), contact us on 1300 156 299 or via email at [clientservices@sharetrade.com.au](mailto:clientservices@sharetrade.com.au). Neither CMC Markets Stockbroking nor Suncorp Bank are representatives of each other. To the extent permitted by law, Suncorp Bank will not guarantee or otherwise support CMC Markets Stockbroking's obligations under the contracts or agreements connected with the Suncorp Share Trade service.

## Identification

You'll need to provide us with certified copies of original identification verifying your full name, your current residential address and your date of birth. All the documents you'll need to provide are listed below.

Your application must be accompanied by a certified (true) copy of TWO documents from the list below, with at least ONE document from Section A.

If you are unable to provide a document from Section A, your application must be accompanied by a certified (true) copy of THREE documents, with at least ONE document from Sections B and C.

### Section A

- Photographic Driver's Licence – MUST be current
- Australian Passport – current or expired within the past TWO years
- Foreign Passport or similar travel document also containing your signature issued by a government, the UN or agency of the UN – MUST be current
- Proof of Age Card issued by a State or Territory – MUST be current

### Section B

- Driver's Licence (without photo) – MUST be current
- Birth Certificate/Extract issued by a State or Territory
- Citizenship Certificate issued by the Commonwealth
- Pension Card issued by Centrelink – MUST be current

### Section C

- Australian Government Card/Notice showing entitlement to financial benefit issued within the last 12 months
- An Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months
- A Rates Notice or Utilities Bill issued within the last 3 months by a local government or utilities provider

## Certifying your documents

In order for your certification to be accepted, it must be signed and the certifier is to state that the document is a certified copy of an original. They must provide their name, address, phone number, and in what category of certifier they fall. We cannot accept a fax of a certified copy. For copies of your documents to be considered certified, they must be signed by any one of the following:

1. a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
2. a judge of a court
3. a magistrate
4. a chief executive officer of a Commonwealth court
5. a registrar or deputy registrar of a court
6. a Justice of the Peace
7. a notary public (for the purposes of the Statutory Declaration Regulations 1993)
8. a police officer
9. an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
11. an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
12. an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
13. a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
14. an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees
15. a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership

If you need help to meet these ID requirements, call our Client Services Team on **1300 156 299**.

### Additional Forms that may need to be completed *(all forms available at [www.suncorpmarginlending.com.au](http://www.suncorpmarginlending.com.au))*

If you are:	Complete	Other information/comment
<input type="checkbox"/> Nominating a financial adviser who has introduced you to this Suncorp Bank Margin Loan facility.	Nominated Adviser Form	Your financial adviser must hold a valid Australian Financial Services Licence (AFSL) related to margin lending facilities. You may also consider whether you would like to nominate your financial adviser to act as either your Authorised Signatory or Margin Call Contact for your Suncorp Bank Margin Loan facility.
<input type="checkbox"/> Nominating another person to be your Authorised Signatory on your Suncorp Bank Margin Loan facility.	Authorised Signatory Form	Your nominated Authorised Signatory must be an Australian resident for tax purposes and reside in Australia.
<input type="checkbox"/> Requesting that your monthly interest cost be debited from your nominated bank account.	Direct Debit Request Authority	At least one of the signatories on the nominated bank account must be an applicant on your Suncorp Bank Margin Lending Application form. All signatories must complete this form.
<input type="checkbox"/> Having a third party (i.e. not the applicant) provide some or all of the security on your Suncorp Bank Margin Loan facility.	Third Party Security Provider Application	Some or all of the security on your Suncorp Bank Margin Loan facility may be provided by an entity other than the applicant; i.e. a third party. Third party security is accepted from: (a) individuals who are Australian residents for tax purposes and reside in Australia; and, (b) Australian proprietary companies. All third party security providers must fill out sections 1,2 or 3 (depending on the entity type) and section 6 as well as a third party security application. Please note that in the case of joint borrowers, where the security being provided is owned by one of the borrowers only, that borrower must also complete a third party security application.
<input type="checkbox"/> Commencing a Savings Gearing plan.	Savings Gearing Loan Application	
<input type="checkbox"/> Applying for a new managed fund investment or lodging existing managed fund investments to be applied as security for this Suncorp Bank Margin Loan.	Managed Fund Standard Transfer Form or Managed Funds Investment Form	
<input type="checkbox"/> Lodging your existing share investments as security on your Suncorp Bank Margin Loan.	Share Transfer Form	Complete the Share Transfer Form. If you have Issuer Sponsored shares, and the personal details on your Issuer Sponsored Statement do not match those on the Suncorp Bank Margin Lending Application form exactly, you must also complete Issuer Sponsored Name Correction and Indemnification and/or Change of Address Notification form.
<input type="checkbox"/> Refinancing an existing loan you have with another margin lender to Suncorp Bank Margin Lending.	Refinance Authority	Use the Refinance Authority form to transfer your existing margin loan to Suncorp Bank Margin Lending for either a full or partial refinance.
<input type="checkbox"/> A resident of the State of Tasmania.		You must register a power of attorney in a form acceptable to us with the Land and Titles Office situated at Level 1, 134 Macquarie Street, Hobart, prior to sending your Suncorp Bank Margin Lending Application form to Suncorp Bank Margin Lending.

### Approval of your Suncorp Bank Margin Loan facility

Please note that all applications are subject to our approval at our discretion.

Suncorp Bank Margin Lending is committed to responsible lending practices and conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification. To enable us to do this we ask you to provide the financial information and supporting documentation to verify your income in Sections 6 and 9 respectively.

Suncorp Bank Margin Lending will contact you or your nominated financial adviser (where applicable) to notify you of the decision and/or any additional information and conditions.

As part of your Suncorp Bank Margin Lending Application, you can request Internet Account Access to monitor your loan 24 hours a day, 7 days a week.



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 1 Applicant 1 – Personal Details

Title  Surname  Given Name(s) in full

Date of Birth

Occupation  Are you a sole trader?  Yes  No *(If yes please provide the following)*

ABN *(Sole trader only)*  Full Business Name *(Sole trader only – n/a if not applicable)*

Principal place of business *(Sole trader only – n/a if not applicable)*

Are you a Citizen of the United States of America?  Yes  No

Are you a resident for tax purposes in the United States of America?  Yes  No

If you answered yes to either question above, please provide your Tax Identification Number

Home phone number  Mobile phone number\*  \*Mandatory

Work phone number  Fax number

Email address\* *(To comply with the ASIC Market Integrity Rules the first email address must be that of the account holder.)*  \*Mandatory

Current residential address

Suburb  State  Country  Postcode

Mailing address *(Write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHES 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 current contact addresses, as amended by you in writing to us from time to time.**

Please provide your Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

### Office Use Only



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 1.1 Applicant 2 – Personal Details

Title  Surname  Given Name(s) in full

Date of Birth

Occupation  Are you a sole trader?  Yes  No *(If yes please provide the following)*

ABN *(Sole trader only)*  Full Business Name *(Sole trader only – n/a if not applicable)*

Principal place of business *(Sole trader only – n/a if not applicable)*

Are you a Citizen of the United States of America?  Yes  No

Are you a resident for tax purposes in the United States of America?  Yes  No

If you answered yes to either question above, please provide your Tax Identification Number

Home phone number  Mobile phone number\*  \*Mandatory

Work phone number  Fax number

Email address\* *(To comply with the ASIC Market Integrity Rules the first email address must be that of the account holder.)*  \*Mandatory

Current residential address

Suburb  State  Country  Postcode

Mailing address *(Write "AS ABOVE" if the same as your current residential address. We may use this address for future correspondence, including for CHES 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 current contact addresses, as amended by you in writing to us from time to time.**

Please provide your Holder Identification Number (HIN), if known. If HIN not known, we will create one on your behalf.

For an application consisting of more than 2 applicants, please complete an additional Margin Loan and Linked Share Trade Account Application and attach a letter confirming all the applicants

### Office Use Only



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 2 Account Features

### Online trading

The Suncorp Share Trade website offers many useful tools and features for today's investor. Our website is simple to use, and can assist investors in managing their portfolio efficiently. Our website provides live prices for equities, fixed interest and derivative products and also comprehensive research on the top 300 companies.

You have the ability to place your orders online without having to speak to a Dealer. Our website utilises 'Straight Through Processing'. This means that your order is sent directly to the market. Even if you choose to trade online, you still retain the ability to trade over the phone with our experienced dealing team.

Best of all, access to the website is **free** for all our clients.

This trading account can be linked to your existing login code. This will enable you to keep a record of the trades and holdings which occur on your account.

If you have an **existing** login code to our website, please supply it here. If you do not have a login code, but wish to receive one, please complete the details below.

**Each account holder must have their own login code to the website.**

<b>Account Holder 1</b> Existing login code (if applicable): <input type="text"/>	<input type="checkbox"/> I do not have a login code, but wish to receive one.
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<b>Account Holder 2</b> Existing login code (if applicable): <input type="text"/>	<input type="checkbox"/> I do not have a login code, but wish to receive one.
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**By supplying your login code, or requesting a login code above, you agree that you have received, read and agree to the Suncorp Share Trade Terms and Conditions, Part B Online Trading.**

## Section 2.1 Electronic Confirmations

### Electronic Confirmations (required for online trading)

By providing us with an email address you authorise us to send you a confirmation of your trades electronically. If you authorise us to send your confirmations via email, you will not be charged the postage and handling fee and you will not receive a paper copy. If you do not provide an email address, your account will be limited to phone trading only. Confirmations will be sent by mail to the postal address of applicant 1 and incur a postage and handling fee.

**Account Holder 1 Email Address:**

**Account Holder 2 Email Address:**

## Section 2.2 Suncorp Share Trade Privacy Statement

Suncorp Bank needs to collect personal information, or have CMC Markets Stockbroking collect personal information on its behalf, from customers so Suncorp Bank can:

- Set up and administer a product for the customers,
- Determine a customer's requirements and provide the appropriate product or service,
- Assess a claim made by a customer under one or more of our products,
- Assess our customers and their needs,
- Improve our financial products and services.

Without this information, we cannot provide the product or service.

For the Suncorp Bank Privacy Statement please see the Suncorp Bank Margin Lending Terms and Conditions or the Suncorp website at [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy).

For details of the Suncorp Group Privacy Policy see our website at [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy).

## Office Use Only



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 3 Margin Call Contact

You are required to nominate a Margin Call Contact for your Suncorp Bank Margin Loan. Unless we agree otherwise, if you are the sole applicant, the Margin Call Contact must be you, or, if there are multiple applicants, it must be one or more of those applicants.

Please complete and sign the following to nominate the Margin Call Contact(s) and their preferred contact method for margin calls for this Suncorp Bank Margin Loan. We may also use the relevant contact details provided by the nominated applicant in section 1 of this Suncorp Bank Margin Lending Application form to send margin calls to.

**It is your responsibility to keep all nominated Margin Call Contact details up to date at all times.**

### Margin Call Contact Details

Margin Call Contact name 1

Margin Call Contact's preferred contact method and details in the event of a margin call. (You may select one or both of these contact options. Please note that electronic notices can only be sent to one mobile phone number and one email address per Suncorp Bank Margin Loan.)

SMS to this mobile phone

Email to this email address

Margin Call Contact name 2

Margin Call Contact's preferred contact method and details in the event of a margin call. (You may select one or both of these contact options. Please note that electronic notices can only be sent to one mobile phone number and one email address per Suncorp Bank Margin Loan.)

SMS to this mobile phone

Email to this email address

## Section 3.1 Margin Call Signing Section

By signing below, I/we agree that Suncorp Bank Margin Lending is authorized to send margin call notices to the nominated Margin Call Contact or, if more than one are nominated, any one of them.

### Applicant 1

Signature

Full Name

Date

### Applicant 2

Signature

Full Name

Date

## Section 3.2 Margin Loan Internet Account Access

Would you like to view your margin loan details through Internet Account Access?

Yes  No

**Please note:** If you have not ticked any boxes you will be taken to have acknowledged **NO**.

## Office Use Only

Original ID sighted (please affix stamp)



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 4 Credit Limit

Please indicate the Credit Limit you would like to apply for: \$  .00 *Minimum Credit Limit is \$20,000.*

*Please ensure that the Credit Limit you apply for is sufficient to cover anticipated loan advances, savings gearing payments and any interest to be capitalised. The Credit Limit that you apply for will be assessed against your income and financial details which we ask you to provide in Section 6. As a responsible lender, we will only approve a Credit Limit which we consider is affordable to you after consideration and verification of your financial circumstances. In some instances, this may be lower than the Credit Limit you have requested above.*

Will you be commencing a Savings Gearing plan (a feature allowing you to make regular investments with your loan and your own funds), upon approval of this Suncorp Bank Margin Loan facility?  Yes  No

If **Yes**: Please also complete a Savings Gearing Loan Application with this Suncorp Bank Margin Lending and Linked Share Trade Account Application.

## Section 5 Applicant 1 – Further Information

### First Individual Applicant

Marital Status: *(please tick one option only)*      Number of Dependants      Time at current residential address *(years and months)*

Single     Married     De facto           Years     Months

Current residential status: *(please tick one option only)*

Own     Mortgage     Rent     Other *(please specify)*

*Please provide details of your main employment only. Attach details of any 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

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

(PO BOX NOT ACCEPTABLE)

Suburb      State      Country      Postcode

          

Time at current employer *(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

          

Time at previous employer *(years and months)*     Years     Months





# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 5.1 Applicant 2 – Further Information

### First Individual Applicant

Marital Status: *(please tick one option only)*      Number of Dependants      Time at current residential address *(years and months)*  
 Single     Married     De facto           Years     Months

Current residential status: *(please tick one option only)*  
 Own     Mortgage     Rent     Other *(please specify)*

Previous residential address *(complete this section if your time at current residential address is less than 2 years)*  
 ( PO BOX NOT ACCEPTABLE )

Suburb      State      Country      Postcode  
           

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

*Please provide details of your main employment only. Attach details of any 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

Current employer's address or principal place of business if you are self-employed/a sole trader  
 ( PO BOX NOT ACCEPTABLE )

Suburb      State      Country      Postcode  
           

Time at current employer *(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  
           

Time at previous employer *(years and months)*     Years     Months

## Section 5.2 Interest Payment Options

Upon approval of your Suncorp Bank Margin Lending Application, your loan will be established on a variable interest rate basis. You have the option of selecting a fixed interest rate at any time after approval. The minimum loan balance that can be fixed is \$20,000.

For further information regarding fixed interest rate lending and to view current interest rates, please visit [www.suncorpmarginlending.com.au](http://www.suncorpmarginlending.com.au) or phone an Account Manager on 1800 805 972 Monday to Friday between 8:00am and 6:00pm Sydney time.

How do you wish to pay your variable rate interest? *(please tick one option only)*

- Direct debit my bank account – please complete a Margin Lending Direct Debit Request
- Capitalise to my Suncorp Bank Margin Loan.  
*You must ensure that sufficient funds available are maintained in your account and that your account is operating within the approved Credit Limit.*

**Please note:** If you do not select a payment option, your variable rate interest will automatically be capitalised to your Suncorp Bank Margin Loan.



### Section 6 Applicant Financial Details

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 9.

#### Section 6.1 Income Details

Please attach details if there is insufficient space.

Income	Applicant 1	Applicant 2
Gross Annual Salary	\$	\$
Bonus, Overtime & Allowances	\$	\$
Rental Income	\$	\$
Dividends	\$	\$
Interest	\$	\$
Other Income	\$	\$

#### Section 6.2 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 6.3 Existing Margin Loan

Where you have listed a margin loan with another provider above, will this Suncorp Bank Margin Loan be used to refinance/repay the above facility?

Yes  No

If **Yes**: Please also complete the Refinance Authority Form.

**Please note:**

1. We will not action your Refinance Authority Form until the successful completion of our credit assessment process.
2. Where existing loans are being increased to provide the initial equity contribution on your Suncorp Bank Margin Loan, please list the increased loan amount and repayments. Please provide a copy of any approval documentation from your lender.
3. Please also list any new loans that you have had approved to provide the initial equity contribution on your Suncorp Bank Margin Loan. Please provide a copy of any approval documentation from your lender.

### Section 7 Power of Attorney

#### Power of Attorney

This section of the application comprises a deed, made on the day indicated in Section 8 by each signatory.

#### 1 Appointment

- 1.1** You (being each Borrower) appoint Suncorp Bank, Value Nominees Pty Limited and each of their directors, secretaries and employees separately as your attorneys.
- 1.2** You agree to formally approve anything an attorney does under this power of attorney. You declare that this power of attorney is given for valuable consideration and agree that you may not revoke the appointment.

#### 2 Power

- 2.1** An attorney may, in your name:
  - (a) do everything Suncorp Bank or Value Nominees Pty Limited needs to execute and deliver for you the documents listed in Schedule 1; and
  - (b) do everything Suncorp Bank or Value Nominees Pty Limited needs to execute and deliver for you any documents in connection with the documents referred to in Schedule 1; and
  - (c) do anything which you can do as owner of the "mortgaged property" (as defined in the Suncorp Bank Margin Lending Term & Conditions), or anything which you can do in the transactions contemplated by the documents listed in Schedule 1; and
  - (d) stamp and register any of the documents listed in Schedule 1.

#### 3 Declaration

- 3.1** You declare that:
  - (a) anything Suncorp Bank or Value Nominees Pty Limited and each of their directors, secretaries and employees does in exercising powers given to them under this power of attorney will be binding on you and anyone else as if you had done the acts yourself; and
  - (b) any person who deals with your attorneys in good faith, may accept as true a statement the attorney signs which says:
    - (i) an act of the attorney is a proper exercise of the powers under this power of attorney; and/or
    - (ii) this power of attorney has not been revoked.

#### 4 Indemnity

- 4.1** You agree to indemnify the attorneys against, and you must therefore pay the attorneys on demand for, loss or costs they suffer or incur in exercising powers under this power of attorney.
- 4.2** You authorise the attorneys to exercise the powers under this power of attorney even if this involves a conflict of duty or the attorneys (or a person they know) have a personal interest in doing so.

#### SCHEDULE 1

Documents covered by this power of attorney:

- 1.** Terms & conditions between Suncorp Bank, Value Nominees Pty Limited and each of their directors, secretaries and employees, you and anyone else who signs this application form or who is joined in the agreement, in whatever capacity.
- 2.** Any instrument and any form dealing in any way or relating to the mortgaged property including transfers, exercises of options, redemption requests and any controlling participant arrangement in relation to uncertificated securities.
- 3.** Any application for the issue of certificates under section 1070D of the Corporations Act.
- 4.** Any appointment of a person to hold all or part of the mortgaged property for you as your nominee.

### Section 7.1 Privacy Statement

#### Privacy is Important....

...especially when you consider the number of ways we communicate and interact these days. That's why we've put together this statement. It explains how we collect, hold, use and disclose your personal information and who we share it with.

And because it's guided by privacy laws, you can be sure it takes your rights seriously.

Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information.

Suncorp-Metway Ltd ABN 66 010 831 722 and SME Management Pty Ltd ABN 21 084 490 166 ('we' or 'us') are members of the Suncorp Group, which we'll refer to simply as "the Group".

#### Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- gather and aggregate information for statistical, prudential, actuarial, reporting and research purposes;
- perform tasks in connection with purchasing or funding products provided to borrowers;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

#### What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) we may not be able to provide you with any, some, or all of the features of our products or services.

#### How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations.

We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group;
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide financial services, financial products or administrative services
  - for example: information technology providers, administration or

business management services, consultancy firms, auditors and business management consultants, marketing agencies and other marketing service providers, and print/mail/digital service/imaging/document management providers;

- your or our advisers, agents, representatives or consultants;
- government, statutory or regulatory bodies and enforcement bodies;
- the Financial Ombudsman Service or any other external dispute resolution body;
- credit reporting bodies;
- other credit providers, including for reference and collection purposes;
- any insurer relating to your facility including lending mortgage insurers and consumer credit insurers;
- investors, advisers, trustees, trust managers or any other organisation that performs tasks in connection with purchasing, funding or managing products provided to you;
- any organisation that assists us to gather or aggregate information for statistical, prudential, actuarial, reporting or research purposes;
- debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios;
- manufacturers for plastic card production (eg debit cards); and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

We may also collect or disclose personal information about you from or to any entity where that collection or disclosure is required or authorised by law. For example, under the following Australian laws we may be authorised or required to collect your personal information: Anti-Money Laundering and Counter-Terrorism Financing Act; Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; National Consumer Credit Protection Act; Personal Properties Securities Act, and any regulations made under those Acts.

#### Disclosure of credit information to credit reporting bodies

We may disclose your credit information to credit reporting bodies where the Privacy Act permits us to do so. For example, if you fail to meet your payment obligations in relation to consumer credit provided by us or if you commit a serious credit infringement we may be entitled to disclose this to a credit reporting body.

Credit reporting bodies may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

We currently disclose credit information to Veda Advantage Ltd. Their contact details are:

Veda Advantage,  
Veda - Customer Resolutions  
PO Box 964, North Sydney NSW 2059  
Phone: 1300 762 207  
Email: [corrections@veda.com.au](mailto:corrections@veda.com.au)

(For Veda Advantage's most up-to-date contact details please visit their website at [www.mycreditfile.com.au](http://www.mycreditfile.com.au))

You may obtain a copy of Veda Advantage's policy about their management of credit reporting information. To do so, please contact them or visit their website.

#### Opting out of direct marketing pre-screenings

A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit

## Section 7.1 Privacy Statement *(continued)*

provider, on the basis that you may be an adverse credit risk. This process is known as a “pre-screening”. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.

### If you are a victim of fraud (including identity fraud)

Under the Privacy Act you can make a request that a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.

### Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’.

The list of countries Suncorp usually discloses personal information to is in our Suncorp Group Privacy Policy. Please go to [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) to see our Suncorp Group Privacy Policy or call 13 11 75 to obtain a list of countries Suncorp usually discloses personal information to.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

### Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.

### Our Policies

You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy. Please use the contact details in Contact Us if you wish to do so.

### How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we’ll deal with such a complaint.

### Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can visit: [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy).

Alternatively, you can get in touch directly by contacting us on:

Phone: 13 11 75

Email: [privacyaccessrequests@suncorp.com.au](mailto:privacyaccessrequests@suncorp.com.au)

Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001

or by visiting a Suncorp Bank Branch

### Authority to obtain and disclose credit related information

I/We understand that by signing this application, consent is given to Suncorp-Metway Ltd ABN 66 010 831 722 (“Suncorp”) to:

- Obtain credit reporting information from a credit reporting body for the purposes of:
    - (i) assessing an application for consumer credit or commercial credit made by me;
    - (ii) collecting any payments that are overdue on any consumer credit or commercial credit Suncorp provides or has provided to me;
    - (iii) assessing whether to accept me as a guarantor in relation to credit provided by Suncorp to another person or applied for by another person;
    - (iv) assisting me to avoid defaulting on my obligations in relation to consumer credit provided to me by Suncorp.
  - Obtain a report containing information about my commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person and use that report for the purposes of assessing an application for credit made by me.
  - Disclose to and obtain from any credit provider(s) named in this application and credit provider(s) that may be named in credit reporting information obtained from a credit reporting body, information about my credit arrangements (including credit eligibility information) for the purposes of assessing an application for credit, to assist me to avoid defaulting on my credit obligations or in relation to any default by me on my credit obligations;
  - Disclose to any guarantor or security provider, or any person considering whether to offer to act as guarantor or security provider, in relation to credit provided to me by Suncorp, or applied for by me, information about me including, but not limited to:
    - i) any credit contract, offer of credit or security contract I/we have or had with Suncorp;
    - (ii) application information including any financial statements or statements of financial position given to Suncorp within the last 2 years;
    - (iii) any credit reporting information obtained from a credit reporting body;
    - (iv) a copy of any related credit insurance contract;
    - (v) any default notices, demands, statements of account or dishonour notice on this or any credit facility I/we have or had with Suncorp;
    - (vi) any credit eligibility information Suncorp holds about me; and
    - (vii) any other information Suncorp holds about me that they may reasonably request.
  - Disclose information about me (including credit eligibility information) to a mortgage insurer to assess whether to provide insurance to Suncorp (or the risk of insuring Suncorp) for credit provided to me/us, or to assess the risk of me/us defaulting on credit provided to me for which the mortgage insurer has provided insurance to Suncorp.
  - Confirm my income details from my employer, accountant or tax agent named in this application.
  - Confirm my income received from any investment property of mine from any nominated real estate agent.
  - Disclose to a credit reporting body 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 believes I have committed, advice that payments are no longer overdue and/or that credit provided to me has been discharged.
- Otherwise collect, hold, use and disclose my credit information and credit eligibility information as set out in the Suncorp Credit Reporting Policy and/or as otherwise permitted by law.



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 7.2 Margin Lending Client Agreement

Please consider the following carefully before you send us your application.

By signing this application:

- You acknowledge having read and accepted the Suncorp Bank Margin Lending Product Disclosure Statement, the Suncorp Bank Margin Lending Terms & Conditions, the Supplementary risk disclosure statement, the Suncorp Bank Financial Services Guide, the Privacy disclosure and consent, the CHES explanation and the Power of Attorney conditions.
- You accept the risks of margin lending and your obligations if we accept your application.
- You give our officers and us the power to enter into agreements, which bind you and do other things on your behalf without referring to you, including to complete your HIN details in your Sponsorship Agreement.
- You acknowledge that you have read and accepted the information under the heading Privacy disclosure and consent in the Suncorp Bank Margin Lending Terms & Conditions and consent to the collection, use and disclosure of personal information in accordance with the Privacy disclosure and consent. Where you have provided information about another individual (such as an adviser), you declare that the individual has been made aware of that fact and the contents of the Privacy disclosure and consent.
- You declare that the credit to be provided to you by Suncorp Bank under the Suncorp Bank Margin Lending Terms & Conditions is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- You declare that you grant the Power of Attorney in Section 7 of this Suncorp Bank Margin Lending Application form.
- You declare that the information you have provided in this Loan Application Form is true and correct.
- You declare that you are an Australian resident for tax purposes, residing in Australia.
- You acknowledge receiving a copy of the sponsorship agreement (contained in the Suncorp Bank Margin Lending Term & Conditions) for your records.
- 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.

## Declaration of Purposes for which Credit provided

I/We declare that the credit to be provided to me/us by Suncorp-Metway Limited (ABN 66 010 831 722) is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

### IMPORTANT

**You should only sign this declaration if this loan is wholly or predominately for:**

- **business purposes; or**
- **investment purposes other than investment in residential property.**

**By signing this declaration you may lose your protection under the National Credit Code.**

Signature Applicant 1

Signature Applicant 2

Date

Date



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 7.3 Share trade Client Agreement

By signing this Application I/we:

- understand it is an offence under the “Anti-Money Laundering and Counter Terrorism Financing Act 2006” to make a false or misleading statement.
- have been provided with a copy of the CMC Markets Stockbroking Financial Services Guide, Terms and Conditions for Suncorp Share Trade and the Suncorp Financial Services Guide.
- agree to be bound by Part A and any other relevant Parts of the Suncorp Share Trade Term and Conditions.
- have read and understood this Application and declare that all information contained in this Application is true and correct.
- acknowledge that sometimes Suncorp/CMC Markets Stockbroking might use personal information to make product-related material on a range of financial products and services available to customers. I/We acknowledge that I/we may elect not to receive product-related material by indicating in the tick box below.
- I/We agree to Suncorp/CMC Markets Stockbroking (the product issuer) collecting, using and disclosing my/our personal information, including sensitive and health information if applicable, in accordance with the Suncorp Bank Privacy Statement included in this document, the Suncorp Group Privacy Policy and the CMC Markets Stockbroking Privacy Policy and I/we will ensure that the Privacy Statement is provided to any individual I/we have provided personal information about in this form.

## Section 8 Individual Applicant(s) Declaration and Signing

**ALL INDIVIDUAL APPLICANTS MUST COMPLETE THIS SECTION.**

Signed, Sealed and Delivered as a Deed on  **The date must be completed.**

By signing this Application you agree to have read and agreed to the Power of Attorney (Section 7), Privacy Statement and Authority to Obtain Credit (Section 7.) the Margin Lending Client Agreement (Section 7.2) and the Share Trade Client Agreement (Section 7.3)

### First Individual Applicant

Signature

Full Name

Date

Every now and then, we and any related companies that use the Suncorp brand would like to keep in touch with you about news, offers, products and services that might be of interest to you.

You can change your marketing preferences at any time by calling 13 11 75, updating your preferences in Internet Banking, or by visiting your local branch.

Please note that we may still contact you using these methods for non-marketing purposes.

### Witness (must not be an applicant)

Signature

Full Name

Date

### Second Individual Applicant

Signature

Full Name

Date

Every now and then, we and any related companies that use the Suncorp brand would like to keep in touch with you about news, offers, products and services that might be of interest to you.

You can change your marketing preferences at any time by calling 13 11 75, updating your preferences in Internet Banking, or by visiting your local branch.

Please note that we may still contact you using these methods for non-marketing purposes.

### Witness (must not be an applicant)

Signature

Full Name

Date

## Office Use Only



# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 8.1 Authority to settle to your Margin Loan

By signing this Authority I/we authorise Suncorp Bank Margin Lending to settle equity transactions on my/our behalf with CMC Markets Stockbroking.

### First Individual Applicant

Signature

Full Name

Date

### Second Individual Applicant

Signature

Full Name

Date

## Office Use Only

Suncorp Share Trade Account Number:

## Office Use Only

Suncorp Share Trade Application

Page 5 of 5

MLS ID:

HIN:

Please attach original certified customer ID





# Margin Loan and Linked Share Trade Account Application Individuals or Joint Individuals

## Section 9 Verification of Income ☑ Please tick the following options

All documentation to be provided in support of this Suncorp Bank Margin Lending Application is to be original, or a copy of the original. You may place a tick ✓ next to the forms of verification that you are attaching to support and verify your main income details you have provided in Section 6 of the Suncorp Bank Margin Lending Application 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 Application date; or
- Most recent employment contract; or
- Last PAYG payment summary/group certificate, or latest income 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 and audited financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and
- Income tax returns for the self-employed applicant for the last two 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 and audited financial statements (balance sheet and profit and loss statements) for the last 2 years; and
- Income tax returns for the last 2 years

Applicant 1	Applicant 2
<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 income 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 income 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 income tax return

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