

Investment Loan Credit Limit Increase Application Form

CommSec
Adviser Services



EFFECTIVE DATE 1 May 2021

Where to send this form?

Please provide your completed and signed form with any relevant supporting documents via provided details.

Email: MLOpsNewLoans@cba.com.au

Address: Locked Bag 34, Australia Square NSW 1214

HOW TO USE THIS FORM – PLEASE USE CAPITAL LETTERS

COMPULSORY SECTIONS TO COMPLETE (SIGN x) IF YOU ARE;

AN INDIVIDUAL OR JOINT ACCOUNT HOLDERS (INCLUDES SELF EMPLOYED ACCOUNT HOLDERS) OR AN INDIVIDUAL ACTING AS TRUSTEE OF A TRUST ACCOUNT HOLDERS	1	LOAN / BORROWER DETAILS	✓
	2	APPLICANT FINANCIAL DETAILS	✓
	3	REQUIRED SUPPORTING DOCUMENTS	✓
	4a	ACKNOWLEDGEMENT & SIGNATURES (Individual Borrowers & Trustees) <i>x</i>	✓
	5	ADVISER DETAILS	✓
A COMPANY ACCOUNT HOLDER OR A COMPANY ACTING AS TRUSTEE OF A TRUST ACCOUNT HOLDERS	1	LOAN / BORROWER DETAILS	✓
	3	REQUIRED SUPPORTING DOCUMENTS	✓
	4b	ACKNOWLEDGEMENTS & SIGNATURES (Company Borrowers & Trustees) <i>x</i>	✓
	5	ADVISER DETAILS	✓

ABOUT THIS APPLICATION FORM

- In this application form words in italics are defined words which have the same meaning as in the Margin Loan Terms and Conditions.
- CommSec Adviser Services Investment Loan is a product of the Commonwealth Bank of Australia ABN 48 123 123 124

SECTION

1

LOAN / BORROWER DETAILS

COMPULSORY

LOAN NUMBER

BORROWER NAME(S)

CURRENT CREDIT LIMIT

\$

PROPOSED CREDIT LIMIT*

(MINIMUM \$5,000 above your credit limit)

\$

Your Credit Limit is subject to our standard credit assessment criteria. This criteria includes accessing your credit file or other relevant information as per the Margin Loan Terms and Conditions. We may offer to provide you with a Loan limit that is below the level you ask for.

APPLICANT FINANCIAL DETAILS

COMPULSORY – INDIVIDUALS AND TRUSTEES

CommSec Adviser Services require this information to assess whether the limit you are applying for is not unsuitable.

Please complete this section accurately. You will be required to provide supporting verification documentation as described in the Required Supporting Documentation section, for the income and commitment values you enter below.

HOUSEHOLD INFORMATION



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*. For example, 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

Borrowers

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 Margin 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	BORROWER/TRUSTEE 1	BORROWER/TRUSTEE 2	BORROWER/TRUSTEE 3
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)	\$	\$	\$
ANNUAL GROSS OTHER INCOME DETAILS			
TOTAL ANNUAL GROSS INCOME	\$	\$	\$

MONTHLY COMMITMENTS

For joint commitments apportion evenly amongst applicants e.g. for a \$1,200 joint monthly commitment enter \$600 for each Borrower.

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)	\$	\$	\$
OTHER MONTHLY COMMITMENT DETAILS (e.g. may include HECS/HELP payments, Court Ruled Child Maintenance payments etc)			
TOTAL MONTHLY COMMITMENTS	\$	\$	\$

APPLICANT FINANCIAL DETAILS

COMPULSORY – INDIVIDUALS AND TRUSTEES

STATEMENT OF FINANCIAL POSITION

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

ASSETS	VALUE	% OF OWNERSHIP		
		BORROWER/ TRUSTEE 1	BORROWER/ TRUSTEE 2	BORROWER/ TRUSTEE 3
PROPERTY (Primary Residence)	\$	%	%	%
PROPERTY (Investment Properties)	\$	%	%	%
CASH	\$	%	%	%
INVESTMENTS (Shares & Managed Funds)	\$	%	%	%
OTHER INVESTMENTS / ASSETS (Must be detailed below in order to be considered)	\$	%	%	%
OTHER INVESTMENTS / ASSETS DETAILS				
TOTAL ASSETS	\$			

LIABILITIES ¹	LIMIT ²	BALANCE	REMAINING TERM ³	% OF OWNERSHIP		
				BORROWER/ TRUSTEE 1	BORROWER/ TRUSTEE 2	BORROWER/ TRUSTEE 3
NUMBER OF MORTGAGES (Primary Residence)						
MORTGAGE (Primary Residence) 1	\$	\$		%	%	%
MORTGAGE (Primary Residence) 2	\$	\$		%	%	%
TOTAL MORTGAGE (Primary Residence)	\$	\$				
NUMBER OF MORTGAGES (Investment Property)						
MORTGAGE (Investment Property) 1	\$	\$		%	%	%
MORTGAGE (Investment Property) 2	\$	\$		%	%	%
MORTGAGE (Investment Property) 3	\$	\$		%	%	%
TOTAL MORTGAGE (Investment Property)	\$	\$				
MORTGAGE DETAILS ⁴						
LEASE / PERSONAL / CAR LOANS (Balance)		\$		%	%	%
CREDIT / STORE CARDS (Total Limits)	\$			%	%	%
OTHER LIABILITIES (Please provide details below)	\$	\$		%	%	%
OTHER LIABILITIES DETAILS						
TOTAL LIABILITIES	\$					

¹ If you have more than two (2) residential or three (3) 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.

³ The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.

⁴ If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

REQUIRED SUPPORTING DOCUMENTS

COMPULSORY

Please nominate and provide the relevant supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details section above¹.

You may scan or photocopy any of these documents and send them with this form via details provided on page 2 of this form.

EXISTING COMMONWEALTH BANK CUSTOMER	<p>Existing Commonwealth Bank Customers</p> <p>If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section(s) below:</p>			
	ACCOUNT NAME ² (or Borrower Name)	BSB (if applicable)	ACCOUNT/LOAN/ CREDIT CARD NO.	PRODUCT NAME/TYPE
INDIVIDUAL APPLICANTS	<p>Proof of Salary, Commissions or Bonus income, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank account(s) nominated above; OR <input type="checkbox"/> 2 recent payslips (no more than 60 days old); OR <input type="checkbox"/> Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); OR <input type="checkbox"/> Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); OR <input type="checkbox"/> If income is credited to a bank account held with another financial institution: 2 recent statements³ (no more than 60 days old) 			
	<p>Proof of Rental Income, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank account(s) nominated above; OR <input type="checkbox"/> The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); OR <input type="checkbox"/> If rental income is credited to a bank account held with another financial institution: 2 recent statements³ (no more than 60 days old) 			
	<p>Proof of Shares / Managed Funds Holdings (if not already held on this margin loan), which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The CommSec Trading Account nominated above where investments are held; OR <input type="checkbox"/> Statements for other Shares / Managed Funds (no more than 60 days old) 			
	<p>Proof of Other Income:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If 'Other Income' has been specified, provide proof of this recurring income, for consideration 			
	<p>Proof of Cash Holdings, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s) nominated above; OR <input type="checkbox"/> If cash is held with another financial institution: 2 recent statements³ (no more than 60 days old) 			
	<p>Proof of residential and investment property mortgage commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Loan Account(s) nominated above; OR <input type="checkbox"/> If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term 			
	<p>Proof of rental commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s) nominated above; OR <input type="checkbox"/> The rental agreement, that shows the rental commitment and payment frequency; OR <input type="checkbox"/> If rental payments are debited to a bank account held with another financial institution: 2 recent statements³ (no more than 60 days old) 			

REQUIRED SUPPORTING DOCUMENTS

COMPULSORY

<p>INDIVIDUAL APPLICANTS CONT'D</p>	<p>Proof of Lease or Personal / Car Loan commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s) / Loan(s) nominated above; OR <input type="checkbox"/> If lease or personal / car loan is with another financial institution: The lease agreement or most recent lease/loan statement that shows the commitment value and payment frequency; OR <input type="checkbox"/> If lease or personal / car loan payments are debited to a bank account held with another financial institution: 2 recent statements³ (no more than 60 days old) <p>Proof of Credit Card / Store Card commitments, which can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The Commonwealth Bank Account(s) / Credit Card(s) nominated above; OR <input type="checkbox"/> The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old) <p>Proof of Other Commitments:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If 'Other Commitments' have been specified and details provided, provide proof of this Commitment(s)
<p>SELF EMPLOYED & SOLE TRADER APPLICANTS</p>	<p>2 years company financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <input type="checkbox"/> 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 <p>If you are a sole trader:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Full tax returns for preceding 2 years
<p>COMPANY & COMPANY TRUSTEE APPLICANTS</p>	<p>2 years company financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <input type="checkbox"/> 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 <p>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.</p> <p>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.</p>
<p>TRUST APPLICANTS</p>	<p>2 years Trust full financials:</p> <ul style="list-style-type: none"> <input type="checkbox"/> P&L and Balance sheet for preceding 2 years; OR <input type="checkbox"/> 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 <p>If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than \$500,000:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Certified photocopy of: <ul style="list-style-type: none"> i) The full Trust deed establishing the Trust ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds of Variation of Amendment) iii) Documents setting out the current Trustees and Unitholders/Beneficiaries (if not contained in the above) <p>Note: Trust Deed investigation fee will apply The deed must be certified by a prescribed person other than a trustee for ID purposes⁴</p> <p>Note: Beneficiaries' or Trust Settlers' personal financial details may be requested once the application is received and the initial assessment has deemed that to be necessary. Additional details may be required from trustee applicants where total loan facilities with the Commonwealth Bank will be greater than \$500,000 (refer above). For further information contact us at 13 15 20.</p>
<p>GUARANTORS & THIRD PARTY MORTGAGORS</p>	<p>After we receive your application for a credit limit increase, we will send Guarantee documents for completion to any guarantors or third party mortgagors that are not borrowers for the loan.</p> <p>The credit limit increase cannot be executed until the Guarantee documents are completed signed and returned to us.</p>

¹ If you satisfied the wholesale client criteria by providing a certificate issued by a qualified accountant at the time of your loan application you may not be required to provide supporting verification documentation for the financial details you provide in this application. For further information contact us at 13 15 20.

² If the account is not in the name of the borrower (e.g. Company name where the borrower is a director) please enter the borrower name or both.

³ Bank statements must show the name of the account holder.

⁴ Refer to the *Identification Documentation Requirements* which is available on our website.

ACKNOWLEDGEMENTS & SIGNATURES – INDIVIDUAL BORROWERS & TRUSTEES

COMPULSORY

To be completed by all individual borrowers and individual trustees of Trust borrowers

By signing this Credit Limit Increase Application Form *you* acknowledge and confirm that:

- *you* are aware that utilising the higher credit limit, thereby increasing the *Loan Balance* of *your* investment loan facility will increase risk, not only in terms of *Interest Rate* movements but also to movements in the value of *Financial Products*; and
- the increase in the credit limit of an investment loan facility will also increase the liability of each *Borrower* and any *guarantors* for any shortfall incurred should the entire portfolio be sold down to cover adverse movements in the *Market Value* of their security; and
- all information provided in this form is correct and not misleading in any way; and
- we will rely on the information contained in this form as the basis of a credit assessment; and
- we may review *your* credit history that we collect from other reporting bodies; and
- *you* understand that additional information may be requested in support of *your* application at *our* discretion.
- if you are an individual Trustee of a Trust where there is more than one Trustee, you nominate the person listed as 'Applicant 1' in this application to receive *margin call notices on your behalf*.

ACKNOWLEDGEMENTS – YOU MUST COMPLETE THIS SECTION

	BORROWER 1 / TRUSTEE 1	BORROWER 2 / TRUSTEE 2 (IF APPLICABLE)	BORROWER 3 / TRUSTEE 3 (IF APPLICABLE)
1. BORROWING TO INVEST			
• Have <i>you</i> borrowed any money (outside of the investment loan) to provide loan collateral for this investment loan?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
• If yes, is any of that money secured against <i>your</i> primary residential property?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
• If yes, what is the amount borrowed against the primary residential property?	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2. RELIABILITY OF INCOME:			
• Do <i>you</i> have a reliable and stable source of income?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. YOUR RESPONSIBILITIES:			
Are <i>you</i> aware that;	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• <i>You</i> are responsible for managing and regularly monitoring <i>your</i> investment loan (in conjunction with <i>your Adviser</i> if applicable)			
• <i>You</i> are required to clear any <i>Margin Call</i> in line with the facility terms			
• <i>You</i> must have reserve liquid capital (cash or securities) as an option to cover any <i>Margin Call</i> that occurs at short notice, otherwise we may be required to sell all or some of the <i>Financial Products</i> securing <i>your Loan</i>			
• <i>You</i> are personally liable for all amounts outstanding on <i>your Loan</i> irrespective of the <i>Financial Products</i> held			
4. INVESTMENT LENDING RISKS:			
Are <i>you</i> aware that;	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• Investment lending risks include, but are not limited to, movements in the <i>Market Value</i> of the <i>Financial Products</i> securing the <i>Loan</i> and <i>Interest Rate</i> movements.			
• At any time, at <i>our</i> discretion, we may change the <i>Lending Value</i> applying to any of the <i>Financial Products</i> securing the <i>Loan</i> (even to zero), possibly triggering a <i>Margin Call</i>			
5. MARGIN CALLS: Are <i>you</i> aware that;			
• We will take reasonable steps to contact <i>you</i> in the event of a <i>Margin Call</i> by phone call, SMS alert or e-mail	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• The <i>Financial Products</i> securing <i>your Loan</i> may need to be sold to clear the <i>Margin Call</i> without reference to <i>you</i>			
• If the gearing level on <i>your Loan</i> exceeds the <i>Maximum Gearing Ratio</i> (at any given time) a <i>Margin Call</i> will be triggered			

Continued overleaf

ACKNOWLEDGEMENTS & SIGNATURES – INDIVIDUAL BORROWERS & TRUSTEES

COMPULSORY

BORROWER 1 / TRUSTEE 1

PRINT FULL NAME

SIGNATURE

DATE

BORROWER 2 / TRUSTEE 2

PRINT FULL NAME

SIGNATURE

DATE

BORROWER 3 / TRUSTEE 3

PRINT FULL NAME

SIGNATURE

DATE

ACKNOWLEDGEMENTS & SIGNATURES – COMPANY BORROWERS & TRUSTEES

COMPULSORY

To be completed by Directors of Company Borrowers & Company Trustees

By signing this Credit Limit Increase Application Form *you* acknowledge and confirm that:

- *you* are aware that utilising the higher credit limit, thereby increasing the *Loan Balance* of *your* investment loan facility will increase risk, not only in terms of *Interest Rate* movements but also to movements in the value of *Financial Products*; and
- the increase in the credit limit of an investment loan facility will also increase the liability of each *Borrower* and any *guarantors* for any shortfall incurred should the entire portfolio be sold down to cover adverse movements in the *Market Value* of their security; and
- all information provided in this form is correct and not misleading in any way; and
- we will rely on the information contained in this form as the basis of a credit assessment; and
- we may review *your* credit history that we collect from other reporting bodies; and
- *you* understand that additional information may be requested in support of *your* application at *our* discretion.

ACKNOWLEDGEMENTS – YOU MUST COMPLETE THIS SECTION

	DIRECTOR 1 / GUARANTOR 1	DIRECTOR 2 / GUARANTOR (IF APPLICABLE) 2	DIRECTOR 3 / GUARANTOR (IF APPLICABLE) 3
1. BORROWING TO INVEST			
• Have <i>you</i> or <i>your</i> company borrowed any money (outside of the investment loan) to provide loan collateral on this investment loan?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
• If yes, is any of that money secured against your primary residential property?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
• If yes, what is the amount borrowed against the primary residential property	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2. YOUR RESPONSIBILITIES: Are <i>you</i> aware that;	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• The company is responsible for managing and regularly monitoring the investment loan (in conjunction with your Adviser if applicable)			
• The company is required to clear any <i>Margin Call</i> in line with the facility terms			
• The company must have reserve liquid capital (cash or securities) as an option to cover any <i>Margin Call</i> that occurs at short notice, otherwise we may be required to sell all or some of the <i>Financial Products</i> securing your <i>Loan</i>			
• The company is liable for all amounts outstanding on <i>your Loan</i> irrespective of the <i>Financial Products</i> held			
3. INVESTMENT LENDING RISKS: Are <i>you</i> aware that;	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• Investment lending risks include, but are not limited to, movements in the market value of the <i>Financial Products</i> securing the <i>Loan</i> and <i>Interest Rate</i> movements			
• At any time, at <i>our</i> discretion, we may change the <i>Lending Value</i> applying to any of the <i>Financial Products</i> securing the <i>Loan</i> (even to zero), possibly triggering a <i>Margin Call</i>			
4. MARGIN CALLS: Are <i>you</i> aware that;	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT	<input type="checkbox"/> I UNDERSTAND & ACCEPT
• We will take reasonable steps to contact the company in the event of a <i>Margin Call</i> by phone call, SMS alert or e-mail			
• The <i>Financial Products</i> securing the company's <i>Loan</i> may need to be sold to clear the <i>Margin Call</i> without reference to the company			
• If the gearing level on the company's <i>Loan</i> exceeds the <i>Maximum Gearing Ratio</i> (at any given time) a <i>Margin Call</i> will be triggered			

Continued overleaf

ACKNOWLEDGEMENTS & SIGNATURES – COMPANY BORROWERS & TRUSTEES

COMPULSORY

DIRECTOR 1

PRINT FULL NAME

SIGNATURE

x

DATE

DIRECTOR 2 (IF APPLICABLE)

PRINT FULL NAME

SIGNATURE

x

DATE

DIRECTOR 3 (IF APPLICABLE)

PRINT FULL NAME

SIGNATURE

x

DATE

ADVISER DETAILS

COMPULSORY

ALL ADVISERS – PLEASE REVIEW AND SIGN

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 licensee conditions of whom *you* have been notified; and
- CommSec Adviser Services 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 CommSec Adviser Services' discretion.

ADVISER SIGNATURE

DATE

x



Where to send the completed form?

Once completed and signed, please return the form by email to investmentlending@cba.com.au or by mail to Locked Bag 34, Australia Square NSW 1214.

VISIT commsecadviserservices.com.au
CALL 13 15 20

