## 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.

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• 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'

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#### CONFIRMATION CONTRACT NOTES

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### 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.

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#### 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.

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• 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

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### 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).

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Margin Loan - 77	17777 💼 Gurrent/Diane.co/	9: 52.83% / 63.49%	21 B	tue 🥝 Account i	e Ceder The	ni Due e eximated setien available for this s	onut) co ent efformation account
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	Unsettled Transactions (\$)	3	0.00			"What if Calculator"	
	Loan Liability (\$)	·	\$3,145.34			Other Margin L	anding Form
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	Harris Call Marks		58.40		1	unde Trend	-
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	Portfolio Lending Value (\$)		99,923.71		14	Application (1)	WHEN LED AD
	Description Markett Value (8)		167 336 4.4		1.1.1	mule control	

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.

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	Change Details							
	Brit	4000.0HP at 38.00	O for a fotal net core	identition of \$152.0	29.95			
	6							

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".

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	Total (S):	152,182,400		J	1200		1.10	
		As at \$4.59 Pti Tool	day. 15 January (Tydney tere)					

• 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.

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SonmSec 🔶	Home	Portfolio	Watchlists	Quotes & Research	Trading	Community	Products	Support
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# 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.

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	Leon Dalonco (\$)	03,145.64			- The set line line will be		
	Unsettled Transactions (5)	0.00			What If Calcul	slot'	
	Loan Liability (\$)	63,145.04			Other Margin LA	inding Forms	
	Loan Position*			L L			
	Current LVR (%)	52.83					
	Base LVR (%)	63.49		3.7	PAY0 Details		
	Margin Call LVR (%)	60.40		1	unde Transfer Vi	* DPAYS	
	Collateral Available (5)	15,778.07		18	way to transfer for or online functe trans	nde is through	
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	Portfolio Market Value (\$)	157.365.54					

### 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.

Data shown in the images in this material is only for illustrative purposes and is not intend to be read as current and is not advice to buy, sell or hold any particular security or investment

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CommSec Margin Lending facilities are provided by the Commonwealth Bank of Australia ABN 48 123 124 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.



