

MANAGED FUND LODGEMENT FOR MARGIN LENDING

Commonwealth Securities Limited ABN
60 067 254 399 AFSL 238814
A Participant of the ASX Group

CommSec Margin Loans
Locked Bag 34 Australia Square NSW 1214
Phone: **13 17 09**
commsec.com.au

IMPORTANT INFORMATION

READ BEFORE PROCEEDING

1. For existing investments, you must mail to us a completed Standard Transfer Form, Statutory Declaration, a copy of your current Managed Fund Holding Statement less than one month old, and a completed managed fund application form.
2. For new investments, you must mail to us a managed fund application form (completed in your name). Check that the application form is current by checking its expiry date.
3. Ensure that the name of the investor (for both new and existing investments) is a party to the CommSec Margin Loan. If not please contact CommSec Margin Loans.
4. You must complete one Standard Transfer Form and one Statutory Declaration for each managed fund you wish to lodge as security.
5. **You MUST return the original by post. We DO NOT accept fax or email.**

Please mail to: CommSec Margin Loans, Locked Bag 34, Australia Square NSW 1214

This information will assist you in lodging both new and existing managed fund investments as security on your CommSec Margin Loan.

All lodgements of managed funds as security on your margin loan will be registered in CommSec's nominee name, "State Nominees Ltd <Mr J Citizen>." New managed fund investments will be registered under "State Nominees Ltd" on establishment of your investment by the fund manager. For existing managed funds held by you, this will involve the transfer of the registered ownership from your name to that of "State Nominees Ltd". Please note the beneficial ownership does not change: **you as the client will still receive all entitlements including distributions arising from the ownership of the relevant units.**

6. When lodging Managed Funds we are required to collect information about your tax residency so these can be passed back to the relevant tax authority. You must complete the Tax residency section of this form.

LODGING EXISTING MANAGED FUNDS AS SECURITY

1. Complete a Standard Transfer Form and Statutory Declaration.
2. Complete and sign a managed fund application form (with your name as the investor) corresponding to the managed fund you are lodging as security. Please ensure that the application form is still current by checking its expiry date.
3. Provide a copy of your managed fund holding statement less than one month old.
4. Please ensure you check with your fund manager their documentation, including identification requirements, to avoid delays processing your request.
5. Mail these documents to CommSec Margin Loans (documents must be mailed, and not faxed, as external organisations eg. Office of State Revenue, will require your original signature). Please attach a covering letter indicating other relevant information ie. distribution method, any regular savings plan amounts etc so that these can be confirmed with the fund manager.
6. CommSec Margin Loans will mail the Standard Transfer Form and the Statutory Declaration to the Office of State Revenue for stamping. A \$50.00 Stamp Duty fee will be charged to the loan. Stamp Duty is applicable to the transfer of managed funds as they are unlisted marketable financial products.

Once these documents are returned to this office, CommSec Margin Loans will forward these documents to the relevant fund manager to lodge as security. This process generally takes between 5 and 10 working days, however may take longer.

If you require any assistance to complete the Standard Transfer Form and Statutory Declaration please see the templates at the end of this document or call our Client Service team on **13 17 09** between 8am and 6pm (Sydney time) Monday to Friday.

FUNDING A NEW MANAGED FUND INVESTMENT FROM YOUR MARGIN LOAN

1. Complete and sign a managed fund application form (with your name as the investor) for the fund you wish to invest in and lodge as security. Please ensure that the application form is still current by checking its expiry date.
2. If you are making a cash contribution towards this investment please attach to the application form your cheque made payable to "Commonwealth Bank of Australia".
3. Mail the application form to CommSec Margin Loans (documents must be mailed, and **not faxed**, as external organisations e.g. fund the remaining amount of your investment from your margin loan. Your application form will then be sent to the relevant fund manager who will purchase units in your chosen funds. This process can take up to 5 working days, however may take longer.

Note:

Where you propose to have a managed fund investment registered in a name different to the borrowers of the margin loan, 3rd party mortgagor documentation may need to be completed and will add extra time to the lodgement process. Please call our Client Service team on **13 17 09** between 8am and 6pm (Sydney time) Monday to Friday for further details.

TAX RESIDENCY INFORMATION

Each country has different rules which govern tax residency. For Individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.) Either a TIN or a Reason Code for no TIN for each Country of Tax Residency will be required to be provided.

Reason code for no TIN:

- A** My country of tax residency does not issue TINs
- B** I have not been issued with a TIN by my country of tax residency
- C** My country of tax residency does not require disclosure of a TIN

INDIVIDUAL TAX INFORMATION

- All clients/borrowers/directors/trustees/3rd party mortgagors/beneficial owners must complete the below table if they have a tax residency.
- You must list all your countries of tax residency and your TIN or if no TIN is available, please select a reason code.
- **Note:** If the person is a US citizen or resident, you must include USA as a country of tax residency.
- **Note:** If the person has listed Australia as a country of tax residency, please insert reason code C in the TIN column.
- Attach a separate sheet if additional individuals are required to complete their tax residency information.

FULL NAME 1	CUSTOMER TYPE/S	ADDRESS	COUNTRY/IES OF TAX RESIDENCY	TIN / REASON CODE
	<input type="checkbox"/> Client			
	<input type="checkbox"/> Borrower			
	<input type="checkbox"/> Director			
DATE OF BIRTH	<input type="checkbox"/> Trustee			
	<input type="checkbox"/> 3rd Party Mortgagor			
	<input type="checkbox"/> Beneficial Owner			
FULL NAME 2	CUSTOMER TYPE/S	ADDRESS	COUNTRY/IES OF TAX RESIDENCY	TIN / REASON CODE
	<input type="checkbox"/> Client			
	<input type="checkbox"/> Borrower			
	<input type="checkbox"/> Director			
DATE OF BIRTH	<input type="checkbox"/> Trustee			
	<input type="checkbox"/> 3rd Party Mortgagor			
	<input type="checkbox"/> Beneficial Owner			
FULL NAME 3	CUSTOMER TYPE/S	ADDRESS	COUNTRY/IES OF TAX RESIDENCY	TIN / REASON CODE
	<input type="checkbox"/> Client			
	<input type="checkbox"/> Borrower			
	<input type="checkbox"/> Director			
DATE OF BIRTH	<input type="checkbox"/> Trustee			
	<input type="checkbox"/> 3rd Party Mortgagor			
	<input type="checkbox"/> Beneficial Owner			
FULL NAME 4	CUSTOMER TYPE/S	ADDRESS	COUNTRY/IES OF TAX RESIDENCY	TIN / REASON CODE
	<input type="checkbox"/> Client			
	<input type="checkbox"/> Borrower			
	<input type="checkbox"/> Director			
DATE OF BIRTH	<input type="checkbox"/> Trustee			
	<input type="checkbox"/> 3rd Party Mortgagor			
	<input type="checkbox"/> Beneficial Owner			

COMPANY/TRUST TAX INFORMATION

Please complete the following:

- a) Country/ies where the organisation is resident for tax purposes: and
- b) Tax Identification Number (TIN) of the organisation for each country of tax residency
- c) Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.

Please note:

1. You are not required to complete the below if the organisation is a Listed Public Company
2. If the Margin Loan is a Company trust account, only complete the below information for the trust and not the company.

COMPANY/TRUST NAME	COUNTRY/IES OF TAX RESIDENCY	TIN / REASON CODE

STATUTORY DECLARATION

I/WE (BORROWERS NAME/ REGISTERED NAME OF COMMSEC MARGIN LOAN)

OF (ADDRESS)

STATE

POSTCODE

Do solemnly and sincerely declare that: (The facts to be stated according to the Declarant(s) knowledge);

- The beneficial ownership of the securities remain the same;
- That no consideration has been paid in relation to the transfer;
- The transfer is for security purposes only;
- This information is true and correct;
- I/We confirm that the above Tax Information is true and correct and that I/we will promptly advise the Bank if it changes;
- Certify that 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 they 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.

I/We make this solemn declaration, conscientiously believing the same to be true, and by virtue of the provisions of the relevant legislation.

DECLARED BY

CLIENT 1 CLIENT ID

CLIENT 1 / BORROWER 1 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR NAME

CLIENT 1 / BORROWER 1 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR SIGNATURE

DATE

CLIENT 2 CLIENT ID (if applicable)

CLIENT 2 / BORROWER 2 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR NAME

CLIENT 2 / BORROWER 2 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR SIGNATURE

CLIENT 3 CLIENT ID (if applicable)

CLIENT 3 / BORROWER 3 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR NAME

CLIENT 3 / BORROWER 3 / DIRECTOR / TRUSTEE / 3RD PARTY MORTGAGOR SIGNATURE

WITNESS (Justice of the Peace or other authorised witness) Refer to Statutory Declaration Signatory List for list of eligible persons

BEFORE ME (WITNESS FULL NAME)

WITNESS ADDRESS

STATE

POSTCODE

SIGNATURE

DATE

AUSTRALIAN STANDARD TRANSFER FORM

FULL NAME OF FUND MANAGER

DESCRIPTION OF UNIT TRUSTS

QUANTITY

Words:

Figure:

FULL NAME(S) OF TRANSFEROR(S) [SELLER(S)] Please use capital letters

CONSIDERATION

Nil:

OFFICE USE ONLY:

FULL NAME(S) OF TRANSFEREE(S) [BUYER(S)]

State Nominees Limited (A/C)

FULL ADDRESS OF TRANSFEREE(S) [BUYER(S)]

I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) herein after called the Buyer(s) or to the several buyers named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above named company or eligible body subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.

I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.

TRANSFEROR(S) [SELLER(S)] SIGN HERE

TRANSFEREE(S) [BUYER(S)] SIGN HERE

TRANSFEROR(S) [SELLER(S)] SIGN HERE

TRANSFEREE(S) [BUYER(S)] SIGN HERE

TRANSFEROR(S) [SELLER(S)] SIGN HERE

TRANSFEREE(S) [BUYER(S)] SIGN HERE

DATE

DD / MM / YYYY

DATE

DD / MM / YYYY

For State Nominees Limited by its Attorneys who have received no notification of revocation of their appointment as such attorneys

MANAGED FUND LODGEMENT FOR MARGIN LENDING

A STATUTORY DECLARATION SIGNATORY LIST

A STATUTORY DECLARATION UNDER THE STATUTORY DECLARATIONS ACT 1959 MAY BE MADE BEFORE;

1. a person who is currently licensed or registered under a law to practise in one of the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trade marks attorney
 - Veterinary surgeon
2. a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or
3. a person who is in the following list:
 - Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
 - Bailiff
 - Bank officer with 5 or more continuous years of service
 - Building society officer with 5 or more years of continuous service
 - Chief executive officer of a Commonwealth court
 - Clerk of a court
 - Commissioner for Affidavits
 - Commissioner for Declarations
 - Credit union officer with 5 or more years of continuous service
 - Employee of the Australian Trade Commission who is:
 - i. in a country or place outside Australia; and
 - ii. authorised under paragraph 3(d) of the Consular Fees Act 1955; and
 - iii. exercising his or her function in that place
 - Employee of the Commonwealth who is:
 - i. in a country or place outside Australia; and
 - ii. authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - iii. exercising his or her function in that place
 - Fellow of the National Tax Accountants' Association
 - Finance company officer with 5 or more years of continuous service
 - Holder of a statutory office not specified in another item in this list
 - Judge of a court
 - Justice of the Peace
 - Magistrate
 - Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
 - Master of a court
 - Member of Chartered Secretaries Australia
 - Member of Engineers Australia, other than at the grade of student
 - Member of the Association of Taxation and Management Accountants
 - Member of the Australasian Institute of Mining and Metallurgy
 - Member of the Australian Defence Force who is:
 - i. an officer; or
 - ii. a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service; or
 - iii. a warrant officer within the meaning of that Act
 - Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
 - Member of:
 - i. the Parliament of the Commonwealth; or
 - ii. the Parliament of a State; or
 - iii. a Territory legislature; or
 - iv. a local government authority of a State or Territory
 - Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
 - Notary public
 - Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
 - Permanent employee of:
 - i. the Commonwealth or a Commonwealth authority; or
 - ii. a State or Territory or a State or Territory authority; or
 - iii. a local government authority;
 with 5 or more years of continuous service who is not specified in another item in this list
 - Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
 - Police officer
 - Registrar, or Deputy Registrar, of a court
 - Senior Executive Service employee of:
 - i. the Commonwealth or a Commonwealth authority; or
 - ii. a State or Territory or a State or Territory authority
 - Sheriff
 - Sheriff's officer
 - Teacher employed on a full-time basis at a school or tertiary education institution