

i To apply for a CommSec Margin Loan, you must have an existing Commonwealth Bank (CommBank) account or a CommSec Share Trading Account using a Commonwealth Direct Investment Account (CDIA) as the settlement method.

For queries relating to this application form please call CommSec at **13 15 19** or **+61 2 8397 1206** if calling from overseas.

This form uses JavaScript for optimal performance. Please ensure you have this enabled if completing electronically.

Refer to the end of this document for submission instructions.

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

Before you start, ensure that you have read the documents and checklist listed below.

The CommSec Margin Loan Terms and Conditions	✓
The CommSec Margin Loan Product Disclosure Document (PDS)	✓
The CommSec Trading Terms and Conditions	✓
The CommSec Financial Service Guide	✓
Best Execution Statement	✓
Protecting Your Privacy (outlined in the CommSec Margin Loan Terms and Conditions)	✓
The Risk Disclosure Statement (Section 14 of this application form)	✓

These documents are available on the CommSec website at www.commsec.com.au, you can also check the current Accepted Securities List for shares and managed funds on the CommSec website.

Mandatory sections to complete (Sign X) if you are:

Account Type	Mandatory Sections	Optional Sections	Instructions
<input type="radio"/> Individual or Joint Applicants (includes self-employed applicants) – e.g John Smith (for individual), John Smith & Mary Smith (for joint)	1 Applicant Details	11 Additional Account Authorisation	Individual(s) to sign.
	4 Tax Residency Information	12 Margin Loan Refinancing	
	5 Applicant Financial Details	13 Regular Gearing Plan	
	6 Required Supporting Documents		
	7 Loan Details		
	8 Settlement		
	15 Acknowledgement and Signatures		
<input type="radio"/> Company – e.g ABC Pty Ltd	1 Applicant Details	11 Additional Account Authorisation	We require a minimum of 2 directors unless you are a Sole Director.
	2 Company Details	12 Margin Loan Refinancing	
	4 Tax Residency Information	13 Regular Gearing Plan	
	5 Applicant Financial Details		
	6 Required Supporting Documents		
	7 Loan Details		
	8 Settlement		
	16 Acknowledgement and Signatures		
<input type="radio"/> Trust including Individual as Trustees – e.g John Smith & Mary Smith <Smith Family A/C>	1 Applicant Details	11 Additional Account Authorisation	We require all trustees to be included on the application. The Trust must be established in Australia.
	3 Trust Details	12 Margin Loan Refinancing	
	4 Tax Residency Information	13 Regular Gearing Plan	
	5 Applicant Financial Details		
	6 Required Supporting Documents		
	7 Loan Details		
	8 Settlement		
	15 Acknowledgement and Signatures		

Account Type	Mandatory Sections	Optional Sections	Instructions
<input type="radio"/> Trust including Company as Trustees – e.g ABC Pty Ltd <Smith Family A/C>	1 Applicant Details	11 Additional Account Authorisation	For the company (trustee) we require minimum 2 applicants unless you are a Sole Director. The Trust must be established in Australia.
	3 Trust Details	12 Margin Loan Refinancing	
	4 Tax Residency Information	13 Regular Gearing Plan	
	5 Applicant Financial Details		
	6 Required Supporting Documents		
	7 Loan Details		
	8 Settlement		
	16 Acknowledgement and Signatures		

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

Transferring securities, you already own to your Margin Loan:

Type of securities	Instructions
<input type="radio"/> Securities held with CommSec	If you are lodging securities that you already hold with CommSec, you can contact us on 13 15 19 to arrange the transfer over the phone, once your Margin Loan is open.
<input type="radio"/> Managed Funds	For each managed fund, complete an: <ul style="list-style-type: none"> • Australian Standard Transfer Form • Statutory Declaration Form
<input type="radio"/> CHESS sponsored by another broker	Complete a Broker to Broker Transfer Form.
<input type="radio"/> Issuer sponsored securities	Complete an Issuer Sponsored Holdings to CHESS Sponsorship Conversion Form.
<input type="radio"/> Securities held in a different name and wish to keep beneficial ownership unchanged	Complete the Third Party Mortgagor section within this application form and complete either the: <ul style="list-style-type: none"> • Broker to Broker Transfer Form • Issuer Sponsored Holdings to CHESS Sponsorship Conversion Form
<input type="radio"/> Securities held in a different name and wish change its beneficial ownership	Complete the Off Market Transfer Form Please note there will be a fee charged per security. For more information, check the CommSec Financial Service Guide on the CommSec website.

For Third Party Guarantors, please complete the additional sections:

	Mandatory Sections
<input type="radio"/> Individual Third Party Mortgagor	9 Joint Third Party Details Individual/s
<input type="radio"/> Company Third Party Mortgagor	10 Third Party Mortgagor Details Company/Trust

Setting up your account

Your loan will take a minimum of 5 working days to process on receipt of your completed application form, including all necessary supporting documentation. Once we have processed your application, we will send you communication via email or email to confirm your account/s has been opened.

If you are a new client, we will send you a temporary log in password for online access via email and/or SMS. You will be prompted to change this to a permanent login password when you log into CommSec online for the first time.

About this application form

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

1. Applicant Details

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

Borrower/Director/Trustee 1

Mr Ms Mrs Miss Dr Other

First name Middle name/s Surname Date of birth – DD / MM / YYYY

Other name/s commonly known by – *If applicable*

Male Female

Residential Address

Street address – *Cannot be a PO Box*

Suburb State Postcode

Country

Postal Address *If left blank, we will use your residential address*

Street address

Suburb State Postcode

Country

i Postal address and email address must be of Applicant 1 and not a third party address. A third party address may result in rejection. This email address will be shared with the ASX to register your CHESS Details and election to receive CHESS e-Statements. For multi-party accounts, your email address will be shared with other account holder(s). To opt-out of ASX CHESS e-Statement, update your preferences in the self-service centre.

Preferred Contact Method

Email address – *Mandatory*

Mobile number – *Mandatory*

Home number – *Optional*

Work number – *Optional*

Employment Information.

i You **must** complete these sections using an approved Job Category and Job Type. For the list of the categories and types, see [Appendix 2](#).

Job category

Job type

Identification – Please select and complete ONE of the following options below

Option A – I have an existing **CommSec Client ID or Share Trading Account**.
Please note that for identification purposes the personal and contact details that you have provided **MUST match** the details on your existing CommSec Client ID or Share Trading Account.

Client ID/Account Number		Client ID/Account Name	
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OR

Option B – I have an existing **Commonwealth Bank Account**.
Please note that for identification purposes the personal and contact details that you have provided **MUST match** the details on your existing bank account.

Bank State Branch (BSB)		Account Number		Account Name	
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OR

Option C – I do not have a CommSec Share Trading Account or Commonwealth Bank Account
Please refer to [Section 15](#) or [16](#) for Acknowledgements and Signatures and [Section 17](#) that sets out the acceptable identification documentation.
Please note that there are additional identification requirements for trusts.

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

Borrower/Director/Trustee 2

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name Middle name/s Surname Date of birth – DD / MM / YYYY
 / /

Other name/s commonly known by – *If applicable*

 Male Female

Residential Address

Street address – *Cannot be a PO Box*

Suburb State Postcode

Country

Postal Address *If left blank, we will use your residential address*

Street address

Suburb State Postcode

Country

i Postal address and email address must be of Applicant 2 and not a third party address. A third party address may result in rejection.

Preferred Contact Method

Email address – *Mandatory*

Mobile number – *Mandatory* Home number - *Optional* Work number - *Optional*

Employment Information

i You **must** complete these sections using an approved Job Category and Job Type. For the list of the categories and types, see [Appendix 2](#).

Job category

Job type

Identification – Please select and complete ONE of the following options below

Option A – I have an existing **CommSec Client ID or Share Trading Account**.

Please note that for identification purposes the personal and contact details that you have provided **MUST match** the details on your existing CommSec Client ID or Share Trading Account.

Client ID/Account Number

Client ID/Account Name

OR

Option B – I have an existing **Commonwealth Bank Account**.

Please note that for identification purposes the personal and contact details that you have provided **MUST match** the details on your existing bank account.

Bank State Branch (BSB)

Account Number

Account Name

OR

Option C – I do not have a CommSec Share Trading Account or Commonwealth Bank Account

Please refer to [Section 15](#) or [16](#) for Acknowledgements and Signatures and [Section 17](#) that sets out the acceptable identification documentation.

Please note that there are additional identification requirements for trusts.

2. Company Applicant – If applicable

i We require a minimum of 2 directors unless you are a Sole Director.

Company industry category

Company industry type

Company name

Registered business name

ACN (Australian Company Number) – Mandatory – ### - ### - ###

Company Address

Registered Business Address

Street address – Must be an Australian address. Cannot be a PO Box

Suburb

State

Postcode

Country

Principal Place of Business

 Same as registered address

Street address – Cannot be a PO Box

Suburb

State

Postcode

Country

Postal Address

 Same as registered business address

Street address

Suburb

State

Postcode

Country

i Postal address must not be a third party address.

Type of Company?	<input type="radio"/> Public	<input type="radio"/> Proprietary / Private
Is the Company operating as a charity?	<input type="radio"/> Yes	<input type="radio"/> No
If yes, what is the objective/purpose of the charity?	<input type="text"/>	

Company Industry Category and Type

i You **must** complete these sections using an approved Job Category and Job Type. For the list of the categories and types, see [Appendix 3](#).

Company industry category

Company industry type

Company Contact

Email address – Mandatory

Mobile number or Director's mobile number – Mandatory

Additional Director Details

List the full names of all additional Directors of any foreign company or domestic proprietary company that are not listed as an applicant in Section 1. If there are more than three additional Directors please take a copy of this section, complete and attach to your application.

Additional Director 1

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name
 Middle name/s
 Surname

Additional Director 2

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name
 Middle name/s
 Surname

Additional Director 3

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name
 Middle name/s
 Surname

Beneficial Owner Details – Mandatory for Proprietary Companies

A. Are there any individuals who own 25% or more of the shares either directly or indirectly in the company?

Yes – Go to D and provide details

No – Go to B

B. Are there any individuals who control 25% or more of the shares either directly or indirectly in the company? For example through voting rights?

Yes – Go to D and provide details

No – Go to C

C. If there are no beneficial owners 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 1 same as Applicant 1 **OR** fill out [Appendix 1](#)

Beneficial Owner 2 same as Applicant 2 **OR** fill out [Appendix 1](#)

Additional Beneficial Owners

Please copy and fill out [Appendix 1](#) at the end of this form for each additional Beneficial Owner.

3. Trust Applicant – *If applicable*

i The Trust must be established in Australia.

Individual/s as Trustees – each individual Trustee must also complete Section 1 for identification in accordance with individual borrower requirements. The first Trustee will be nominated recipient of Margin Calls.

Company as Trustees – for Company identification complete Section 2. The Director/s operating on the accounts are required to complete Section 1 for identification in accordance with individual borrower requirements.

For Trust applications **with credit limit applied over \$500,000**, please provide a certified copy of the full Trust Deed with State Revenue stamped for Trust Investigation. **Note:** a trust investigation fee will apply, for more information please refer to 'Rate & Fees' on commsec.com.au/products/margin-loan.

For Trusts, we require a photocopy of the front page of your Trust Deed containing the Trust name, the schedule page and signature page. In addition, please send in certified copy of:

- A notice from the Australian Taxation Office, such as notice of assessment issued in the last 12 months, or
- Bank 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; and
 - The full name of the Settlor of the Trust

Full Trust Name – *If the Trust has more than two Individual Trustees or more than one Company Trustee, please contact us for further instructions on how to complete this form.*

Please provide a shortened version for the full Trust Name (as above) to within a 23 character limit – *This is required for CHES Registration purposes*

Business name of the Trustee of the Trust – *If any*

What type of trust is it?

<input type="radio"/> Family	<input type="radio"/> Other
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Is the Trust operating as a charity?

<input type="radio"/> Yes	<input type="radio"/> No
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If yes, what is the objective/purpose of the charity?

Trust Industry Category and Type

i You **must** complete these sections using an approved Job Category and Job Type. For the list of the categories and types, see [Appendix 3](#).

Trust industry category	Trust industry type
<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>

Trust Tax Details

ABN (Australian Business Number) – ## - ### - ### - ###

Has the Trust been established in Australia?

<input type="radio"/> Yes	<input type="radio"/> No
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Settlor of Trust

Was the trust established with a 'settled sum' of \$10,000 or more? – *Mandatory except if trust type is a Testamentary Trust*

<input type="radio"/> Yes	<input type="radio"/> No
If yes, what is the name of the Settlor?	

Additional Trustee Details

Please provide details of ALL additional Trustees that are not listed as Applicants in [Section 1](#). Copy and fill out [Appendix 1](#) at the end of this form for each additional Trustee.

<input type="radio"/>	Additional Trustee 1 same as Applicant 1 OR fill out Appendix 1
<input type="radio"/>	Additional Trustee 2 same as Applicant 2 OR fill out Appendix 1
<input type="radio"/>	Additional Trustee 3 fill out Appendix 1

Beneficiary Details – *Mandatory*

Provide the type of membership class (e.g. unit holder, family member) or the full name of each beneficiary. If there are more than 3 membership classes/beneficiaries please take a copy of this section, complete and attach to your application.

Membership classes

OR give Beneficiary details

Beneficiary 1

Same as Applicant 1

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name	Middle name/s	Surname
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Beneficiary 2

Same as Applicant 2

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name	Middle name/s	Surname
------------	---------------	---------

Beneficiary 3

Same as Applicant 2

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name	Middle name/s	Surname
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4.1 Tax Residency Information – Individual/Joint Application

Instructions for completion

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. You can be a tax resident of more than one country.

- List all your countries of tax residency and your TIN for that country or ‘Reason Code’ if no TIN is available.
- If Australia is a country of tax residency, you can choose ‘Reason Code C’ as this is optional for Australia.
- If you are a US citizen or resident you must include USA as a country of tax residency.
- If you are listing more than five (5) countries of tax residency, please append an additional page containing these details.

For further instructions on how to complete this section, see Explanatory Notes below.

For more information, please visit the US State Department’s Joint FATCA FAQs at <https://travel.state.gov/content/dam/NEWTravelAssets/pdfs/November%202022%20Joint%20Foreign%20Account%20Tax%20Compliance%20Act%20FAQ.pdf>.

Explanatory Note – Tax Identification Number (TIN)

If you are a tax residence of another country, you will be asked for your Tax Identification Number (TIN) issued to you in that country, if you have one.

TIN is an international term which may have a different name in some countries.

A compilation of links to information about TINs for many countries can be found here: <https://www.oecd.org>

Examples are Tax File Number (TFN) in Australia, Social Insurance Number (SIN) in Canada, Unique Taxpayer Reference (UTR) or National Insurance Number (NINO) in United Kingdom, Permanent Account Number (PAN) in India, IRD Number in New Zealand, Social Security Number (SSN) in the United States and Tax Reference Number (TRN) in Malaysia.

Tax Residency Information – Applicant 1

Country/ies of Tax Residency		Tax Identification Number (TIN)				
List all country/ies of tax residency.		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				
1		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
2		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
3		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
4		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
5		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

Tax Residency Information – Applicant 2

Country/ies of Tax Residency		Tax Identification Number (TIN)				
List all country/ies of tax residency.		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				
1		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
2		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
3		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
4		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
5		TIN:		OR	Reason Code:	<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

4.2 Tax Residency Information – Company/Trust Application – *Mandatory*

Tax Residency Information - Company/Trust

Instructions for completion:

- List all your organisation's 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 or the location of the principal office.
- You are not required to complete the below if the organisation is a Publicly Listed Company or a complying superannuation fund.
- If you list Australia as a country of tax residency, select reason code C in the TIN column.
- If you are listing more than five (5) countries of tax residency, please append an additional page, containing these details.

Country/ies of Tax Residency		Tax Identification Number (TIN)			
List all country/ies of tax residency.		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 my country of tax residency C. The organisation's country of tax residency doesn't require disclosure of a TIN			
1		TIN:		OR	Reason Code: <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
2		TIN:		OR	Reason Code: <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
3		TIN:		OR	Reason Code: <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
4		TIN:		OR	Reason Code: <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
5		TIN:		OR	Reason Code: <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

Organisation Income Sources

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

Yes – categorised as a Passive Organisation, complete the following section - Beneficial Owners & Controlling Person Tax Residency Information

No – categorised as an Active Organisation, skip to [Section 5](#)

Beneficial Owners & Controlling Person Tax Residency Information – *If applicable*

Instructions for completion:

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

“Beneficial Owner and Controlling Person” means any individual:

Directly or indirectly owns an interest of 25% or more in the Organisation (such as shares), or if no such person, an individual who:

Exercises control of the Organisation through other means (e.g. voting rights), or if no such person, an individual who:

Holds the position of senior managing official (e.g. CEO, Managing Director etc.).

For an Unlisted Company – list ALL Shareholders whose shareholding is equal to or greater than 25% in the Organisation.

For Trusts – list ALL Trustees, Beneficiaries, Settlers, Protectors, and any other person exercising effective ultimate control over the Trust. Note: Where a Trustee, Beneficiary, Settlor or Protector is itself a Company or Trust, you must list the actual person(s) who are the ultimate beneficial owner(s) or controlling person(s).

If a Beneficial Owner/Controlling Person is a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN for that Beneficial Owner/Controlling Person. For more information, please visit the US State Department's Joint FATCA FAQs at <https://travel.state.gov/content/dam/NEWTravelAssets/pdfs/November%202022%20Joint%20Foreign%20Account%20Tax%20Compliance%20Act%20FAQ.pdf>.

Full Name	Residential Address	Date of Birth	Country/ies of tax residency <i>Please provide all country/ies of tax residency.</i>	Tax Identification Number (TIN) or Reason for no TIN <i>(refer to table above for Reason Codes)</i>
<input type="checkbox"/> Same as Applicant 1				
<input type="checkbox"/> Same as Applicant 2				

Reason codes for no TIN:

My country of tax residency does not issue TINs

I have not been issued with a TIN by my country of tax residency

My country of tax residency does not require disclosure of a TIN

If Australia is a country of tax residence, you can choose reason code C as this is optional for Australia.


The above information is required for all Beneficial Owners/Controlling Persons. If the organisation has more than 5 Beneficial Owners/Controlling Persons then please append an additional page containing the details of the additional Beneficial Owner(s)/Controlling Person(s).

5. Applicant Financial Details – Mandatory for Individuals and Trustees

CommSec requires this information to assess whether the limit you are applying for is not unsuitable.

Please complete this section accurately. You will be required to provide supporting verification documentation as described in the [Required Supporting Documents](#) section for the income and commitment values you enter below.

Household Information

-  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. For example, 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. Dependents include any other person that is financially reliant on the applicant/s.

Number of households the borrowers resides

	Household 1	Household 2	Household 3
Number of adults	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>
Number of dependants	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>

Borrowers

Do any of you reside in more than one household - i.e. property? – E.g. holiday house, FIFO etc.	<input type="radio"/> Yes	<input type="radio"/> No	If yes, how many?	<input style="width: 50px;" type="text"/>
Are any of you financially responsible for any other adults that are not a borrower to this loan?	<input type="radio"/> Yes	<input type="radio"/> No	If yes, how many?	<input style="width: 50px;" type="text"/>
Are any of you financially responsible for any children?	<input type="radio"/> Yes	<input type="radio"/> No	If yes, how many?	<input style="width: 50px;" type="text"/>
Please confirm your living arrangements?	<input type="checkbox"/> Living in own home	<input type="checkbox"/> Renting	<input type="checkbox"/> Boarding	<input type="checkbox"/> Living with family rent free

Income and Commitments

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

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 – <i>E.g. dividends and interest</i>	\$	\$
Annual gross other income – <i>Must be detailed below in order to be considered</i>	\$	\$
Total annual gross income	\$	\$
Annual gross other income details		

Monthly Commitments

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?	<input type="radio"/> Yes	<input type="radio"/> No
Are they employed?	<input type="radio"/> Yes	<input type="radio"/> No
Are they able to service their share of these commitments?	<input type="radio"/> Yes	<input type="radio"/> No

Monthly Commitments	Borrower/Trustee 1	Borrower/Trustee 2
Monthly mortgage payments – <i>Primary residence</i>	\$	\$
Monthly rental payments	\$	\$
Monthly mortgage payments – <i>Investment properties</i>	\$	\$
Monthly lease/personal/car loan payments	\$	\$
Monthly credit/store cards payments	\$	\$
Monthly living expenses – <i>Mandatory, e.g. food, clothing, education, utilities etc</i>	\$	\$
Other monthly commitments – <i>Please provide details below</i>	\$	\$
Total monthly commitments	\$	\$
Other monthly commitment details – <i>E.g. may include HECs/HELP payments, court ruled child maintenance payments etc</i>		

Statement of Financial Position

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

Assets	Value	Percentage of ownership	
		Borrower/Trustee 1	Borrower/Trustee 2
Property – <i>Primary residence</i>	\$	%	%
Property – <i>Investment properties</i>	\$	%	%
Cash	\$	%	%
Investments – <i>Shares & managed funds</i>	\$	%	%
Other investments/assets – <i>Detail below in order to be considered</i>	\$	%	%
Total assets	\$		
Other investments/assets details			

Liabilities¹

Primary Residence

Number of mortgages					
Mortgages	Limit ²	Balance	Remaining term ³	Percentage of ownership Borrower/ Trustee 1	Borrower/ Trustee 2
Primary Residence 1	\$	\$		%	%
Primary Residence 2	\$	\$		%	%
Primary Residence 3	\$	\$		%	%
Totals	\$	\$			
Primary Mortgage details ⁴					

Investment Property

Number of mortgages					
Mortgages	Limit ²	Balance	Remaining term ³	Percentage of ownership Borrower/ Trustee 1	Borrower/ Trustee 2
Investment Property 1	\$	\$		%	%
Investment Property 2	\$	\$		%	%
Investment Property 3	\$	\$		%	%
Totals	\$	\$			
Investment Mortgage details ⁴					

Other loans, cards and liabilities

Lease/loan/cards	Lease/loan	Balance	Remaining term ³	Percentage of ownership	
				Borrower/Trustee 1	Borrower/Trustee 2
Car lease/loans – <i>Balance</i>	\$	\$		%	%
Personal Loans – <i>Balance</i>	\$	\$		%	%
Credit/store cards – <i>Total limit of open cards</i>	\$			%	%
Other liabilities – <i>Provide details below</i>					
Totals	\$	\$			
Other liabilities details					

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

6. Required Supporting Documents

Please nominate and provide the relevant supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details section above.

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

Verification of income, commitments and liquid assets

Existing Commonwealth Bank Customer	<p>Existing Commonwealth Bank Customers</p> <p>If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section/s below:</p> <table border="1" data-bbox="276 607 1509 875"> <thead> <tr> <th>Account Name¹ – or Borrower Name</th> <th>BSB – if applicable</th> <th>Account/Loan/Credit Card No.</th> <th>Product Name/Type</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Account Name ¹ – or Borrower Name	BSB – if applicable	Account/Loan/Credit Card No.	Product Name/Type																				
Account Name ¹ – or Borrower Name	BSB – if applicable	Account/Loan/Credit Card No.	Product Name/Type																						
Individual Applicants	<p>Proof of Salary, Commissions or Bonus income, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account/s nominated above; OR <input type="checkbox"/> 2 recent payslips (no more than 60 days old); OR <input type="checkbox"/> Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); OR <input type="checkbox"/> Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); OR <input type="checkbox"/> If income is credited to a bank account held with another financial institution: 2 recent statements³ (no more than 60 days old) 																								
	<p>Proof of Rental Income, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account/s nominated above; OR <input type="checkbox"/> The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); OR <input type="checkbox"/> If rental income is credited to a bank account held with another financial institution:² recent statements³ (no more than 60 days old) 																								
	<p>Proof of Shares/Managed Funds Holdings, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The CommSec Trading Account nominated above where investments are held; OR <input type="checkbox"/> Statements for other Shares/Managed Funds (no more than 60 days old); OR 																								
	<p>Proof of Other Income:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If 'Other Income' has been specified, provide proof of this recurring income, for consideration 																								
	<p>Proof of Cash Holdings, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account/s nominated above; OR <input type="checkbox"/> If cash is held with another financial institution:² recent statements³ (no more than 60 days old) 																								
	<p>Proof of residential and investment property mortgage commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account/s nominated above; OR <input type="checkbox"/> If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term 																								
	<p>Proof of rental commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account/s nominated above; OR <input type="checkbox"/> The rental agreement, that shows the rental commitment and payment frequency; OR <input type="checkbox"/> If rental payments are debited to a bank account held with another financial institution:² recent statements³ (no more than 60 days old) 																								

	<p>Proof of Lease or Personal/Car Loan commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s)/Loan(s) nominated above; OR <input type="checkbox"/> If lease or personal/car loan is with another financial institution: The lease agreement or most recent lease/loan statement that shows the commitment value and payment frequency; OR <input type="checkbox"/> If lease or personal/car loan payments are debited to a bank account held with another financial institution:² recent statements³ (no more than 60 days old)
	<p>Proof of Credit Card/Store Card commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s)/Credit Card(s) nominated above; OR <input type="checkbox"/> The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old)
	<p>Proof of Other Commitments:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If 'Other Commitments' have been specified and details provided, provide proof of this Commitment/s
<p>Self Employed Applicants</p>	<p>2 years company financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <input type="checkbox"/> If 2 years company full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old <p>If you are a sole trader:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Full tax returns for preceding 2 years
<p>Company and Company Trustee Applicants</p>	<p>2 years company financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <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 <p>Note: Directors' personal financial details may be requested once the application is received and the initial assessment has deemed them to be necessary. Directors may be required to provide a Guarantee.</p> <p>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, call us on 13 15 19.</p>
<p>Trust Applicants</p>	<p>2 years company financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <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 <input type="checkbox"/> Certified photocopy of the page of the Trust Deed which shows the Name of Settlor and the Settled Sum Amount <p>If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than \$500,000:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Certified and duty stamped (if applicable) photocopy of: <ul style="list-style-type: none"> i) The full Trust deed establishing the Trust ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds of Variation of Amendment) iii) Documents setting out the current Trustees and Unitholders/Beneficiaries (if not contained in the above) <p>Note: Trust Deed investigation fee will apply</p> <p>The Deed must be certified by a prescribed person other than a Trustee for ID purposes⁴</p> <p>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, call us on 13 15 19.</p>

1. If the account is not in the name of the borrower (e.g. Company name where the borrower is a director) please enter the borrower name or both.
2. Once the application has been received and assessed you may be required to provide supporting verification documentation.

3. Bank statements must show the name of the account holder.
4. Refer to Section 18 Certification Requirements for the list of eligible persons who are allowed to certify identification documentation.

7. Loan Details

Credit Limit

Enter the maximum borrowing limit for your Margin Loan – *Minimum \$20,000*

i Your Credit Limit is the maximum amount you wish to borrow through your Margin Loan facility. You are not obliged to borrow up to your maximum amount.
Your Credit Limit is subject to our standard credit assessment criteria. We may offer to provide you with a Credit Limit that is below the level you ask for.

Interest Payment Details

If you do not make a selection, interest will be added to the Loan.

Please select how you would like to pay for your monthly interest:

<input type="radio"/>	By Direct Debit. I have completed the Direct Debit Request Form.
<input type="radio"/>	By adding interest to the Loan balance.

Fixed Interest Rate Option

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

You can submit a fixed interest request online once your Margin Loan account is ready or you can call CommSec on **13 15 19** to arrange a fixed interest rate.

Loan Statement Delivery

Statements are made available via the Online Banking System at least annually.

8. Direct Debit/Credit Request

i CommSec Margin Lending only supports the transfer of funds to/from a nominated Commonwealth Direct Investment Account (CDIA) or other nominated Commonwealth Bank of Australia (CommBank) bank accounts. We do not accept bank accounts from other financial institutions.
When you complete this form, we will Direct Debit or Direct Credit funds to/from your nominated CommBank bank account as requested by you.

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

Details of the account to be debited and credited

Name of Financial Institution or Bank at which your account is held

Registered name of bank account

BSB

Account Number

I/We

Name

authorise and request CommSec (APCA User ID No. 062934 - Debit and 063895 – Credit) to arrange for any amounts which I/we owe to CommSec or which are payable to CommSec in accordance with the CommSec Margin Loan Product Disclosure Statement or CommSec Margin Loan Terms and Conditions:

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

I/We authorise the following:

1. CommSec to verify the details of the bank account nominated below with CommBank; and
2. For CommBank to release information allowing CommSec to verify the bank account details nominated below.

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

Applicant 1

Full name Date signed – DD/MM/YYYY / /

Signature – *Must be signed pen to paper*

Applicant 2

Full name Date signed – DD/MM/YYYY / /

Signature – *Must be signed pen to paper*

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

9. Third Party Mortgagor Details – Individual/s – *If applicable*

To be completed if you are not a Borrower but you are providing shares and/or managed funds to secure the Borrowers obligations. Third Party Mortgagors are required to sign additional documents - please contact us on **13 15 19** for more details.

Individual Third Party Mortgagor Details

Please copy and fill out [Appendix 1](#) at the end of this form for each Third Party Mortgagor. If there are more individual/joint third party mortgagors please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

10. Third Party Mortgagor Details - Company/Trust – *If applicable*

To be completed if you are not a Borrower but you are a Company/Trustee 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 19** for more details.

Trust as Third Party Mortgagor – If the Trust's total loan exposure to the Bank will be greater than \$500,000, please provide a certified copy of the FULL Trust Deed plus any variation or amendments to the Trust Deed. Applicant/s will need to cover the trust investigation fee (Please refer to the 'Rates and fees' section on commsec.com.au/products/margin-loan.html).

Company/Trust Third Party Mortgagor Details

Please copy and fill out [Appendix 1](#) at the end of this form for each Third Party Mortgagor.

11. Additional Signatory Personal Details – *If applicable*

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

Additional Signatory Details

Please fill out [Appendix 1](#) at the end of this form for an additional signatory.

12. Margin Loan Refinancing Authority – *If applicable*

Acknowledgements

A. Transfer ALL of my/our CHESS shareholdings/Managed Funds and Holder Identification Number (HIN)

OR

B. Please transfer the CHESS shareholdings/Managed Funds listed below
 It may be necessary to re-lodge your standing instructions with the share registries after this transfer. If you are transferring Managed Funds please ensure you have completed an Australian Standard Transfer Form for each Managed Fund you are transferring.

ASX Code/APIR	Security Name/Managed Fund	No. of Units

- I/We have attached my/our most recent Margin Loan statement
- Full Refinance – *Please provide approximate balance to be refinanced below*
- Partial Refinance – *Please provide exact balance to be partially refinanced below*

Balance of Margin Loan to be refinanced

\$

Existing Margin Loan Details

Margin Loan provider

Name in which Margin Loan account is held

Margin Loan account number HIN

- Please be instructed that I/we would like to terminate my/our Margin Lending Loan currently held with your company. I/We will be refinancing my/our existing margin loan with a CommSec Margin 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 required

Applicant 1

Full name Date signed – DD/MM/YYYY

Signature – *Must be signed pen to paper*

Applicant 2

Full name Date signed – DD/MM/YYYY

Signature – *Must be signed pen to paper*

13. Regular Gearing Plan – *If applicable*

Complete this section only if you wish to use your Margin Loan to invest regularly in managed funds. Available for managed fund investments only.

Source of funds for Initial Investments for your Regular Gearing Plan

Complete this section to provide a summary of the source of funds for the initial investments you are applying to execute using your Regular Gearing margin loan.

Investment allocation

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.
- the gearing level of regular gearing investments payments will be based on the ratio calculated by H/I.

Initial Regular Gearing Investments will be funded by:

A. Initial cash contribution	<input type="checkbox"/> Direct Debit – I/We have completed the Direct Debit Request Form. Funds are currently available to be drawn.	\$
B. Initial Loan Advance		\$
C. Existing Managed Fund Investments (optional) Download and complete a Funds Lodgement and Statutory Declaration Form		\$
D. Existing Direct Equities Investments (Issuer Sponsored) Download and complete the Issuer Sponsored Holdings to CHESS Sponsorship Conversion Form		\$
E. Existing Direct Equities Investments (CHESS Sponsored) Download and complete a Broker to Broker Transfer, CHESS Sponsored Holdings Form		\$

Initial Managed Fund/Platform Investments

F. Total Initial Investment Amount A+B+C+D+E Note: This total must correspond to the sum of initial investments in the enclosed managed fund/platform application form/s	\$
G. Name of fund/platform	

Regular Gearing Investments

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.

The first regular gearing instalment will be fulfilled once we have successfully processed the margin loan application.

H. Monthly Cash contribution This amount will be debited from your nominated bank account in the attached Direct Debit Request form.	\$
I. Monthly Loan Advance	\$
J. Total Monthly Investment Amount Note: The total of H+I must correspond to the sum/s indicated in the regular investment section of 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 to facilitate this investment unless the fund or platform application was completed digitally
- You have checked the initial contribution requirements and minimum monthly investment amounts for the funds in which you are applying to invest
- You have checked that the Base LVR allows the interest and any relevant fees to be capitalised
- You have verified that the nominated regular gearing securities are presently on our Accepted Managed Funds list with an LVR>0
- You are aware that the date of investment will be determined by the relevant investment manager

14. Risk Disclosure Statement

Risk Statement for Loan Applicants

Before you apply for a CommSec Margin Loan, you must consider:

- The CommSec Margin Loan Product Disclosure Statement (PDS); and
- Whether the Loan is right for you; and
- the risks associated with the Loan.

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

If you have appointed an Adviser you remain primarily responsible for managing your margin 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 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 CommSec 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 Lending Ratio) we are willing to lend at that time.

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

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

The PDS on the CommSec website includes a case study that illustrates a Margin Call scenario.

Notice of Margin Call

We will take reasonable steps to notify you of any Margin Call. You must satisfy that Margin Call whether or not you personally receive it.

In case you are not available to receive a Margin Call personally,

you should direct us to give notice of any Margin Call we make to a person who:

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

It is your obligation to ensure that a Margin Call does not occur. We may provide you notice by means of SMS alert, phone, or email. You must satisfy any Margin Call by the time specified in the Terms and 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 and 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 Lending Ratio of a security.

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 CommSec Margin Loan 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 you acknowledge that you have read and accepted this Risk Disclosure Statement.

15. Acknowledgement and Signatures – Individual Borrowers**Note: Each Borrower must sign.**

By signing this application I acknowledge that:

1. All information I have given in this application is true and correct, and not misleading in any way; and
2. I have read and accept the CommSec Margin Loan Terms and Conditions and CommSec Trading Terms and Conditions; and
3. The Commonwealth Bank's Group Privacy Statement contains more information about how the Group (including the Bank and CommSec) collects and handles personal information and is available at commbank.com.au/privacy or alternatively by visiting commbank.com.au and clicking the Privacy Statement link or asking for a copy at any CommBank branch; and
4. If I give you my contact details, you can use these to communicate with me, including to give updates, reminders and marketing information; and
5. I understand that if I don't want to receive any direct marketing messages or want to change my contact preferences, I can call you on 13 2221 or can log on to NetBank and click Message Preferences if I am a NetBank customer; and
6. 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
7. If I give you personal information about another person, I have their permission, and I will tell them what's in this document; and
8. 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
9. If you approve and accept the Borrower's application for a CommSec Margin Loan then I will automatically be legally bound by the Terms and Conditions of the CommSec Margin Loan applicable to me. No drawings will be allowed, and you may avoid the contract, unless your security requirements are satisfied; and
10. I have read the CommSec Financial Services Guide (FSG); and
11. I have read the CommSec Margin Lending Risk Disclosure Statement in Section 14 of this Application Form; and
12. 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
13. I have obtained the consent of any individual/s whose personal information is provided in this application and they have given me permission for you to collect, use and share their information in accordance with the Group Privacy Policy; and
14. I certify that I am authorised by, and have the consent of the organisation, any Beneficial Owners and any Applicant/Director to provide this information
15. I am authorised by each Beneficial Owner and each Applicant/Director/Trustee to provide the information on their behalf and they have confirmed to me that the information provided about them is true and correct. I confirm I have made them aware that this information and information relating to the account may be provided to the tax authorities.
16. 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; and
17. I have read the CommSec Margin Loan Product Disclosure Statement (PDS)
18. I acknowledge that any written or electronic communications issued by CommSec and ASX will be sent to the contact details of Applicant 1 and that the preferred contact person on the account can be changed by contacting CommSec on **13 15 19**.
19. I acknowledge that the postal address and email address of Applicant 1 will be shared with the ASX to register my/our CHESS details. By providing my/our email, I/we will opt into electronic delivery of ASX Statements. To opt-out of ASX CHESS e-Statement, I/we will update the preference in the self-service centre.

By ticking this box I consent to not receiving any promotional material from CommSec (including information about Initial Public Offers)

Acknowledgements – Mandatory

	Applicant 1	Applicant 2 – If applicable
1. Borrowing to invest <ul style="list-style-type: none"> Have you borrowed any money to provide loan collateral for this margin loan? If yes, is any of that money secured against your primary residential property? <ul style="list-style-type: none"> If yes, what is the amount borrowed against the primary residential property? – <i>Mandatory</i> 	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No \$	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No \$
2. Reliability of Income: <ul style="list-style-type: none"> Do you have a reliable and stable source of income? 	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Your Responsibilities: Are you aware that: <ul style="list-style-type: none"> You are responsible for managing and regularly monitoring your margin loan (in conjunction with your Adviser if applicable) You are required to clear any Margin Call in line with the facility terms You must have reserve liquid capital (cash or securities) as an option to cover any Margin Call that occurs at short notice, otherwise we may be required to sell all or some of the Financial Products securing your Loan You are personally liable for all amounts outstanding on your Loan irrespective of the Financial Products held 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
4. Margin Lending Risks: Are you aware that: <ul style="list-style-type: none"> Margin lending risks include, but are not limited to, movements in the Market Value of the Financial Products securing the Loan and Interest Rate movements. At any time, at our discretion, we may change the Lending Value applying to any of the Financial Products securing the Loan (even to zero), possibly triggering a Margin Call 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
5. Margin Calls: Are you aware that: <ul style="list-style-type: none"> We will take reasonable steps to contact you in the event of a Margin Call by phone call, SMS alert or email The Financial Products securing your Loan may need to be sold to clear the Margin Call without reference to you If the gearing level on your Loan exceeds the Maximum Gearing Ratio (at any given time) a Margin Call will be triggered 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
6. Identity Verification We collect information from your identity documents (e.g. a driver's licence or passport) to verify your identity. We collect this information for the purposes of the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)</i> . We may disclose this information to credit reporting bodies, Commonwealth and state government departments and other verification partners who match your information with the information held by the issuer or official record holder via third party systems. You can find out more information about the operation and management of these services at the IDMatch website https://www.idmatch.gov.au/ . We may disclose your personal information (such as name, residential address and date of birth) to credit reporting bodies who tell us whether your information matches in whole or in part the information they may hold about you. Our Group Privacy Statement available at commbank.com.au contains details about: <ul style="list-style-type: none"> how you may exercise your rights to access and seek correction of your information; and how to make a complaint about the way we handle your identity information. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity. This may still involve your information being checked with the document issuer or official record holder via third party systems. By ticking this box on this form, you: <ul style="list-style-type: none"> acknowledge you understand that providing false or misleading information about your identity is an offence under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>; confirm you are authorised to provide us the information in the identity document; consent to your information being checked with the document issuer or official record holder via third party systems; and consent to your information being disclosed to a credit reporting body and checked against information held by the credit reporting body. If you are authorised to provide the identity documents on behalf of another person, you consent on that person's behalf. You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option of attending a branch to be identified. This may still involve your information being checked with the document issuer or official record holder via third party systems.	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept

Applicant 1

 Full name Date signed – DD/MM/YYYY / /

 Signature – *Must be signed pen to paper*

Applicant 2 – If applicable

 Full name Date signed – DD/MM/YYYY / /

 Signature – *Must be signed pen to paper*

16. Acknowledgement and Signatures – Company Borrowers and Trustees

Use these signing clauses for each Borrower/Trustee that is a company.

 If you are a Director of a Borrower company, in addition to the clauses set out in [Section 15](#), 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
- If there is more than one Director, at least two Directors must sign.
- I confirm that the above information is true and correct and I will promptly advise the Bank if any of the information changes
- I certify that I am authorised by, and have the consent of the organisation, any Beneficial Owners and any Applicant/Director to provide this information
- I am authorised by each Beneficial Owner and each Applicant/Director/Trustee to provide the information on their behalf and they have confirmed to me that the information provided about them is true and correct. I confirm I have made them aware that this information and information relating to the account may be provided to the tax authorities.

Acknowledgements – Mandatory

	Director/ Guarantor 1	Director/Guarantor 2 – If applicable
1. Borrowing to invest <ul style="list-style-type: none"> Have you borrowed any money to provide loan collateral for this margin loan? If yes, is any of that money secured against your primary residential property? <ul style="list-style-type: none"> If yes, what is the amount borrowed against the primary residential property? – <i>Mandatory</i> 	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No \$	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No \$
2. Your Responsibilities: Are you aware that: <ul style="list-style-type: none"> The company is responsible for managing and regularly monitoring the margin loan (in conjunction with your Adviser if applicable) The company is required to clear any Margin Call in line with the facility terms The company must have reserve liquid capital (cash or securities) as an option to cover any Margin Call that occurs at short notice, otherwise we may be required to sell all or some of the Financial Products securing your Loan The company is liable for all amounts outstanding on your Loan irrespective of the Financial Products held 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
3. Margin Lending Risks: Are you aware that: <ul style="list-style-type: none"> Margin lending risks include, but are not limited to, movements in the Market Value of the Financial Products securing the Loan and Interest Rate movements. At any time, at our discretion, we may change the Lending Value applying to any of the Financial Products securing the Loan (even to zero), possibly triggering a Margin Call 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept
4. Margin Calls: Are you aware that: <ul style="list-style-type: none"> We will take reasonable steps to contact you in the event of a Margin Call by phone call, SMS alert or email The Financial Products securing your Loan may need to be sold to clear the Margin Call without reference to you If the gearing level on your Loan exceeds the Maximum Gearing Ratio (at any given time) a Margin Call will be triggered 	<input type="checkbox"/> I understand & accept	<input type="checkbox"/> I understand & accept

5. Identity Verification

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

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

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

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

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

By ticking this box on this form, you:

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

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

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option of attending a branch to be identified. This may still involve your information being checked with the document issuer or official record holder via third party systems.

 I understand & accept

 I understand & accept

Director 1

Full name

Date signed – DD/MM/YYYY

 / /

 Signature – *Must be signed pen to paper*

Director 2 – *If applicable*

Full name

Date signed – DD/MM/YYYY

 / /

 Signature – *Must be signed pen to paper*

17. Acceptable Identification Documentation

- Please DO NOT attach original identification documents. Send only original CERTIFIED photocopies of original documents. Refer to [Section 18](#) for more information.
- All documents must be current unless otherwise stated.

Identification Documentation Requirements

Original certified copy (wet ink) of:

- 1 x Primary Photographic Identification – **Option A**
- 2 x Primary Non Photographic Identification – **Option B**
- 1 x Primary Non Photographic identification – **Option B** – and 1 x Secondary Identification – **Option C**

Option A – Primary Photographic Identification – *Sufficient ID by itself*

- Australian Passport issued by the Commonwealth, which has not been expired for more than 2 years
- Driver licence issued in Australia (front and back of licence must be provided)
- Proof of Age Cards – issued under a law of a state or territory (all States)
- NSW Photo Card and Birth Card or a WA Photo Card (not currently available in other States)
- International Passport or Travel Document which:
 - contains a photograph of the person in whose name the document is issued;
 - is issued by a foreign government, the United Nations (UN) or an agency of the UN; and
 - if written in language not understood, accompanied by an English translation from an accredited translator.
- A national identity card issued for the purpose of identity which:
 - contains a photograph and signature of the person in whose name the document is issued;
 - is issued by a foreign government, the United Nations (UN) or an agency of the UN; and
 - if written in language not understood, accompanied by an English translation from an accredited translator.
- Firearms licence issued under law (all States)

OR

Option B – 2 x Primary Non-Photographic Identification

- Birth certificate or birth extract issued by an Australian State or Territory
- Birth certificate issued by a foreign government, the United Nations or an agency of the UN
 - if written in language not understood, accompanied by an English translation from an accredited translator.
- Citizenship certificate issued by the Commonwealth
- Citizenship certificate issued by a foreign government:
 - if written in language not understood, it must be accompanied by an English translation from an accredited translator.
- A pension card or health care card issued by Centrelink/Department of Human Services that entitles the person in whose name the card is issued, to financial benefits
- A pension card or health care card issued by the Department of Veteran Affairs (DVA) which contains the full name and address/date of birth of the individual

OR

Option C – 1 x Primary Non-Photographic (refer to Option B) and 1 x Secondary Identification

- A notice that was issued to an individual by a the Commonwealth, State or Territory within the preceding 12 months which:
 - contains the name of the person and his or her residential address; and
 - records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory.
- A notice issued by the Australian Taxation office to the individual within the preceding 12 months which contains the name of the individual and his or her residential address and records a debt payable to or by the individual by or to the Commonwealth under a Commonwealth law relating to taxation
- A notice that was issued by a local government or utilities provider e.g. gas, electricity, water, rates within the preceding 3 months that:
 - contains the name of the person and his or her residential address; and
 - records the provision of services by the local government body or utilities provider to that address or to that person.
- Driver licence issued overseas
- Security Guards/Crowd Safety Officer Identity Card
- Australian Defence Force Identity Card (other than where the card is issued to spouses of defence force personnel)
- NSW Security Licence issued by NSW Police

18. How to CERTIFY acceptable identification documentation

The certified photocopy/s must include a statement: *"I certify that this is a true copy of the original document"*

The certifier must also include their full name, original signature, date of certification and qualification or occupation which makes them eligible, on the photocopied ID. Digital Signatures are NOT accepted.

A person may not certify their own documents. An applicant cannot certify documents for another applicant.

Acceptable documentation identification standard

We accept CERTIFIED photocopies of original Passport, Driver Licence and Medicare card by email. All other photocopies of identification documents must be certified and submitted by post. Please DO NOT send original identification documents by post.

List of eligible persons allowed to certify true copies of identification documents

- Accountant who is:
 - A fellow of the National Tax Accountants' Association; or
 - A member of any of the following:
 - Chartered Accountants Australia and New Zealand.
 - The Association of Taxation and Management Accountants;
 - CPA Australia;
 - The Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Architect
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955). This includes a person appointed to hold or act in any of the following offices of the Commonwealth (of Australia) in a country or place outside Australia:
 - Consul-General
 - Consul
 - Vice-Consul
 - Trade Representative
 - Consular Agent
- Australian Diplomatic Officer, within the meaning of the Consular Fees Act 1955. This includes a person appointed to hold or act in any of the following offices of the Commonwealth (of Australia) in a country or place outside Australia:
 - Ambassador
 - Commissioner
 - Charge d'Affaires
 - Counsellor, Secretary or Attache at an Embassy, High Commissioner's office, Legation or similar
 - High Commissioner
 - Head of a Mission
 - Minister
- Australian Public Service employee engaged on an ongoing basis with 2 or more years of continuous service who is otherwise not specified in this section
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Chiropractor
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Dentist
- Employee of the Australian Trade and Investments Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Engineer who is:
 - a member of Engineers Australia, other than at the grade of the student; or
 - Registered Professional Engineer of Professionals Australia; or
 - registered as an engineer under a law of the Commonwealth, a State or Territory; or
 - registered on the National Engineering Register by Engineers Australia
- Finance company officer with 2 or more years of continuous service with a finance company
- Financial adviser or financial planner
- Holder of a statutory office not specified in another item in this list
- Judge of a court
- Justice of the Peace
- Legal practitioner
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Medical practitioner
- Member of the Australasian Institute of Mining and Metallurgy

- Member of the Institute of Chartered Accountants in Australia and New Zealand, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
- Member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Midwife
- Migration agent registered under Division 3 of Part 3 of the Migration Act (Cth) 1958
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public, including a notary public (however described) exercising functions at a place outside the Commonwealth and the external Territories of the Commonwealth
- Nurse
- Occupational therapist
- An officer with, or authorized representative of, a holder of an Australian financial services licence (AFSL), having 2 or more years of continuous service with one or more licensees
- An officer with, or a credit representative of, a holder of an Australian Credit Licence (ACL), having 2 or more years of continuous service with one or more licencees
- Optometrist
- Patent attorney
- Physiotherapist
- Police officer
- Psychologist
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - a Commonwealth authority; or
 - a State or Territory
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Trade marks attorney
- Veterinary surgeon

i For customers located outside Australia, a person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents can certify your true copy of original identification.

All documents must be current unless otherwise stated.

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

Applications for CommSec Margin Loans are subject to approval. Fees and charges apply.

How to submit your documents

Once completed and signed, please scan and email the form, together with supporting documents to:

✉ marginloanapps@cba.com.au

📍 **CommSec Margin Loans**
Locked Bag 34,
Australia Square NSW 1215

📞 13 15 19

🌐 commsec.com.au

Additional/Other Applicants

Please copy and complete this form for each applicant not already mentioned in this application.

Complete the designated sections according to the applicant type.

2. Additional Beneficial Owner – Sections A, C, E, H & I
 3. Additional Trustee – Sections A, C, E, H & I
9. Third Party Mortgagor - Individual – Sections A, C, D, E, F, H & I
 10. Third Party Mortgagor - Company/Trust – Sections B, C, D & E
11. Additional Signatory – Sections A, C, D, E, F, G, H & J

A. Personal Details

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

First name^
 Middle name/s
 Surname
 Date of birth – DD / MM / YYYY / /

Other name/s commonly known by – *If applicable*

Male
 Female

^ To transfer shares to the margin loan, you need to fill in your name/the beneficiary name as it appears on the share registry (include your middle names if required).

B. Company Details

Full Company/Trust name
 Contact name – *Director or Trustee*

Please provide a shortened version for the full Company/Trust name to within a 23 character limit~ – *This is required for CHES Registration purposes*

C. Residential/Registered Address

Street address – *Cannot be a PO Box*

Suburb State Postcode

Country

D. Postal Address

Same as residential/registered address

Street address

Suburb State Postcode

Country

E. Preferred Contact Method

Email address – *Mandatory*

Mobile number – *Mandatory*
 Home number – *Optional*
 Work number – *Optional*

F. Employment Information

You must complete these sections using an approved Job Category and Job Type. For the list of categories and types, see [Appendix 2 or 3](#)

Job category
 Job type

G. Additional Signatory Details

Relationship to borrower

H. Identification – Please select and complete ONE of the following options below

<input type="radio"/>	Option A – I have an existing CommSec Client ID or Share Trading Account . Please note that for identification purposes the personal and contact details that you have provided MUST match the details on your existing CommSec Client ID or Share Trading Account.		
Client ID/Account Number		Client ID/Account Name	

OR

<input type="radio"/>	Option B – I have an existing Commonwealth Bank Account . Please note that for identification purposes the personal and contact details that you have provided MUST match the details on your existing bank account.				
Bank State Branch (BSB)		Account Number		Account Name	

OR

<input type="radio"/>	Option C – I do not have a CommSec Share Trading Account or Commonwealth Bank Account Please refer to Section 15 or 16 for Acknowledgements and Signatures and Section 17 that sets out the acceptable identification documentation. Please note that there are additional identification requirements for trusts.
-----------------------	---

I. Signature

Full name	Date signed – DD/MM/YYYY
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature – <i>Must be signed pen to paper</i>	
<input type="text"/>	

J. Additional Signatory Authority

You authorise us to act on the instructions of your additional signatory in relation to your CommSec Margin Loan, and you authorise us to provide information about your CommSec Margin Loan and your security to your additional signatory.

If we cannot contact you in relation to your CommSec Margin 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 CommSec Margin Loan Terms and Conditions. In appointing an additional signatory, you acknowledge that you are responsible for and bound by the instructions that the additional signatory gives us, and you indemnify us in relation to the actions of your authorised agent. This appointment of an additional signatory remains effective until you revoke it by providing Written Notice to us.

Applicant 1

Full name	Date signed – DD/MM/YYYY
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature – <i>Must be signed pen to paper</i>	
<input type="text"/>	

Applicant 2 – If applicable

Full name	Date signed – DD/MM/YYYY
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature – <i>Must be signed pen to paper</i>	
<input type="text"/>	

J. 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. The Commonwealth Bank's Group Privacy Statement contains more information about how the Group (including the Bank and CommSec) collects and handles personal information and is available at commbank.com.au/privacy or alternatively by visiting commbank.com.au and clicking the Privacy Statement link or asking for a copy at any CommBank branch; and
- the name/s of individual persons given to CommSec 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.

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

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

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

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

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

By signing, you:

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

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

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option of attending a branch to be identified. This may still involve your information being checked with the document issuer or official record holder via third party systems.

Additional Signatory

Full name

Date signed – DD/MM/YYYY

 / /

Signature – *Must be signed pen to paper*

Job Category and Job Type Classification for Individuals

i The list of eligible Job Category and Job Type for individuals is provided below. Job Categories are in bold with their associated Job Types listed underneath.

Air / Sea Trans Workers

- Air Transport/Support Worker
- Aircraft Pilots
- Stewards
- Other
- Ships Pilots And Crew

Clerks

- Data Processing
- Filing/Mail Sorters
- Receptionists
- Other (Clerks)
- Dispatch/Purchasing
- Numerical/Accounting/Statistics
- Stenographers/Typists

Commonwealth Bank Staff

- Commonwealth Bank Staff

Engineers / Technicians

- Aircraft
- Building Engineer
- Electrical Engineer
- Mechanical
- Architect
- Chemical
- Marine
- Other (Engineers/Technicians)
- Civil

Government Officials

- Ambulance
- Judges/Magistrates/Mediators
- Parliamentarians/Councillors
- Police
- Fire Fighter

Home Duties

- Home Duties

Labourers and Related Workers

- Agricultural Labourers
- Construction
- Farm Hands
- Mining
- Cleaners
- Factory Hands
- Fishing
- Other (Labourers)

Machine Operators / Drivers

- Excavating/Earthmoving
- Rail/Tram/Road
- Stationary Plant/Equipment
- Other Machine Operators
- Mobile Plant/Equipment

Managers

- Farmers And Farm Managers
- Personnel & Industrial Relations
- Production
- Other (Managers)
- Finance
- Sales And Marketing

Medical / Veterinarians

- Dental
- Doctor/General Practitioner
- Nurses
- Occupational Therapists
- Optometrists
- Pharmacists
- Physiotherapists
- Specialist
- Other (Medical/Veterinarians)

Professionals

- Accountants
- Artists
- Computing
- Journalists
- Lawyers
- Minister Of Religion/Social Work
- Personnel
- Public Relations
- Other (Professionals)

Retired

- Independent Means
- Pensioner (Dss)
- Pensioner (Vet Affairs)
- Private Superannuant
- Other (Retired)

Salespersons / Careworkers

- Care Worker
- Cashier/Telling
- Investment/Insurance
- Real Estate
- Sales Assistant
- Sales Representative
- Travel
- Waiters/Waitresses
- Other (Salesperson/Care Workers)

Scientists

- Geologist
- Physicist
- Research Chemist
- Other (Scientists)

Sports Persons

- Sports Persons

Students

- Austudy
- Other (Students)

Teachers / Instructors

- Primary
- Secondary
- Tafe
- University
- Other (Teachers/Instructors)

Tradespersons / Apprentices

- Building
- Electrical
- Food
- Horticultural
- Metal
- Printing
- Vehicle
- Other (Tradesperson/Apprentices)

Other (including unemployed)

- Invalid Pensioner
- Unemployment Benefits
- Other (Unemployed/Other)

Industry Category and Industry Type Classification for Companies and Trusts

i The list of eligible Industry Category and Industry Types are provided below. Industry Categories are in bold with their associated Industry Types listed underneath.

Agriculture, Forestry And Fishing

- Aerial Agricultural Services
- Apple And Pear Growing
- Aquaculture
- Beef Cattle Farming
- Cotton Ginning
- Cotton Growing
- Crop And Plant Growing N.E.C
- Cut Flower & Flower Seed Growing
- Dairy Cattle Farming
- Deer Farming
- Finfish Trawling
- Forestry
- Fruit Growing N.E.C
- Grain Growing
- Grain-Sheep/Grain-Beef Cattle Farming
- Grape Growing
- Horse Farming
- Hunting & Trapping
- Kiwi Fruit Growing
- Line Fishing
- Livestock Farming N.E.C
- Logging
- Marine Fishing N.E.C
- Pig Farming
- Plant Nurseries
- Poultry Farming (Eggs)
- Poultry Farming (Meat)
- Prawn Fishing
- Rock Lobster Fishing
- Services To Agriculture N.E.C
- Services To Forestry
- Shearing Services
- Sheep Farming
- Sheep-Beef Cattle Farming
- Squid Jigging
- Stone Fruit Growing
- Sugar Cane Growing
- Vegetable Growing

Mining

- Bauxite Mining
- Black Coal Mining
- Brown Coal Mining
- Construction Materials Mining N.E.C
- Copper Ore Mining
- Gold Ore Mining
- Gravel & Sand Quarrying
- Iron Ore Mining
- Metal Ore Mining N.E.C
- Mineral Exploration (Own Account)
- Mineral Exploration Services
- Mineral Sand Mining
- Mining N.E.C
- Nickel Ore Mining
- Oil & Gas Extraction
- Petroleum Exploration (Own Account)
- Petroleum Exploration Services
- Silver-Lead-Zinc Ore Mining
- Other Mining Services

Manufacturing

- Agricultural Machinery Manufacturing
- Aircraft Manufacturing
- Alumina Production
- Aluminium Rolling, Drawing Extruding
- Aluminium Smelting
- Architectural Aluminium Product Manufacturing
- Automotive Component Manufacturing N.E.C
- Automotive Electrical & Instrument Manufacturing
- Bacon, Ham And Small Good Manufacturing
- Basic Iron & Steel Manufacturing
- Basic Non-Ferrous Metal Manufacturing N.E.C
- Battery Manufacturing
- Beer And Malt Manufacturing
- Biscuit Manufacturing
- Boatbuilding
- Book & Other Publishing
- Bread Manufacturing
- Cake & Pastry Manufacturing
- Cardigan And Pullover Manufacturing
- Cement & Lime Manufacturing
- Ceramic Product Manufacturing
- Ceramic Product Manufacturing N.E.C
- Ceramic Tile & Pipe Manufacturing
- Cereal Food And Baking Mix Manufacturing
- Chemical Product Manufacturing N.E.C
- Clay Brick Manufacturing
- Clothing Manufacturing N.E.C
- Computer & Business Machine Manufacturing
- Concrete Pipe & Box Culvert Manufacturing
- Concrete Product Manufacturing N.E.C
- Concrete Slurry Manufacturing
- Confectionery Manufacturing
- Copper, Silver, Lead & Zinc Smelting Refining
- Corrugated Paperboard Container Manufacturing
- Cosmetic & Toiletry Preparation Manufacturing
- Cotton Textile Manufacturing
- Dairy Product Manufacturing
- Electric Light & Sign Manufacturing
- Electrical Cable & Wire Manufacturing
- Electrical Equipment Manufacturing N.E.C
- Electronic Equipment Manufacturing N.E.C
- Explosive Manufacturing
- Fabricated Metal Product Manufacturing N.E.C
- Fabricated Wood Manufacturing
- Fertiliser Manufacturing
- Flour Mill Product Manufacturing
- Food Manufacturing N.E.C
- Food Processing Machinery Manufacturing
- Footwear Manufacturing
- Fruit & Vegetable Product Processing
- Furniture Manufacturing N.E.C

Manufacturing – continued

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| ● Glass & Glass Product Manufacturing | ● Metal Container Manufacturing | ● Plastic Injection Moulded Product Manufacturing | ● Solid Paperboard Container Manufacturing |
| ● Hand Tool & General Hardware Manufacturing | ● Milk And Cream Processing | ● Plastic Product Manufacturing | ● Spirit Manufacturing |
| ● Hosiery Manufacturing | ● Mining & Construction Machinery Manufacturing | ● Plastic Product Rigid Fibre Reinforced Manufacturing | ● Spring & Wire Product Manufacturing |
| ● Household Appliance Manufacturing | ● Motor Vehicle Body Manufacturing | ● Plywood & Veneer Manufacturing | ● Steel Pipe & Tube Manufacturing |
| ● Ice Cream Manufacturing N.E.C | ● Motor Vehicle Manufacturing | ● Poultry Processing | ● Structural Metal Product Manufacturing N.E.C |
| ● Industrial Gas Manufacturing | ● Newspaper Printing Or Publishing | ● Prefabricated Building Manufacturing N.E.C | ● Structured Steel Fabricating |
| ● Industrial Machinery & Equipment Manufacturing N.E.C | ● Non-Ferrous Metal Casting | ● Prefabricated Metal Building Manufacturing | ● Sugar Manufacturing |
| ● Ink Manufacturing | ● Non-Ferrous Metal Rolling, Drawing, Extruding | ● Prepared Animal & Bird Feed Manufacturing | ● Synthetic Fibre Textile Manufacturing |
| ● Inorganic Industrial Chemical Manufacturing | ● Non-Ferrous Pipe Fitting Manufacturing | ● Printing | ● Synthetic Resin Manufacturing |
| ● Iron & Steel Casting & Forging | ● Non-Metallic Mineral Product Manufacturing N.E.C | ● Professional & Scientific Equipment Manufacturing N.E.C | ● Telecomm, Broadcasting & Transceiving Equip Manufacturing |
| ● Jewellery & Silverware Manufacturing | ● Nut, Bolt, Screw & Rivet Manufacturing | ● Pulp, Paper & Paperboard Manufacturing | ● Textile Finishing |
| ● Knitting Mill Product Manufacturing N.E.C | ● Oil & Fat Manufacturing | ● Pump & Compressor Manufacturing | ● Textile Floor Covering Manufacturing |
| ● Leather & Leather Substitute Product Manufacturing | ● Organic Industrial Chemical Manufacturing N.E.C | ● Railway Equipment Manufacturing | ● Textile Product Manufacturing N.E.C |
| ● Leather Tanning And Fur Dressing | ● Other Periodical Publishing | ● Recorded Media Manufacturing & Publishing | ● Timber Resawing And Dressing |
| ● Lifting & Material Handling Equipment Manufacturing | ● Paint Manufacturing | ● Rope, Cordage And Twine Manufacturing | ● Tobacco Product Manufacturing |
| ● Log Sawmilling | ● Paper Bag & Sack Manufacturing | ● Rubber Product Manufacturing N.E.C | ● Toy & Sporting Good Manufacturing |
| ● Machine Tool & Part Manufacturing | ● Paper Product Manufacturing N.E.C | ● Rubber Tyre Manufacturing | ● Transport Equipment Manufacturing N.E.C |
| ● Made-Up Textile Product Manufacturing | ● Paper Stationery Manufacturing | ● Seafood Processing | ● Wine Manufacturing |
| ● Manufacturing N.E.C | ● Pesticide Manufacturing | ● Services To Printing | ● Womens' And Girls' Wear Manufacturing |
| ● Mattress Manufacturing (Except Rubber) | ● Petroleum & Coal Product Manufacturing N.E.C | ● Sheet Metal Furniture Manufacturing | ● Wood Chipping |
| ● Meat Processing | ● Petroleum Refining | ● Sheet Metal Product Manufacturing | ● Wood Product Manufacturing N.E.C |
| ● Medical & Surgical Equipment Manufacturing | ● Photographic & Optical Good Manufacturing | ● Shipbuilding | ● Wooden Furniture & Upholstered Seat Manufacturing |
| ● Medicinal & Pharmaceutical Product Manufacturing | ● Plastic Bag & Film Manufacturing | ● Sleepwear, Underwear & Infant Clothing Manufacturing | ● Wooden Structural Component Manufacturing |
| ● Mens' And Boys' Wear Manufacturing | ● Plastic Blow Moulded Product Manufacturing | ● Soap & Other Detergent Manufacturing | ● Wool Scouring |
| ● Metal Coating & Finishing | ● Plastic Extruded Product Manufacturing | ● Soft Drink, Cordial & Syrup Manufacturing | ● Wool Textile Manufacturing |
| | ● Plastic Foam Product Manufacturing | | |

Electricity, Gas and Water Supply

- | | | | |
|----------------------------|----------------------------|--------------------------------|----------------|
| ● Electricity Distribution | ● Electricity Transmission | ● Sewerage & Drainage Services | ● Water Supply |
| ● Electricity Generation | ● Gas Supply | | |

Construction

- Air Conditioning & Heating Services
- Bricklaying Services
- Carpentry Services
- Commercial and Industrial Building Construction
- Concreting Services
- Constructions Services N.E.C
- Electrical Services
- Fire & Security System Services
- Glazing Services
- House Construction
- Institutional Building Construction
- Landscaping Services
- Non-Building Construction N.E.C
- Non-Residential Building Construction
- Painting & Decorating Services
- Plastering & Ceiling Services
- Plumbing Services
- Residential Building Construction N.E.C
- Road & Bridge Construction
- Roofing Services
- Site Preparation Services
- Structural Steel Erection Services
- Tiling & Carpeting Services

Wholesale Trade

- Book & Magazine Wholesaling
- Building Supplies Wholesaling N.E.C
- Business Machine Wholesaling N.E.C
- Car Wholesaling
- Cereal Grain Wholesaling
- Chemical Wholesaling
- Clothing Wholesaling
- Commercial Vehicle Wholesaling
- Computer Wholesaling
- Confectionery & Soft Drink Wholesaling
- Dairy Produce Wholesaling
- Electrical & Electronic Equipment Wholesale
- Farm & Construction Machinery Wholesaling
- Farm Produce & Supplies
- Fish Wholesaling
- Floor Covering Wholesaling
- Footwear Wholesaling
- Fruit & Vegetable Wholesaling
- Furniture Wholesaling
- Grocery Wholesaling N.E.C
- Household Appliance Wholesaling
- Household Good Wholesaling N.E.C
- Jewellery & Watch Wholesaling
- Liquor Wholesaling
- Machinery & Equipment Wholesaling N.E.C
- Meat Wholesaling
- Metal & Mineral Wholesaling
- Motor Vehicle Dismantling & Used Part Dealing
- Motor Vehicle New Part Dealing
- Paper Product Wholesaling
- Petroleum Product Wholesaling
- Pharmaceutical & Toiletry Wholesaling
- Photographic Equipment Wholesaling
- Poultry & Small Good Wholesaling
- Professional Equipment Wholesaling
- Textile Product Wholesaling
- Timber Wholesaling
- Tobacco Product Wholesaling
- Toy & Sporting Good Wholesaling
- Wholesaling N.E.C
- Wool Wholesaling

Retail Trade

- Antique & Used Good Retailing
- Automotive Electrical Services
- Automotive Fuel Retailing
- Automotive Repair & Services N.E.C
- Bread & Cake Retailing
- Car Retailing
- Clothing Retailing
- Computer and Software Retailing
- Convenience Stores
- Department Stores
- Domestic Appliance (except Computer and Software) Retailing
- Domestic Appliance Retailing
- Domestic Hardware & Houseware Retailing
- Electronic Shopping and Mail-Order Houses
- Fabric & Other Soft Good Retailing
- Floor Covering Retailing
- Flower Retailing
- Footwear Retailing
- Fresh Meat, Fish & Poultry Retailing
- Furniture Retailing
- Garden Equipment Retailing
- Household Equipment Repair Services (Electrical)
- Household Equipment Repair Services N.E.C
- Liquor Retailing
- Marine Equipment Retailing
- Milk Vending
- Motor Cycle Dealing
- Newspaper, Book & Stationary Retailing
- Pharmaceutical, Cosmetic & Toiletry Retailing
- Photographic Equipment Retailing
- Recorded Music Retailing
- Retailing N.E.C
- Smash Repairing
- Specialised Food Retailing N.E.C
- Sport & Camping Equipment Retailing
- Supermarkets and Other Grocery (except Convenience) Stores
- Takeaway Food Retailing
- Toy & Game Retailing
- Trailer & Caravan Dealing
- Tyre Retailing
- Watch & Jewellery Retailing

Accommodation, Cafes and Restaurants

- Cafes & Restaurants
- Caterers and Food Service Contractors
- Clubs (Hospitality)
- Hotel Accommodation
- Motel Accommodation
- Pubs, Taverns & Bars
- Other Accommodation

Transport and Storage

- Coastal Water Transport
- Customs Agency Services
- Freight Forwarding (Except Road)
- Grain Storage
- Inland Water Transport
- International Sea Transport
- Long Distance Bus Transport
- Non-Scheduled Air & Space Transport
- Parking Services
- Pipeline Transport
- Port Operators
- Rail Transport
- Road Freight Forwarding
- Road Freight Transport
- Scheduled Domestic Air Transport
- Scheduled International Air Transport
- Services To Air Transport
- Services To Road Transport N.E.C
- Services To Transport N.E.C
- Services To Water Transport N.E.C
- Short Distance Bus Transport (Incl Tramway)
- Stevedoring
- Storage N.E.C
- Taxi & Other Road Passenger Transport
- Transport N.E.C
- Travel Agency Services
- Water Transport Terminals

Communication Services

- Courier Services
- Internet Service Providers
- Mobile Telecommunications Carriers
- Postal Services
- Telecommunication Services
- Telecommunications Resellers
- Wired Telecommunications Carriers
- Other Telecommunication Services

Finance and Insurance

- Building Societies
- Cash Management Trusts
- Central Bank
- Credit Unions
- Deposit Taking Financiers N.E.C
- Finance Companies
- Financial Asset Broking Services
- Financial Asset Investors
- Funds Management
- General Insurance
- Health Insurance
- Investment Advice
- Investment Banks / Securities Houses
- Life Insurance
- Money Market Dealers
- Mortgage Brokers
- National and Regional Commercial Banks
- Other Financiers
- Overseas Banks – Non-OECD
- Overseas Banks – OECD
- Overseas Central Banks – Non-OECD
- Overseas Central Banks – OECD
- Securities Brokerage and Investment Banking
- Services To Finance & Investment N.E.C
- Services To Insurance
- State Central Borrowing Authorities
- Superannuation Funds
- Unit / Property Trusts

Property And Business Services

- 'A' Grade Office Property
- 'B' Grade Office Property
- 'C' Grade Office Property
- 'D' Grade Office Property
- Accounting Services
- Advertising Services
- Architectural Services
- Business Administrative Services
- Business Management Services
- Business Services N.E.C
- Caravan Parks
- Cleaning Services
- Clubs
- Commercial Art And Display Services
- Commercial Property Developer
- Commercial Property N.E.C
- Commercial Property Operators & Developers
- Community Shopping Centre
- Computer Consultancy Services
- Computer Maintenance Services
- Consulting Engineering Services
- Contact Staff Services
- Contract Packing Services N.E.C
- Data Processing Services
- Employment Placement Services
- Factory
- Heavy Industrial Estate
- High-Tech Industrial
- Hospitals & Nursing Homes
- Hotels (Mainly Accommodation)
- Hotels (Mainly Drinking)
- Information Storage And Retrieval Services
- Legal Services
- Market Research Services
- Motels
- Motor Vehicle Hiring
- Neighbourhood Shopping Centre
- Non-Financial Asset Investors
- Non-Integrated Shopping Centre
- Other Retail
- Other Transport Equipment Leasing
- Pest Control Services
- Plant Hiring Or Leasing
- Premium Grade Office Property

Property And Business Services – continued

- Real Estate Agents
- Residential (4 Or More Dwellings)
- Residential Property Developer
- Residential Property Operators
- Resorts
- Retirement Villages
- Schools & Colleges
- Scientific Research
- Secretarial Services
- Security And Investigative Service (Except Police)
- Surveying Services
- Technical Services N.E.C
- Vacant Land
- Very Large Shopping Centre
- Warehouse

Government Administration and Defence

- Central Government Administration
- Defence
- Foreign Government Representation
- Justice
- Local Government Administration
- Overseas Governments – OECD
- Overseas Governments – Non-OECD
- State Government Administration

Education

- Combined Primary/ Secondary Education
- Higher Education
- Preschool Education
- Primary Education
- Secondary Education
- Special School Education
- Technical And Further Education
- Other Education

Health and Community Services

- Accommodation For The Aged
- Ambulance Services
- Child Care Services
- Chiropractic Services
- Community Health Centres
- Dental Services
- General Practice Medical Services
- Health Services N.E.C
- Hospitals (Except Psychiatric)
- Non-Residential Care Services N.E.C
- Nursing Homes
- Optometry And Optical Dispensing
- Pathology Services
- Physiotherapy Services
- Psychiatric Hospitals
- Residential Care Services N.E.C
- Specialist Medical Services
- Veterinary Services

Cultural and Recreational Services

- Casinos
- Creative Arts
- Film And Video Distribution
- Film And Video Production
- Free to Air Television Services
- Gambling Services N.E.C
- Horse And Dog Racing
- Libraries
- Lotteries
- Motion Picture Exhibition
- Museums
- Music And Theatre Production
- Pay Television
- Performing Arts Venues
- Radio Services
- Recreational Parks And Gardens
- Services To The Arts N.E.C
- Sound Recording Studios
- Sports And Services To Sports N.E.C
- Sports Grounds And Facilities N.E.C
- Television Services
- Zoological And Botanic Gardens
- Other Recreation Services N.E.C

Personal and Other Services

- Business And Professional Associations
- Corrective Centres
- Fire Brigade Services
- Funeral Directors, Crematoria And Cemeteries
- Gardening Services
- Hairdressing And Beauty Salons
- Individuals
- Interest Groups N.E.C
- Labour Associations
- Laundries And Dry-Cleaners
- Personal And Household Goods Hiring N.E.C
- Personal Services N.E.C
- Photographic Film Processing
- Photographic Studios
- Police Services
- Political Parties
- Private Households Employing Staff
- Religious Organisations
- Video Hire Outlets
- Waste Disposal Services