Commonwealth Bank

Wholesale Investments Loan Application Form

Company and Trust **Effective Date: 29 April 2024**

Please refer to the end of this document for **submission instructions.**

How to apply for an Investment Loan as a Wholesale Client

Use this Loan Application Form only if you qualify as a Wholesale Client

You can qualify as a Wholesale Client (and each of the loan guarantor/s, as applicable) if you can satisfy any one of the following criteria:

1. Provide us with a copy of a certificate issued by a qualified accountant (as defined in the Corporations Act) issued in the last 6 months that states that you:
   - have net assets of at least $2.5 million; or
   - have a gross income for each of the last 2 financial years of at least $250,000 p.a.

OR

2. Make a total initial unencumbered contribution to your Margin Loan of at least $2.5 million.

Company applications and Trusts must provide evidence of Wholesale status for each Director/ Trustee.

If you do not qualify as a Wholesale Client, you must complete the standard Commonwealth Bank Geared Investments Loan or CommSec Margin Loan Application Form.

Who can apply for an Investment Loan as a Wholesale Client?

Applicants will need to satisfy the Wholesale Client definition above and also be one of the following:

1. an Australian proprietary company which is not a subsidiary of a listed company. The company directors may be required to guarantee the obligations of a company borrower, OR
2. an Australian trustee exclusively for: family and discretionary trust/s where the borrowing structure is not considered complex. The directors of proprietary company trustees may be required to guarantee the obligations of the company trustee borrower.
   All company directors must be Australian residents for tax purposes, reside in Australia and not be holders of a Significant Investor Visa (SIV) (188C).
   Note: Superannuation Funds are not acceptable.

Ongoing obligations of Wholesale Clients

In addition to your other obligations under the facility, Wholesale Clients must observe the following additional criteria on an ongoing basis:

1. Minimum credit limit of $1 million.
   Note: Superannuation Funds are not acceptable.

Before You Start

Ensure that you have read	**The Terms and Conditions**	✓
	Privacy Information and Authorisation (in the Terms and Conditions)	✓
	The Financial Services Guide (FSG) provided by your adviser and the **CommSec Financial Services Guide**	✓
	The Risk Disclosure Statement (Section 7)	✓

Additional documents to be read if you do not have an adviser and require a CommSec Share Trading Account	CommSec Share Trading Terms and Conditions	✓
	CommSec Best Execution Statement	✓
	CommSec Client Guide	✓

For more information visit us at **commbank.com.au/gearedinvestments** or by calling **13 15 20**.

Compulsory Sections to Complete if you are:

A Company Applicant	Section 1 – Director or Trustee Details	✓
	Section 3 – Loan Details	✓
	Section 4 – Direct Debit/Credit Request	✓
	Section 5 – Company Applicant	✓
	Section 8B – Acknowledgement & Signatures – Company Borrowers and Company as Trustee	✓
	Section 11 – Required Supporting Documents	✓

An Individual Acting as Trustee of a Trust Applicant	Section 1 – Director or Trustee Details	✓
	Section 2 – Applicant Financial Details	✓
	Section 3 – Loan Details	✓
	Section 4 – Direct Debit/Credit Request	✓
	Section 6 – Trust Applicant	✓
	Section 8A & 8B – Acknowledgement & Signatures – Individual/Trustees	✓
	Section 11 – Required Supporting Documents	✓

Compulsory Sections to Complete if you are: (Continued)

A Company Acting as Trustee of a Trust Applicant	Section 1 – Director or Trustee Details	✓
	Section 3 – Loan Details	✓
	Section 4 – Direct Debit/Credit Request	✓
	Section 5 – Company Applicant	✓
	Section 6 – Trust Applicant	✓
	Section 8B – Acknowledgement & Signatures – Company Borrowers and Company as Trustee	✓
	Section 11 – Required Supporting Documents	✓

Additional Forms That You May Need To Complete if you are:

Starting a new invesment in a Managed Fund/Platform	Managed Fund Investment Form	✓
Transferring Managed Funds that you already own as security for your Loan	Managed Fund Lodgement Form	✓
Transferring ASX Securities that you already own as security for your Investment Loan	Share Transfer Form for Holding in Identical Name	✓
	Share Transfer Form for Holdings in Different Names	✓
Refinancing an existing loan	Refinance Authority Form	✓
	Managed Fund Lodgement Form (if transferring managed fund holdings)	✓
	Share Transfer Form (if transferring direct equities)	✓
Authorising another person to operate your Investment Loan on your behalf	Additional Authority Form	✓

About this Application Form

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

Section 1 – Director or Trustee Details (mandatory)

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

Please select: ☐ Director 1 ☐ Trustee 1

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Residential address (must be an Australian address. Cannot be a PO Box)

State Postcode

Postal address (if same as residential address write 'As above')

State Postcode

Countries of residence (please list the country/ies you reside in)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank Account**

Please provide your bank account:

Bank State Branch (BSB) Account number Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of two of the following items to this application: **Australian Driver Licence (front and back of licence must be provided), Passport or Medicare Card**.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Section 1 – Director 2 or Trustee 2 Details (mandatory) (continued)

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

Please select: ☐ Director 2 ☐ Trustee 2

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Residential address (must be an Australian address. Cannot be a PO Box)

State Postcode

Postal address (if same as residential address write 'As above')

State Postcode

Countries of residence (please list the country/ies you reside in)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank Account**

Please provide your bank account:

Bank State Branch (BSB) Account number Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of two of the following items to this application: **Australian Driver Licence (front and back of licence must be provided), Passport or Medicare Card**.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Section 1 – Director 3 or Trustee 3 Details (mandatory) (continued)

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

Please select: ☐ Director 3 ☐ Trustee 3

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name/s

Surname

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Residential address (must be an Australian address. Cannot be a PO Box)

State Postcode

Postal address (if same as residential address write 'As above')

State Postcode

Countries of residence (please list the country/ies you reside in)

Job category** (mandatory)

Job type** (mandatory)

** Refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

Preferred contact number (mandatory)

Email address (mandatory)

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank Account**

Please provide your bank account:

Bank State Branch (BSB) Account number Account name

☐ **Option B – Passport or Australian Driver Licence**

Please attach a copy of two of the following items to this application: **Australian Driver Licence (front and back licences are required), Passport or Medicare Card**.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

☐ **Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

Section 2 – Applicant Financial Details (mandatory for loans over $5,000,000)

Is the requested credit limit over $5,000,000?

☐ Yes - please complete the following section ☐ No - please proceed to Section 3

Household Information

Note:

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. Eg. 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.

Question

Do you reside in more than one household i.e. property? (e.g. Holiday House, FIFO etc.)

☐ Yes ☐ No If yes, how many? ☐

Are you financially responsible for any other adults that are not a borrower to this loan?

☐ Yes ☐ No If yes, how many? ☐

Are you financially responsible for any children?

☐ Yes ☐ No If yes, how many? ☐

Please confirm your living arrangements?

☐ Living in own home ☐ Renting ☐ Boarding ☐ Living with family rent free

Income and Commitments

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

Please enter the amount of zero dollars (0) or not applicable (N/A) where any fields are not relevant.

Annual Gross Income	Director/ Trustee 1	Director/ Trustee 2
Annual gross base salary	$	$
Annual gross commissions/bonus payments	$	$
Annual gross rental income	$	$
Annual gross shares/managed funds/cash investments income (e.g. dividends and interest)	$	$
Annual gross other income (must be detailed below in order to be considered)	$	$
Total annual gross income	$ **0**	$ **0**
Annual gross other income details		

Section 2 – Applicant Financial Details (mandatory) (continued)

Monthly Commitments	Director/ Trustee 1	Director/ Trustee 2
Monthly mortgage payments (primary residence)	$	$
Monthly rental payments	$	$
Monthly mortgage payments (investment properties)	$	$
Monthly lease/personal/car loan payments	$	$
Monthly credit/store card payments	$	$
Monthly living expenses (e.g. food, clothing, education, utilities etc, excluding any commitments that are separately provided)	$	$
Other monthly commitments (please provide details below)	$	$
Total monthly commitments	**$ 0**	**$ 0**
Other monthly commitment details (e.g. may include HECS/HELP payments, court ruled child maintenance payments etc)		

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? ☐ Yes ☐ No
- Are they employed? ☐ Yes ☐ No
- Are they able to service their share of these commitments? ☐ Yes ☐ No

Statement of Financial Position

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

		Percentage of ownership	
Assets	**Value**	**Director/ Trustee 1**	**Director/ Trustee 2**
Property (primary residence)	$	%	%
Property (investment properties)	$	%	%
Cash	$	%	%
Investments (shares & managed funds)	$	%	%
Other investments/assets (must be detailed below in order to be considered)	$	%	%
Total assets	**$ 0**		
Other investments/assets details			

Section 2 – Applicant Financial Details (mandatory) (continued)

Liabilities[1]

Primary Residence – Number of mortgages _____

Mortgages	Limit[2]	Balance	Percentage of ownership	
			Director/ Trustee 1	Director/ Trustee 2
Primary Residence 1	$	$	%	%
Primary Residence 2	$	$	%	%
Primary Residence 3	$	$	%	%
Totals	$ **0**	$ **0**		
Primary mortgage details				

Investment Property – Number of mortgages _____

Mortgages	Limit[2]	Balance	Percentage of ownership	
			Director/ Trustee 1	Director/ Trustee 2
Investment Property 1	$	$	%	%
Investment Property 2	$	$	%	%
Investment Property 3	$	$	%	%
Totals	$ **0**	$ **0**		
Investment mortgage details				

Other loans, cards and liabilities

Lease/loan/cards	Lease/loan	Balance	Percentage of ownership	
			Director/ Trustee 1	Director/ Trustee 2
Car lease/loans (balance)	$	$	%	%
Personal loans (balance)	$	$	%	%
Credit/store cards (total limit of open cards)	$		%	%
Other liabilities (provide details below)	$	$	%	%
Totals	$ **0**	$ **0**		
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.

Section 3 – Loan Details (mandatory)

Credit Limit

Your application to borrow from the bank* (minimum $1,000,000)

$

* *Your Credit Limit* is subject to our standard credit assessment criteria. *We* may provide *you* with a *Credit Limit* that is below the level *you* ask for.
Ensure that the Credit Limit is sufficient for the initial loan advance, based on any initial investments including regular gearing payments, capitalised interest and/or applicable fees (such as PPSR Registration Fee and Trust Investigation fees).

Variable Interest Payment Details

Your Loan Balance will incur the standard variable Wholesale Client Interest Rate on any drawn balance that is not fixed by you.
The monthly standard variable interest that is accrued will be capitalised to the Loan if you do not make an election below;

How do you want to pay your monthly interest?
Please complete the Direct Debit Request form in Section 4

☐ By Direct Debit

☐ By adding interest to the Loan Balance

Fixed Interest Rate Option (if applicable)

You can choose to prepay interest on all or part of your loan at a fixed rate. Download the **Fixed Interest Request Form** on our website or call us to arrange a fixed interest rate.

Loan Statement Delivery

Loan statements are made free of charge online via the website. You or your advisers will need to log in to the website to access your statements.

Section 4 – Direct Debit/Credit Request (mandatory)

Geared Investments

Commonwealth Bank of Australia
ABN 48 123 123 124

Locked Bag 34 Australia Square NSW 1215
Phone: 13 15 20
Email: gearedinvestments@cba.com.au

Note:
When you complete this form, we will Direct Debit or Direct Credit funds from/to your nominated Bank Account as requested by you.

Form of Request for debiting and crediting amounts to an account through the Bulk Electronic Clearing System (BECS). When you wish to deposit funds to your Loan Account (e.g. payment of interest) we can arrange a Direct Debit from your Bank Account. By completing this Direct Debit/ Direct Credit Request you are authorising Commonwealth Securities Limited to both direct debit and direct credit your account. The Borrower/s should complete this form for all Loan Account/s.

You acknowledge that neither Commonwealth Securities Limited, the Bank nor the Financial Institution are required to check the correctness of the details of the Bank Account provided. This authorisation is to remain in force in accordance with the terms described in the Direct Debit/Direct Credit Request Service Agreement section of the Terms and Conditions.

I/We (Surname/Company name) _____ Given names/ABN/ACN _____

authorise and request Commonwealth Bank (APCA User ID No. 019108 – Debit and 069346 – Credit) to arrange for funds to be:

(a) debited from my/our nominated account for interest charges, principal reductions, equity contributions and Margin Calls at the financial institution identified below and as prescribed in the Terms and Conditions through the BECS and/or
(b) credited to my/our account.

I/We authorise the following:

- Commonwealth Bank of Australia to verify the details of the account with my/our Financial Institution; and
- The Financial Institution to release information allowing Commonwealth Bank of Australia to verify the account details.

Account Holder/Director 1

Full name _____ Date (DD/MM/YYYY) _____

Signature (must be signed pen to paper)

✗

Account Holder (Joint)/Director 2

Full name _____ Date (DD/MM/YYYY) _____

Signature (must be signed pen to paper)

✗

If the bank account is in joint names, both account holders must sign. **If a signatory does not have a relationship with the Commonwealth Bank of Australia, we will require a certified copy of ID.** Please refer to the 'Identification Documentation Requirements' available on our website that sets out the acceptable identification documentation and certification requirements.

Section 4 – Direct Debit/Credit Request (mandatory) (continued)

Details of the Account to be Debited and Credited

Name of financial institution or bank at which your account is held

Account name

Bank State Branch (BSB)

Account Number

Date (DD/MM/YYYY)

Note:

Direct Debiting and Direct Crediting is not allowed on the full range of accounts. If in doubt, please refer to your Financial Institution.

Section 5 – Company Applicant (if applicable)

If you are a Company Applicant, you must also complete Section 1 with Director 1 (and Director 2 if applicable) details.

Company name

ACN

Registered address (must be an Australian address. Cannot be a PO Box)

State Postcode

Principal place of business (if same as registered address write 'As above')

State Postcode

Postal address (if same as registered address write 'As above')

State Postcode

Type of company: ☐ Domestic Proprietary ☐ Domestic Public

Is the company operating as a charity? ☐ Yes ☐ No

If yes, what is the objective/purpose of the charity?

Company Industry and Type

Company industry category** (mandatory)

Company industry type** (mandatory)

**Refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types. e.g. Personal investment companies are Category 'Personal and Other Services and Type 'Individuals'.

Tax Residency Information

- **List all your 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.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the Trustee for the Trust account.

Country/ies of Tax Residency List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	**Tax Identification Number (TIN) or Reason Code for no TIN** 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 its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

Section 5 – Company Applicant (if applicable) (continued)

Organisation Income Sources

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

☐ Yes – categorised as a Passive Organisation, continue with this section

☐ No – categorised as an Active Organisation, proceed to Section 7

Beneficial Owners & Controlling Persons Information

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

- **For an Unlisted Company** – list ALL Shareholders whose shareholding is (directly or indirectly) greater than 25% in the Organisation or has the power to control and make decisions about the entity's finances and operations. If no such person, any individual who exercises control of the Organisation through other means (e.g. voting rights), or if no such person, any individual who holds the position of senior managing official (e.g. CEO, Managing Director, etc.)
- **For Trusts** – list ALL Settlors, Trustees, Protectors, Beneficiaries and any other person exercising effective ultimate control over the Trust.

Where a Beneficial Owner or Controlling Person 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.

Full Name	Residential Address	Date of Birth	Position	% of Owner-ship	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to previous page for Reason Codes)

If you have listed Australia as a country of tax residency, please insert reason code C (The organisation's country of tax residency does not require disclosure of a TIN), as this is optional for Australia.

Section 5 – Company Applicant (if applicable) (continued)

Please list the full names of ALL additional Directors of the company that are not listed as an applicant in Section 1.

Additional Director 1

Title	Full given name/s	Surname

Additional Director 2

Title	Full given name/s	Surname

Additional Director 3

Title	Full given name/s	Surname

Additional Director 4

Title	Full given name/s	Surname

If there are more than four additional Directors please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

Section 6 – Trust Applicant (if applicable)

Individual/s as Trustee – ALL individual Trustees must also complete Section 1 for identification in accordance with individual borrower requirements. The first Trustee will be the nominated recipient of Margin Calls.
Company as Trustee – for Company identification please complete Section 5. The Director/s operating on the accounts are required to complete Section 1 for identification in accordance with individual borrower requirements.
If the Trust has more than 2 Individual Trustees or more than 1 Company Trustee, please contact us for further instructions on how to complete this form.

Full Trust name

Provide a shortened version for the full name of the Trust (as above) to within a 23 character limit (required for CHESS registration purposes)

ABN

Business name (if any) of the Trustee of the Trust

Type of Trust: ☐ Family ☐ Other

Trust Industry and Type

Trust industry category** (mandatory)

Trust industry type** (mandatory)

** Refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types. e.g. Family Trusts are Category 'Personal and Other Services' and Type 'Individuals'.

Tax Residency Information

- **List all your 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.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the Trustee for the trust account.

Country/ies of Tax Residency List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	**Tax Identification Number (TIN) or Reason Code for no TIN** 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 its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

Organisation Income Sources

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

☐ Yes – categorised as a Passive Organisation, proceed to following sections
☐ No – categorised as an Active Organisation, skip to Acknowlegements & Signature

Section 6 – Trust Applicant (if applicable) (continued)

Beneficial Owners & Controlling Persons Information

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

- **For an Unlisted Company** – list ALL Shareholders whose shareholding is (directly or indirectly) greater than 25% in the Organisation or has the power to control and make decisions about the entity's finances and operations. If no such person, any individual who exercises control of the Organisation through other means (e.g. voting rights), or if no such person, any individual who holds the position of senior managing official (e.g. CEO, Managing Director, etc.)
- **For Trusts** – list ALL Settlors, Trustees, Protectors, Beneficiaries and any other person exercising effective ultimate control over the Trust.

Where a Beneficial Owner or Controlling Person 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.

Full Name	Residential Address	Date of Birth	Position	% of Owner-ship	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to previous page for Reason Codes)

If you have listed Australia as a country of tax residency, please insert reason code C (The organisation's country of tax residency does not require disclosure of a TIN), as this is optional for Australia.

Is the Trust operating as a charity? ☐ Yes ☐ No

If yes, what is the objective/purpose of the charity?

Settlor of Trust

Was the Trust established with a 'settled sum' of $10,000 or more? ☐ Yes ☐ No

If yes, name of Settlor:

Has the Trust been established in Australia? ☐ Yes ☐ No

How many Trustees are there in total?

Section 6 – Trust Applicant (if applicable) (continued)

Beneficiary Details

Provide details of ALL individuals who are beneficiaries of the Trust or the type of membership class.

Beneficiary 1

Title	Full given name/s	Surname

Beneficiary 2

Title	Full given name/s	Surname

Beneficiary 3

Title	Full given name/s	Surname

OR Membership Classes

Provide details of the membership class/es (e.g. unit holders, family members of named person)

If there are more beneficiaries please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

Identification (choose one of the three identification options below)

☐ **Option A – Existing Commonwealth Bank Account**

Please provide your bank account:

Bank State Branch (BSB)	Account number	Account name

☐ **Option B – No existing Commonwealth Bank Account**

If you do not have an existing Commonwealth Bank Account please contact us for alternative options to confirm your identity.

For trusts we also require a **Certified and duty stamped (if applicable)** of the full Trust Deed.
In addition, please send in a photocopy of:

- A notice from the Australian Taxation Office, such as a Notice of Assessment, issued in the last 12 months, or
- Banks 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;
  - The full name of the Settlor of the Trust

Risk Statement for *Loan* Applicants

Before *you* apply for an investment loan for wholesale clients, you must consider:

- 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 investment lending and the way in which *you* can manage those risks.

If *you* have appointed an Adviser *you* remain primarily responsible for managing *your* 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 Rate* 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 Geared Investments' 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 *Borrowing Limit*) *we* are willing to lend at that time.

At any time, *we* can change the *Borrowing Limits* 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*.
Our website includes Case Studies that illustrate some *Margin Call* scenarios.

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 & 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*;
- 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 & 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 *Borrowing Limit* of a *Financial Product*.

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 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 Form you acknowledge that you have read and accept this Risk Disclosure Statement.

Section 8A – Acknowledgement & Signatures - Individual (mandatory)

Note: Each *borrower* must sign.

By signing this application *I* acknowledge that:

- All information which *I* have given in this application is true, complete and correct, and not misleading in any way; and
- *I* have read and accept the relevant Commonwealth Bank Geared Investments Loan or CommSec Margin Loan Terms and Conditions; and
- If *I* give *you my* contact details, *you* can use these to communicate with *me*, including to give updates and reminders; and
- 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
- *I* have obtained the consent of any individual/s whose personal information is provided in this application and they have given permission to collect, use and share their information in accordance with Group Privacy Policy; and
- 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
- *I* have sought *my* own independent legal and financial advice in relation to *my* obligations under the Terms and Conditions; and
- If *you* approve and accept *my* application for an investment loan for wholesale clients then *I* will automatically be legally bound by the Terms and Conditions applicable to *me*. No drawings will be allowed, and *you* may avoid the contract, unless *your* security requirements are satisfied; and
- *I* have read and accept the Risk Disclosure Statement in Section 7 of this application form; and
- 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
- By nominating an adviser, *I* authorise *you* to take instructions from *my* adviser or their Dealer Group including each of their agents, employees or representatives; and
- *I* acknowledge that if I have not nominated an adviser, I will also be provided with a Commsec Trading Account and I have read and accept the relevant Commsec Share Trading Terms and Conditions and Commsec Best Execution Statement; and
- *I* am aware that *you* may pay commission or fees (by lump sum or on-going) to *my* Adviser who referred *me* to *you*, or to a third party associated with that agent; and
- *I* am aware that third parties may pay commission or fees to other parties; and
- *I* consent to the payment of these commissions and fees; and
- These commissions payments will be paid for the life of the loan or until *I* cancel the payment of any on-going commissions by *you* in writing or instructing *you* to pay it to another agent *I* appoint in the future; and
- *I* have read the Financial Services Guide (FSG) provided by *my* Adviser and the CommSec FSG provided by CommSec; and
- 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.
- *I* am aware that by applying as a wholesale client, *I* accept that the retail client protections, relating to disclosure and conduct, under the Corporations Act do not apply to *me*, which includes, but is not limited to, not receiving a Product Disclosure Statement.
- *I* am aware that maximum single stock concentration relative to eligible securities may not exceed 50% of total security portfolio.
- *I/We* confirm that the above Tax Information is true and correct and that *I/we* will promptly advise the Bank if any of the information changes.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

Section 8A – Acknowledgement & Signatures - Individual (mandatory) (continued)

Acknowledgements (Mandatory)

1. Reliability of Income	**Applicant 1**	**Applicant 2** (if applicable)
Do *you* have a reliable and stable source of income?	☐ Yes ☐ No	☐ Yes ☐ No
2. Your Responsibilities Are *you* aware that:		
You are responsible for managing and regularly monitoring *your Loan* (in conjunction with *your Adviser* if applicable)	☐ I understand & accept	☐ I understand & accept
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		
3. Investment Lending Risks Are *you* aware that:		
Investment lending risks include, but are not limited to, movements in the *Market Value* of the *Financial Products* securing the *Loan* and *Interest Rate* movements	☐ I understand & accept	☐ I understand & accept
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*		
4. Margin Calls Are *you* aware that:		
If the gearing level on *your Loan* exceeds the *Maximum Gearing Ratio* (at any given time) a *Margin Call* will be triggered	☐ I understand & accept	☐ I understand & accept
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*		

Section 8A – Acknowledgement & Signatures - Individual (mandatory) (continued)

5. Identity Verification Are *you* aware that:	Applicant 1	Applicant 2 (if applicable)
Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form: • You consent to having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. • You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems. • You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases. • As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide. • You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.	☐ I understand & accept	☐ I understand & accept

Director/Applicant 1

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Director/Applicant 2 (if applicable)

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Section 8B – Acknowledgement & Signatures - Company Borrowers and Company as Trustee (mandatory)

Use these signing clauses for each borrower that is a company.

If *you* are a Director of a *Borrower* company, in addition to the clauses set out in Section 8A, *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
- By signing this application, *I* (the Director) give *you* permission to collect, use and share *my* personal information as set out in the Terms and Conditions. If there is more than one Director, at least two Directors must sign.
- *I* am aware that by applying as a wholesale client, *I* accept that the retail client protections, relating to disclosure and conduct, under the Corporations Act do not apply to *me*, which includes, but is not limited to, not receiving a Product Disclosure Statement; and
- *I* am aware that maximum single stock concentration relative to eligible securities may not exceed 50% of total security portfolio.
- *I/We am/are* authorised by, and have the consent of the organisation and any Beneficial Owners to provide this Tax Information.
- *I/We am/are* authorised by each Beneficial Owner to provide the information on *their* behalf and have confirmed to *me/us* that the Tax Information provided about them is true and correct. *I/We* confirm *I/we* have made *them* aware that this Tax Information and information relating to the account may be provided to the tax authorities.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

Acknowledgements (you must complete this section)

1. Your Responsibilities Are *you* aware that:	**Director/ Guarantor 1**	**Director/ Guarantor 2 (if applicable)**
The company is responsible for managing and regularly monitoring the *Loan* (in conjunction with *your Adviser* if applicable)	☐ I understand & accept	☐ I understand & accept
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		
2. Investment Lending Risks Are *you* aware that:		
Investment 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*	☐ I understand & accept	☐ I understand & accept

Section 8B – Acknowledgement & Signatures - Company Borrowers and Company as Trustee (mandatory) (continued)

3. Margin Calls Are *you* aware that:	**Director/ Guarantor 1**	**Director/ Guarantor 2** (if applicable)
We will take reasonable steps to contact *you* in the event of a *Margin Call* by phone call, SMS alert or email	☐ I understand & accept	☐ I understand & accept
The *Financial Products* securing the company's *Loan* may need to be sold to clear the *Margin Call* without reference to the company		
If the gearing level on the company's *Loan* exceeds the *Maximum Gearing Ratio* (at any given time) a *Margin Call* will be triggered		
4. Identity Verification Are *you* aware that:		
Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form: • You consent to having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. • You consent to having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems. • You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases. • As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide. • You consent to providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.	☐ I understand & accept	☐ I understand & accept

Section 8B – Acknowledgement & Signatures - Company Borrowers and Company as Trustee (mandatory) (continued)

4. Identity Verification (Continued) Are *you* aware that:	**Director/ Guarantor 1**	**Director/ Guarantor 2** (if applicable)
You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.		

Director 1

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Director 2 (if applicable)

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Section 9 – Adviser Details (if applicable)

Client adviser number (CAN)

Client ID

(If an existing adviser with Geared Investments)

Title

Full given name/s

Surname

Authorised representative number

Licensed dealer group name

(AFSL Holder (the "Licensee"))

If you do not have a CAN, please complete Section 10.
If you require assistance please contact us on 13 15 20.

Section 10A – Dealer Group/Australian Financial Services Licence (AFSL) details (if applicable)

If you do not have a CAN, please attach the following documents:

☐ Authorised Representative Certificate

☐ Certified Copy of Primary Photographic Identification (See the Identification Documentation Requirements available on our website) (Identification may also be sighted by a Geared Investments Business Development Manager)

Adviser Company Details

Full company name as registered by ASIC

☐ ABN ☐ ACN

Registered address of business

State Postcode Country

Adviser Personal Details

Other name/s commonly known by (if applicable)

Date of Birth (DD/MM/YYYY)

Gender ☐ Male ☐ Female

Street address of business (cannot be a PO Box)

State Postcode

Postal address of business (if same as residential address write 'As above')

State Postcode

Business phone

Mobile phone

Email address

Section 10B – Dealer Group/Australian Financial Services Licence (AFSL) Details (if applicable) (continued)

All Advisers to Sign

By completing this section, I acknowledge and declare that:

- I have provided the Financial Services Guide issued by my AFSL licensee to the Borrower/s of this facility together with any other Financial Services Guides required to be given to the Borrower/s.
- I have been appointed by the applicant/s as their client adviser and I have identified the applicant/s and where applicable the Trust. I have performed the necessary identification checks required by law and any other relevant authority and I have sufficient evidence of this check that will be kept for seven years. Commonwealth Bank of Australia is authorised to take instruction/s from this client's adviser on behalf of the applicant/s.
- As the adviser, I acknowledge that the Participant relies upon us to perform the necessary ID check in order to satisfy their requirements and that the Participant can request copies of identification at any time. I acknowledge that the process for providing assurance of client identification to the Participant may change, at the Participant's discretion, at any time.
- As the adviser, I acknowledge that I will send a copy of all documents used to verify my client's details to the Participant together with the application form. I acknowledge that the copy must be made from an original document and include a statement "This is a true copy of the original document" (or similar wording) and my signature.

Adviser

Full name	Date (DD/MM/YYYY)	**Signature** (must be signed pen to paper)
		✗

Margin Lending Licensed Adviser Acknowledge (if applicable)

By completing this section, I acknowledge and declare that:

- I hold a current Australian Financial Services Licence (AFSL) with appropriate and relevant authorisations, or I am authorised to represent a licensee with appropriate and relevant licence conditions of whom you have been notified; and
- I confirm I have verified the necessary documentation that will accompany the completed Wholesale Client Form as supporting evidence of the Borrower/s' wholesale client status; and
- I have explained the risks of an investment loan to the Borrower/s and drawn their attention specifically to Section 7 'Risk Disclosure Statement' of the Application Form; and
- Commonwealth Bank will rely on the information contained in the application form and any supporting documents as the basis of a credit assessment; and
- I understand that additional information may be requested at Commonwealth Bank's discretion;

Adviser

Full name	Date (DD/MM/YYYY)	**Signature** (must be signed pen to paper)
		✗

Section 11 – Required Supporting Documents (mandatory)

Please nominate and provide the relevant proof of identification and the supporting verification documentation that shows you qualify as a Wholesale Client as outlined on page 1 of this application form.

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

Proof of Identification	
All Applicants	☐ Certified identification documentation for each individual Trustee, each Company Director operating the account each Beneficial Owner, and each additional signatory[1]
Trust Applicants	☐ Certified photocopy of: i) The full, stamped Trust deed establishing the Trust or an extract which shows: the Trust name, name/s of Trustee/s, signature/s of Trustee/s with witnesses' signatures, date of execution, names of Beneficiary/s, name/s of Settlor and settled sum. ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds ofVariation of Amendment) iii) Documents setting out the current Trustees & Unitholders/Beneficiaries (if not contained in the above) In addition, please send in a photocopy of: • A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 mths, or • Banks 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; • The full name of the Settlor of the Trust

Please nominate Wholesale Customer Type		
Wholesale Customer Type	**Definition and qualification criteria**	**Required Verification Documents**
Wholesale Investor	☐ You hold net assets of at least $2.5 million (AUD) or have had gross income for each of the last 2 financial years of at least $250,000 (AUD). Note: The net assets and gross income of a Company or Trust controlled by you may be included	Accountant's certificate issued in the last 6 months confirming qualification as a Wholesale Investor.
Wholesale Investor (Product Price)	☐ The amount of total unencumbered security you are providing to establish the margin loan is at least $2.5m.	Proof of portfolio to be used as security

Proof of Identification	
For credit limit requests over $5m **Company & Company Trustee Applicants**	**2 years company financials:** ☐ P&L and Balance sheet for preceding 2 years; **or** ☐ 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 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. 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 contact us at 13 15 20.
Trust Applicants	**2 years Trust full financials:** ☐ P&L and Balance sheet for preceding 2 years; **or** ☐ 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 **All Trust customers will need:** ☐ Certified photocopy of: i) The full, stamped Trust Deed establishing the Trust or an extract which shows: the Trust name, name/s of Trustee/s, signature/s of Trustee/s with witnesses' signatures, date of execution, names of Beneficiary/s, name/s of Settlor and settled sum. ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds ofVariation of Amendment) iii) Documents setting out the current Trustees & Unitholders/Beneficiaries (if not contained in the above) Note: Trust Deed investigation fee will apply The deed must be certified by a prescribed person other than a trustee for ID purposes[2] Note: Beneficiaries' or Trust Settlors' personal financial details may be requested once the application is received and the initial assessment has deemed that to be necessary. For further information contact us on 13 15 20.

1 Refer to the Identification Documentation Requirements available on our website that sets out the acceptable identification documentation and certification requirements.
2 Once the application has been received and assessed you may be required to provide supporting verification documentation.

Other Information

Applicants that are:

- refinancing an existing investment loan, **or**
- applying for a Regular Gearing Plan, **or**
- transferring financial products they already own as security for their investment loan

Should enclose the additional documents that are available on commbank.com.au/gearedinvestments > tools and forms

Section 12 – Qualified Accountant's Certificate (mandatory)

If you hold an existing Accountant's Certificate which is less than 6 months old, you do not need to complete this section. An Accountant's Certificate will need to be provided for each individual applicant. Company applicants will need to provide a certificate for each director. Trustee applicants will need to provide an Accountant's Certificate for each Trustee.

Where there is more than one applicant, please photocopy and complete this section for all other applicants and attach it to this Loan Application Form.

Certified by a Qualified Accountant (Chapter 7 of the Corporations Act 2001)

I confirm that Geared Investments, Commonwealth Bank of Australia ABN 48 123 123124 AFSL and its related bodies corporate (as defined in the Corporations Act 2001 (Cth)) may rely on this certificate in providing financial services and/or financial products to the person named below.

Applicant

Full name (Individual/s)

Address

State Postcode

Full Name (Company)

Address

State Postcode

Full Name (Trust)

Address

State Postcode

I certify that the person or entity whose details are set out above:

☐ has net assets of at least $2.5 million; or

☐ has had a gross income for each of the last 2 financial years of at least $250,000; or

I Belong To

Name of my professional body

My membership designation from this professional body is

I Comply With This Body's Continuing Professional Education Requirements.

Accountant

Full name

Date certificate issued (Must be less than 6 months old) (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Address (Must be a registered business address)

State Postcode

Business phone

Mobile phone

☐ I acknowledge that I may be contacted by Geared Investments

By applying to be recognised as a wholesale investor, I confirm and declare that:

- I acknowledge and accept I will lose the retail protections which are available under the Corporations Act 2001 (Cth) ("Corporations Act"), which include but are not limited to: receiving retail disclosure documents such as a Financial Services Guide or Statement of Advice; receiving retail offer documents such as a Product Disclosure Statement; Commonwealth Bank of Australia ("CBA") acting in my best interests; and access to CBA's internal and external dispute resolution services;
- I have satisfied myself that I understand the legal and financial implications of being classified as a wholesale investor;
- I have the experience and capacity to make investment decisions without the benefit of personal financial advice or regulated disclosure documents issued in accordance with the Corporations Act;
- CBA does not guarantee that any wholesale services or financial products will be made available to me; and
- An Accountant's Certificate is only valid for a period of 2 years from the date of the Accountant's Certificate and it is my responsibility to provide CBA with a new Accountant's Certificate prior to expiry. If I fail to do so, I will no longer be recognised as a wholesale investor and CBA will be required to treat me as a retail investor until such a time as I provide CBA with a new Accountant's Certificate.

Client

Full name	CBA Account Number	Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Commonwealth Bank Geared Investments Loan and CommSec Margin Loan is 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 Geared Investments Loans and CommSec Margin Loans are subject to approval. Fees and charges apply.

How to submit your documents

Please provide your completed and signed form with any relevant supporting documents via email or post:

gearedinvestments@cba.com.au

Geared Investments, Locked Bag 34, Australia Square NSW 1215

13 15 20 **gearedinvestments@cba.com.au** **commbank.com.au/gearedinvestments**