

# COMMSEC MARGIN LENDING AT A GLANCE



## **LOW COST**

- No establishment costs (for individual, joint and company applicants)
- No minimum loan balance, account-keeping or inactivity fees
- Discounted brokerage rates and competitive interest rates

## **FLEXIBLE AND EASY TO OPEN**

- Online application process
- Fast approvals — loans for individuals can be approved within 24 hours
- Credit limits from as low as \$20,000
- A buffer of 5% above your portfolio's Lending Value to cater for market fluctuations and help you avoid margin calls
- Choose the securities you want to invest in, how much and when to invest
- No pre-determined loan term, minimum loan balance or regular monthly repayment amounts
- Only pay interest on the funds you borrow when you borrow them with a standard variable rate loan
- Flexible interest rate options — variable or fixed, with payments in arrears or advance paid either by direct debit from your bank account or capitalised to your loan
- Use cash in your Commonwealth Direct Investment Account as security for your Margin Loan or as a facility to transfer any credit funds into and earn interest
- Use a Regular Gearing Plan to make regular geared contributions to your investments
- Access capital-protected investments through our structured products or create DIY protection through Exchange Traded Options

## **INTEGRATED SHARE TRADING**

When you open a CommSec Margin Loan, we also open a dedicated CommSec Share Trading Account for you. This gives an integrated share trading and lending facility with real-time updates of your loan-to-security ratio and available funds throughout the trading day, plus access to all the regular features of a CommSec Trading Account.

## **SMART RISK MANAGEMENT™ TOOLS AND TRANSPARENCY**

With a CommSec Share Trading Account you have access to online features such as live pricing during market hours, news & research, watchlists, SMS & email alerts and notifications, conditional orders, charting and online account management tools.

When you combine a CommSec Share Trading Account with a CommSec Margin Loan you also get online access to:

- Real-time loan position and gearing ratios
- Our WhatIf calculator to help simulate a loan transaction and assess your position before you make the transaction
- Online transfer of funds to and from your linked bank accounts,
- Online credit limit management to manage your maximum borrowing amount
- Margin call and buffer alerts
- Case studies
- Portfolio LVR which automatically recognises and rewards diversified portfolios

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## LARGE RANGE OF LENDABLE SECURITIES

Choose from over 1900 approved shares and managed funds, with higher LVRs and bonus stocks available to diversified portfolios:

Approved shares	Choose from over 450 ASX-listed shares on our <a href="#">Accepted Shares List</a> located in your Margin Loan account on the CommSec website at <b>Portfolio&gt;Account&gt;Account Details</b>
Approved Managed Funds	Choose from over 1450 local and international managed funds on our <a href="#">Accepted Managed Funds List</a> in which you will find in your margin loan account on the CommSec website at <b>Portfolio&gt;Account&gt;Account Details</b>
Commonwealth Direct Investment Account	Lodge cash held in your Commonwealth Direct Investment Account as security on your Margin Loan
Approved structured investments	These are investments over multiple asset classes including equities, interest rates, currencies, commodities, managed funds and hedge funds.

## EASY ACCESS 24 HOURS A DAY

Keep in touch with the market, monitor your portfolio and submit orders to market within seconds, 24/7 via:

- Our website — [www.commsec.com.au](http://www.commsec.com.au)
- CommSec Mobile and tablet apps available through Google Play or the App Store
- CommSecIRESS, our dynamic data, advanced trading platform
- PhoneTrader, our automated telephone trading system (call **13 17 09**)

Our dedicated team of experienced Account Managers are also available on 13 17 09 (8am–6pm, Monday to Friday, Sydney time).



## 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](http://www.commsec.com.au)>Tools&Support>Contact&Support>FAQ's>CommSec Margin Loan Risk Disclosure, Important Information and Disclaimer.

**Please Note:** This information has been prepared without taking account of the objectives, needs, financial and taxation situation of any particular individual. For this reason any individual should, before acting on the information, consider the appropriateness of it having regard to their own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice.

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 consider the Product Disclosure Statement available from [commsec.com.au](http://commsec.com.au) before making any decisions about the CommSec Margin Loan. The Commonwealth Direct Investment Account (CDIA) is issued by the Bank and marketed by CommSec, please consider the terms and conditions available from [commsec.com.au](http://commsec.com.au). Fees and charge apply.