

USING YOUR COMMSEC MARGIN LOAN



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USING YOUR COMMSEC MARGIN LOAN

This brochure is your introduction to using your CommSec Margin loan on the CommSec website. It takes you through some of the key web pages and functions that you will use, as well as providing important information you should be aware of when investing through a margin loan.

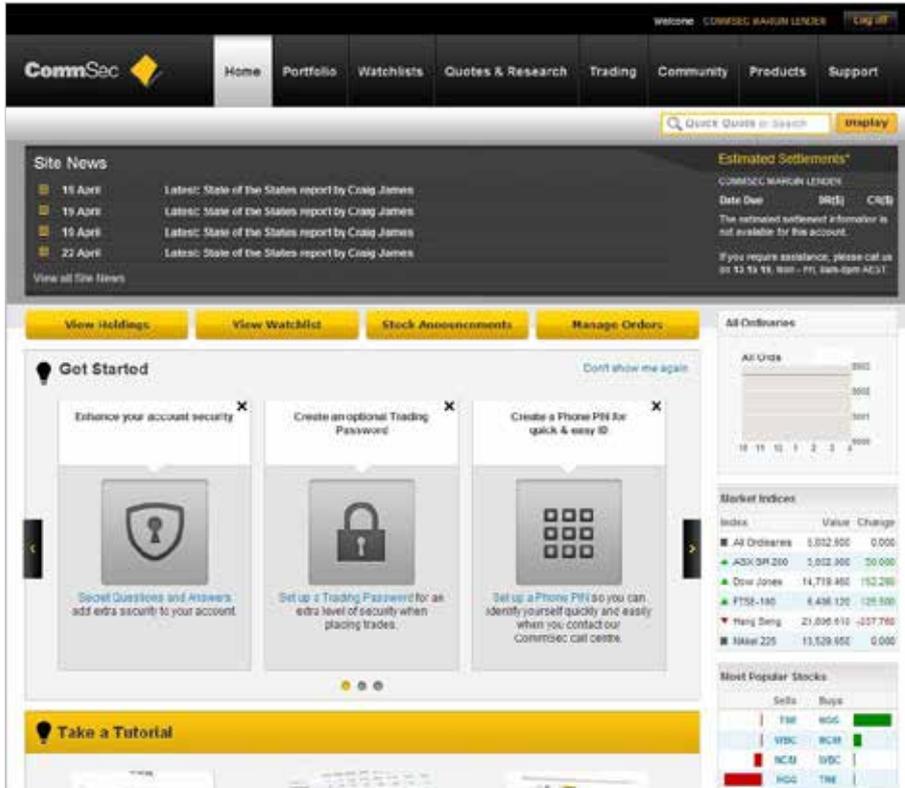
COMMSEC WEBSITE BASICS

To access your margin loan:

- Go to www.commsec.com.au
- Enter your Client ID (an 8-digit number issued to you by CommSec) and Password (that you nominated) in the fields on the top right of the web page.



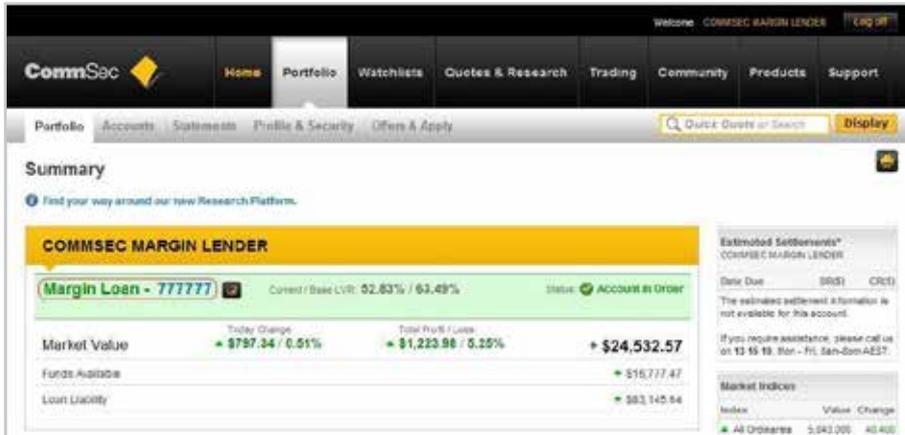
- You will land on the web page selected in the “Start In” field — in this case it’s the Home Page for clients who have logged in.
- If this is your first login, you will be presented with tutorials and “how to” tips to help you get started. We recommend that you take the time to view these tutorials as they provide the foundations for confidently and successfully managing your Margin Loan.



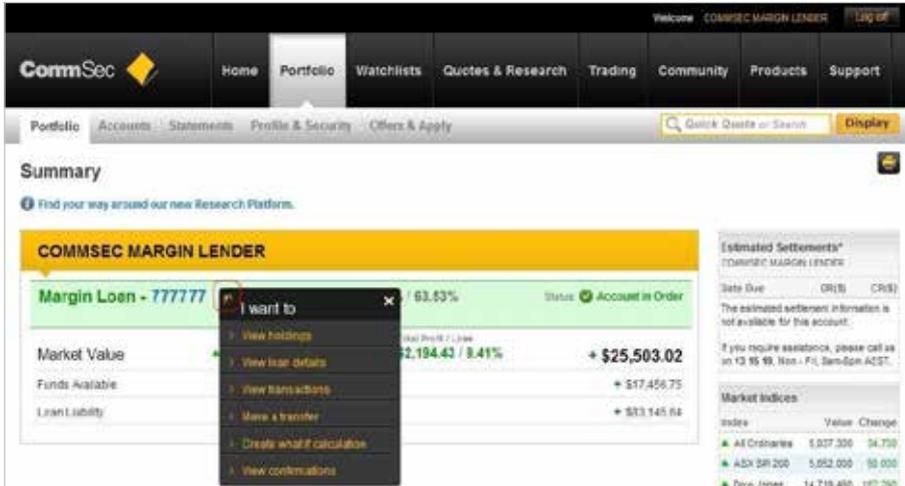
- To locate your Margin Loan trading account click on the **“Portfolio”** menu on the top menu bar



- Your Margin Loan trading account will be displayed in your Portfolio, identified by its unique trading account number, which will begin with '7'



- For more details about your Margin Loan click on the **“Quick Action”** icon to the right of your Margin Loan account number:



The Quick Action icon is an easy way to navigate to the most popular Margin Loan pages:

HOLDINGS

Accounts

Account: COMMSEC MARGIN LENDER

Margin Loan - 777777
COMMSEC MARGIN LENDER

Market Indices

Index	Value	Change
All Ordinaries	5,037,300	34,700
ASX 50	5,032,300	50,000

Holdings Account Details Transactions Transfers

Share Holdings Download CSV Edit

Code	Available Units	Purchase (\$)	Lot(\$)	Market Value(\$)	Profit/Loss(\$)	Profit/Loss (%)	Change (\$)	Change Value(\$)	LVR (%)	Lending Value(\$)	Actions
MQG	1	37,100	37,100	37.10	1.10	3.00	1,488	1.48	85	34.12	BUY SELL
ORC	1,841	11,000	43,120	28,485.52	2,153.32	8.42	0,810	1,783.21	70	17,809.14	BUY SELL
Subtotal				25,503.62	2,194.43	8.41		1,767.79			
AIZ	1	0.000	30,450	30.45	30.45	0.00	1,320	1.32	70	21.32	Actions
GOLD	810	0.000	126,450	192,424.50	102,424.50	0.00	0.000	3.00	60	61,454.70	Actions
MOG	1	0.000	37,100	37.10	37.10	0.00	1,488	1.48	65	34.12	Actions
TLE	6,600	0.000	4,600	30,360.00	30,360.00	0.00	0.000	3.00	70	21,252.00	Actions
Subtotal				132,852.65	132,852.05	6.08		1.80			
Issuer Holdings											
This loan does not have any issuer sponsored holdings.											
Total				158,355.67	135,046.48	879.39		1,773.59			

Share Holdings Summary Chart - CHESS and Issuer Sponsored

Shares in your portfolio Sectors in your portfolio

ACCOUNT DETAILS

Accounts

Account: COMMSEC MARGIN LENDER

Margin Loan - 777777
COMMSEC MARGIN LENDER

Market Indices

Index	Value	Change
All Ordinaries	5,037,300	34,700
ASX 50	5,032,300	50,000

Holdings Account Details Transactions Transfers

Margin Lending

Loan Summary

Margin Loan Status	Account in Order	Manage Orders
Funds Available (\$)	15,383.38	Profile
Credit Limit (\$)	500,000.00	What if Calculator
Loan Balance (\$)	83,145.64	Approved Shareholding
Unsettled Transactions (\$)	0.00	Approved Funds
Loan Liability (\$)	83,145.64	

Loan Position

Current LVR (%)	83.02
Base LVR (%)	53.47
Margin Call LVR (%)	90.47
Collateral Available (\$)	15,383.38

Loan Security

Equity Value (\$)	158,821.58
Funds Value (\$)	0.00
Cash Collateral Value (\$)	0.00
Portfolio Lending Value (\$)	89,529.02
Portfolio Market Value (\$)	158,821.58

Margin Lending news

- What Approved Security LVRs have been amended this month?
- Need to update your address details?
- Try out the Margin Lending 'What if Calculator'
- Other Margin Lending Forms

BPAY Details

Funds Transfer via BPAY®

A way to transfer funds is through our online funds transfer page found under the 'Transfer' tab. BPAY® transfer may take up to 48 hours to appear on your loan. Please contact us on 13 13 13 with your receipt number if it takes to a margin call.

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LOAN SETTLEMENT & TRADING TRANSACTIONS

Account: COMMSEC MARGIN LENDER

Margin Loan - 777777
COMMSEC MARGIN LENDER

Market Indices

Index	Value	Change
▲ All Ordinaries	5,037,300	34,700
▲ ASX SP200	5,032,000	30,000

Loan Number:
Borrower Name:
Display: Loan Settlements Variable in Arrears
 Holdings AUSTRALIA AND NEW ZEALAND BARRISD GROUP
 Trading Financial
From: To:

Clear Display

No data available.

Disclaimer Show

ONLINE FUNDS TRANSFERS

Account: COMMSEC MARGIN LENDER

Margin Loan - 777777
COMMSEC MARGIN LENDER

Market Indices

Index	Value	Change
▲ All Ordinaries	5,037,300	34,700
▲ ASX SP200	5,032,000	30,000

Transfer: Funds
 Variable loan to fixed loan

Transfer Type: Into my Margin Loan
 Out of my Margin Loan

*From Bank Account:

Bank: Commonwealth Bank of Australia
Account Name:
BSB:
Account Number:
To Margin Loan:
*Amount (\$):

Back | Clear Proceed

History Show

Margin Loan Details

Credit Limit (\$)	25,000.00
Equity Value (\$)	15,004.63
Lending Value (\$)	10,003.24
Loan Balance (\$)	9,795.52
Loan Liability (\$)	9,791.52
Fixed Loan Balance (\$)	4,000.00
Unsettled Transaction (\$)	0.00
Uncleared Fund (\$)	0.00
Variable Interest Accrued (\$)	23.78
Variable Balance to F (\$)	9,768.76

Funds Available

Lending Value (\$)	10,003.24
Loan Liability (\$)	9,795.52
Funds Available (\$)	767.72

Maximum Draw Down

Funds Available (\$)	767.72
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MARGIN LOAN 'WHATIF' CALCULATOR

Account: _____

Summary

- Funds Available value has been exceeded.

	Funds Available (£)	Current LSR (%)	Base LSR (%)	Margin Call LSR (%)	Loan Liability (£)	Loan Position
Current	10,383.36	53.02	63.47	68.47	83,145.04	Account in Order
Simulated	0.00	83.55	63.47	68.47	99,855.64	Account in Order

Back Reset

Holdings Hide

Buy | Sell | Transfer In | Transfer Out | Top Up | Drawdown

Change Code	Available Units	Last Price (£)	Market Value (£)	LSR (%)	Lending Value (£)	Simulated Price (£)	Price (%)	Movement	Action
Overall Change: <input type="text"/> Increase									
AMZ	1	30.456	30.45	70.00	21.33		0	Increase	Select Action
GOLD	810	126.450	102,424.50	60.00	61,454.75		0	Increase	Select Action
IRQG	1	37.100	37.10	65.00	24.12		0	Increase	Select Action
IRQG	1	37.100	37.10	65.00	24.12		0	Increase	Select Action
ORR	1,941	12.330	23,932.53	70.00	16,752.77		0	Increase	Select Action
TL5	6,600	4.400	29,360.00	70.00	21,262.00		0	Increase	Select Action

CONFIRMATION CONTRACT NOTES

Account: COMMSEC MARGIN LENDER

Order Type: Buy Sell

Confirmation Number:

FROM: to:

Code:

Clear Search

No confirmations are available for the entered search criteria.

CommSecRESS

You have 8 more trade(s)

or go for free access in App

You've placed 8 trade(s) in App. Place 8 more trade(s) and you'll receive free CommSecRESS access in App.

[Find out more](#)

Disclaimer Show

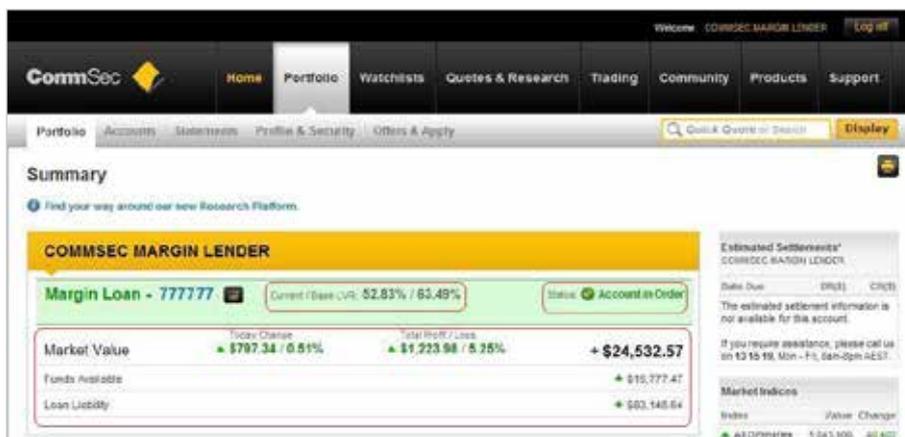
KEY MARGIN LOAN INFORMATION

YOUR LOAN AT A GLANCE

The Portfolio page shows you the key indicators for your Margin Loan that can help you understand your portfolio's performance:

- Your Current & Base Gearing ratios show your current level of debt to equity, as well as the maximum debt to equity ratio allowed on your loan, excluding the buffer amount.
- When your Current LVR is below your Base LVR, your loan status will be “Account in Order” also identified by green shading.
- If your Current LVR is above your Base LVR by less than 5%, your loan status will be “In Buffer”, identifying that you have exceeded the lending limit of your portfolio and are less than 5% away from triggering a Margin Call. Buffer status is identified by orange shading.
- If your Current LVR is above your Base LVR by more than 5%, your loan status will be “In Margin Call”, identifying that you have exceeded the lending limit and Buffer amount of your portfolio and are required to take immediate action to bring your Current LVR back below your Base LVR. Margin Call status is identified by red shading.

The Portfolio page also shows how your loan security is performing in terms of Market Value, including daily change amounts. If you have added your purchase price it also shows performance since purchase. Your Funds Available and Loan Liability show how much cash you have available to use and much debt you have drawn.



YOUR LOAN IN DETAIL

The Account Details page provides an expanded view of all the information that is summarised on the Portfolio page.

- Loan Summary shows the balances relating to your account in dollar terms.
- Loan Position shows your loan's ratios in percentage terms as well as your available collateral.
- Loan Security shows the values that impact your loan collateral (your holdings), in dollar terms
- Interest provides a summary of interest charged this financial year and last financial year.
- Loan Breakdown identifies your loans by whether they are fixed or variable, including the commencement and maturity dates of any fixed loans, as well as the interest rate applied to each loan.

The screenshot displays the 'Margin Lending' account details page. The page is organized into several sections:

- Margin Lending**: The main heading for the account details.
- Loan Summary**: A table showing key financial metrics:

Margin Loan Status	Account in Order	
Fund Available (\$)	16,778.07	Storage Orders, Profile, What if Calculator, Approved Shares, Approved Funds
Credit Limit (\$)	500,000.00	
Loan Balance (\$)	83,145.54	
Unsettled Transactions (\$)	0.00	
Loan Liability (\$)	83,145.54	
- Loan Position**: A table showing leverage ratios:

Current LVR (%)	52.83
Good LVR (%)	63.49
Margin Coll LVR (%)	88.48
Collateral Available (\$)	14,778.07
- Loan Security**: A table showing asset values:

Equity Value (\$)	157,385.54
Funds Value (\$)	0.00
Cash Collateral Value (\$)	0.00
Portfolio Lending Value (\$)	99,923.71
Portfolio Market Value (\$)	157,385.54
- Interest**: A table showing interest payments:

Paid This Financial Year (\$)	1,781.05
Paid Last Financial Year (\$)	7,326.14
- Collateral Available**: A text block stating: "You have \$16,778.07 available to draw under your loan by way of a cash advance, or you may wish to utilise this amount by investing in other securities. For example you may invest up to \$55,926.91 in securities on which we need 70%." Below this is a "Gearing Ratio" section with a "Show" button.
- Loan Breakdown**: A table showing loan details:

Loan Amount (\$)	Interest Type	Current Rate (%)	Start Date	Due Date
83,145.54	Variable	8.49	18/10/2002	
- Margin Lending news**: A sidebar section with links such as "What if Approved Security LVR's have been amended this month?", "Need to update your address details?", "Try out the Margin Lending 'What if Calculator'", and "Other Margin Lending Forms".
- BPAWS Details**: A sidebar section titled "Funds Transfer Via BPAWS" with explanatory text and a "BPAWS" logo.

- Other loan indicators that affect the funds available for you to draw down, such as interest accrued but not yet charged, can be found on the Transfers page

The screenshot displays the CommSec Margin Loan interface. At the top, there is a navigation bar with 'Home', 'Portfolio', 'Watchlists', 'Quotes & Research', 'Trading', 'Products', and 'Support'. Below this is a sub-navigation bar with 'Accounts', 'Statements', 'Profile & Security', and 'Offers & Apply'. The main content area is titled 'Accounts' and shows the selected account as 'COMMSEC MARGIN LENDER'. The account name is 'Margin Loan - 777777'.

On the right side, there are two summary boxes: 'Market Indices' and 'Margin Loan Details'. The 'Market Indices' box shows two indices: 'All Ordinaries' with a value of 5,042.500 and a change of 45.500, and 'ASX 50% 200' with a value of 5,048.000 and a change of 48.000. The 'Margin Loan Details' box lists various metrics: Credit Line (\$), Equity Value (\$), Lending Value (\$), Loan Balance (\$), Loan Liability (\$), Fixed Loan Balance (\$), Unsettled Transaction (\$), Unsettled Fund (\$), Variable Interest Accrued (\$), and Variable Balance to C (\$). The 'Variable Interest Accrued (\$)' field is highlighted with a red box.

In the center, there is a 'Transfer' form. The 'Transfer' section has two radio buttons: 'Funds' (selected) and 'Variable loan to fixed loan'. The 'Transfer Type' section has three radio buttons: 'Into my Margin Loan' (selected), 'Out of my Margin Loan', and 'Out of my Margin Loan'. The 'From Bank Account' field is empty, and the 'Bank' is set to 'Commonwealth Bank of Australia'. The 'Account Name', 'BSB', and 'Account Number' fields are also empty. The 'To Margin Loan' section has an 'Amount (\$)' field that is empty.

At the bottom right, there are two more summary boxes: 'Funds Available' and 'Maximum Draw Down'. The 'Funds Available' box shows 'Lending Value (\$)', 'Loan Liability (\$)', and 'Funds Available (\$)'. The 'Maximum Draw Down' box shows 'Funds Available (\$)'.

TRADING WITH YOUR MARGIN LOAN

To place a BUY order, you must first ensure that your loan has sufficient collateral and funds available (figures available from the Portfolio or Accounts pages).

Summary

Find your way around our new Research Platform.

COMMSEC MARGIN LENDER

Margin Loan - 777777 Account in Order

Current / Base LVR: 52.83% / 63.48%

Market Value: **+\$24,532.57**

Funds Available: **+\$15,778.07**

Loan Liability: **+\$3,145.64**

Estimated Settlements*
COMMSEC MARGIN LENDER

Trade Date: (D) (C) (C)

The estimated settlement information is not available for this account.

If you require assistance, please call us on 13 15 15, Mon - Fri, 9am-5pm AEST.

Market Indices

Index	Value	Change
All Ordinaries	5,043.900	-42.400

Accounts

Account: COMMSEC MARGIN LENDER

Margin Loan - 777777
COMMSEC MARGIN LENDER

History | Account Details | Transactions | Transfers

Margin Lending

Margin Loan Status: **Account in Order**

Loan Summary

Funds Available (\$)	15,778.07	Manage Orders
Credit Limit (\$)	508,000.00	Profile
Loan Balance (\$)	83,145.54	What If Calculator
Unsettled Transactions (\$)	0.00	Approved Shareholding
Loan Liability (\$)	83,145.54	Approved Funds

Loan Position*

Current LVR (%)	52.83
Base LVR (%)	63.48
Margin Call LVR (%)	58.49
Collateral Available (\$)	15,778.07

Loan Security

Equity Value (\$)	157,385.54
Funds Value (\$)	0.00
Cash Collateral Value (\$)	0.00
Portfolio Lending Value (\$)	8,023.71
Portfolio Market Value (\$)	87,598.64

Margin Lending news

- What Approved Security LVR's have been amended this month?
- Need to update your address details?
- Try out the Margin Lending 'What If Calculator'
- Other Margin Lending Forms

BPAY® Details

Funds Transfer Via BPAY®

A way to transfer funds through our online funds transfer page found under the 'Transfers' tab.

BPAY® transfers may take up to 48 hours to appear on your loan. Please contact us on 13 15 15 with your receipt number if it relates to a margin call.

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To place a **SELL** Order, ensure that you have the security on your loan available to sell (available on the Holdings page).

Once you know what order you want to place, use the **Whatif** Calculator to simulate your proposed trade.

If the simulated trade (or market movement) places the loan into a **“Buffer”** or **“Margin Call”** position, you will need to revise your simulation and either reduce your order or increase your collateral.

The screenshot shows the 'What if Calculator' interface. A red box highlights the warning: "Funds Available value has been exceeded." Below this is a table with the following data:

	Funds Available (\$)	Current LSR (%)	Base LSR (%)	Margin Call LSR (%)	Loan Liability (\$)	Loan Position
Current	17,972.36	52.26	53.56	61.55	83,146.64	Account in Order
Simulated	0.30	67.79	65.05	70.05	140,175.50	Account in Buffer

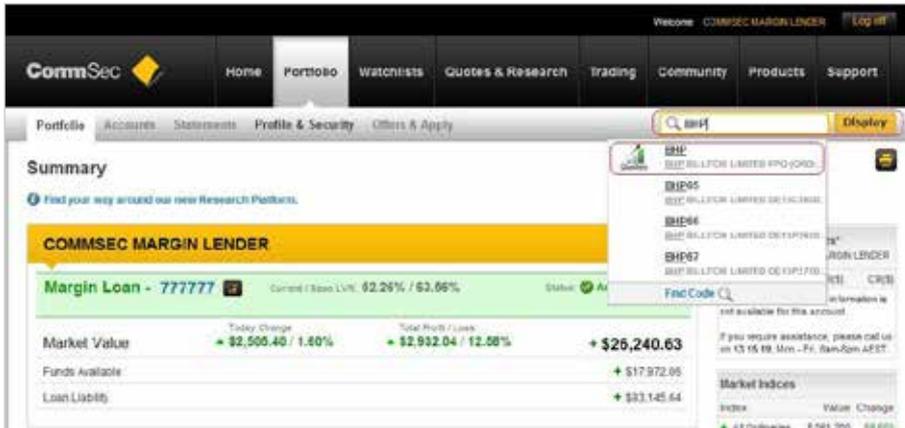
Below the table, a 'Simulated changes' section shows a 'Buy' order for 1500 BHP at 38.000 for a total net consideration of \$67,025.05.

The screenshot shows the 'What if Calculator' interface. A red box highlights the warning: "Funds Available value has been exceeded." Below this is a table with the following data:

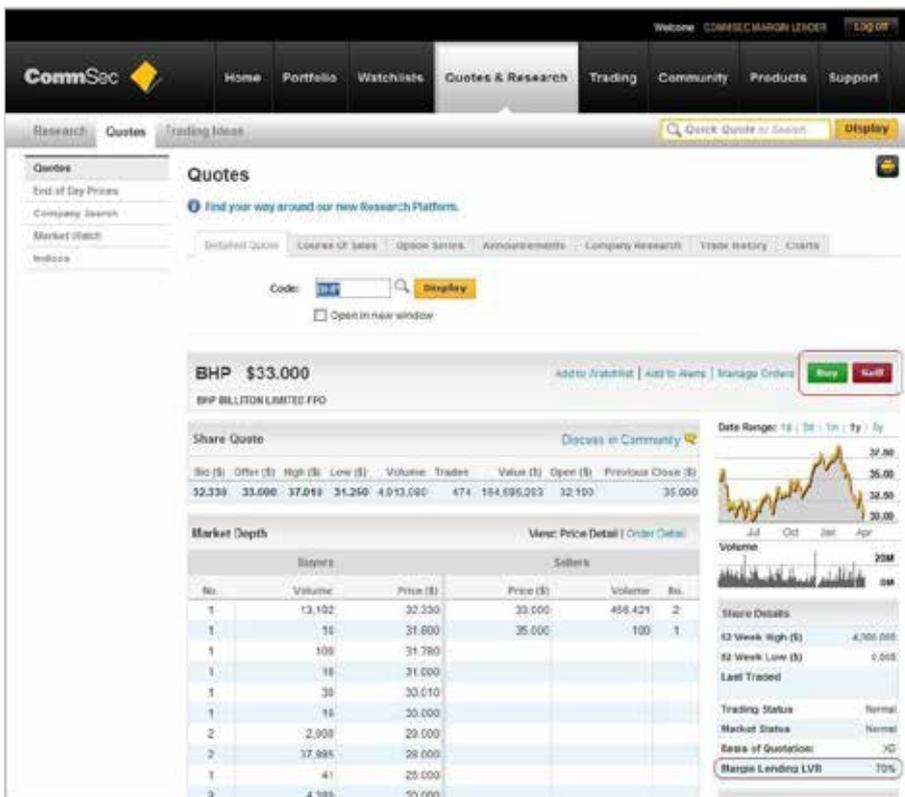
	Funds Available (\$)	Current LSR (%)	Base LSR (%)	Margin Call LSR (%)	Loan Liability (\$)	Loan Position
Current	17,972.17	52.26	53.56	61.55	83,146.64	Account in Order
Simulated	0.00	82.38	56.41	71.41	235,175.51	Account in Margin Call

Below the table, a 'Simulated changes' section shows a 'Buy' order for 4000 BHP at 38.000 for a total net consideration of \$152,020.05.

Once you understand the impact your order will have on your loan, identify the current price (and Current LVR for a BUY) for the relevant security by navigating to the Quotes & Depth page – you can simply type the ASX code into the Quick Quote & Search field at the top of any webpage.



The current Market Depth is displayed in the centre of the page, while the Margin Loan LVR is in the Share Details panel on the right.



When you have decided the price you want to place an order at, click on “Trading” in the top menu bar to go to the Orderpad.

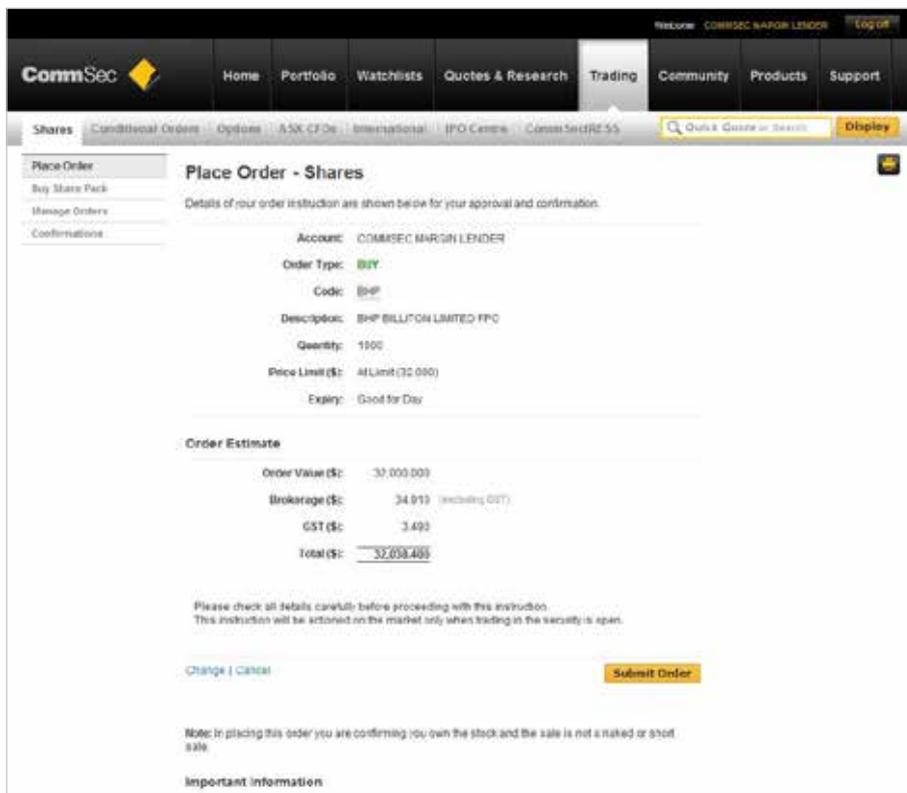


You need to complete or verify a number of fields in the Orderpad to submit your order:

- **Account:** If you have more than one account, ensure the account number displayed matches the number of the Margin Loan account you want to trade on.
- **Order type:** Select BUY or SELL.
- **Code:** Key in or search for the ASX code.
- **Quantity:** Enter the number of shares to Buy or Sell.
- **Price Limit:** Enter the maximum price you are prepared to pay for your Buy order, or the minimum price you are willing to accept for your Sell order. Alternatively, tick “At Market” to buy or sell at the current market price
- **Expiry:** Choose to have your order in the market for up to 5 trading days, or until the end of the current trading day.
- **Order Estimate:** Verify your order details are correct
- Click “**Proceed**”.

Buyers		Sellers	
Volume	Price	Price	Volume
172,328	37.950	38.040	177
6,493	37.900	40.000	186
28,010	37.800	45.000	3,800
52E	37.500	45.000	500
400	36.610	15,000	600,890,891

- You will then get a final opportunity to review your order prior to clicking on the “**Submit Order**” button which will send your order to us to place into the market.



KEEP UP-TO-DATE WITH THE MARGIN LENDING NEWS INCLUDING ANY LVR CHANGES

The “Margin Lending news” panel on the right hand side of your loan details page provides important updates that could affect your Margin Loan.

The screenshot displays the CommSec Margin Lender interface. At the top, there is a navigation bar with the CommSec logo and menu items: Home, Portfolio, Watchlists, Quotes & Research, Trading, Community, Products, and Support. Below this is a secondary navigation bar with options like Portfolio, Accounts, Statements, Profile & Security, and Offers & Apply. The main content area is titled 'Accounts' and shows details for 'Account: COMMSEC MARGIN LENDER'. A 'Margin Loan - 777777' is listed with a 'COMMSEC MARGIN LENDER' identifier. A 'Market Indices' table shows values for All Ordinaries and ASX 500. The 'Margin Lending' section includes a 'Loan Summary' table, a 'Loan Position' table, and a 'Loan Security' table. On the right, a 'Margin Lending news' panel contains several alerts, and a 'BPAY Details' section explains the BPAY transfer process.

Index	Value	Change
All Ordinaries	5,043.000	45.400
ASX 500 200	5,043.000	47.000

Margin Loan Status	Account in Order	Manage Orders
Fund Available (\$)	15,778.07	Profile
Credit Limit (\$)	500,000.00	What If Calculator
Loan Balance (\$)	83,145.64	Approved Strategies
Unsettled Transactions (\$)	0.00	Approved Funding
Loan Liability (\$)	83,145.64	

Current LVR (%)	Value
Current LVR (%)	57.83
Base LVR (%)	63.40
Margin Call LVR (%)	80.40
Collateral Available (\$)	15,778.07

Equity Value (\$)	Value
Equity Value (\$)	157,365.54
Funds Value (\$)	0.00
Cash Collateral Value (\$)	0.00
Portfolio Lending Value (\$)	99,003.71
Portfolio Market Value (\$)	157,365.54

Margin Lending news

- 30 of Approved Security LVR's have been amended this month?
- Need to update your address details?
- Try out the Margin Lending 'What If Calculator'
- Other Margin Lending Forms

BPAY Details

Funds Transfer Via BPAY®

A way to transfer funds is through our online funds transfer page found under the 'Transfer' tab. BPAY® transfer may take up to 48 hours to appear on your bank. Please contact us on 13 17 89 with your receipt number if it relates to a margin call.

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STILL HAVE QUESTIONS? CONTACT US

If at any time you need further information on how to use the CommSec website or your Margin Loan, you can email marginloan@commsec.com.au or contact one of our Margin Lending Specialists between 8am & 6pm Sydney Time, Monday to Friday on **13 17 09**.

Risk Disclosure

Remember, whilst borrowing to invest can multiply your investment returns, it may also multiply your losses if the value of your investment falls. Margin Loans involve risk, before acting on this information please read and consider the CommSec Margin Loan Important Information & Risk Disclosure Statement located at [www.commsec.com.au/Tools&Support/Contact&Support/FAQ's/CommSec Margin Loan Risk Disclosure, Important Information and Disclaimer](http://www.commsec.com.au/Tools&Support/Contact&Support/FAQ's/CommSec%20Margin%20Loan%20Risk%20Disclosure,%20Important%20Information%20and%20Disclaimer).

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CommSec Margin Lending facilities are provided by the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank) and administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a Participant of the ASX Group. Please obtain and consider the Product Disclosure Statements (PDS) available from commsec.com.au before making any decision about the product. Fees and charges apply.

13 17 09
commsec.com.au