

## Geared Investments

Commonwealth Bank of Australia ABN 48 123 123 124  
 Locked Bag 34 Australia Square NSW 1214  
 Phone: 13 15 20  
 Internet: [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments)



### Accepted ASX Listed Equities as at 10 August 2022

**We offer two types of Investment Loans with slightly different features to suit different investor needs:**

- one with a 10% buffer and features aimed at investors predominantly investing into Managed Funds; and
- one with a 5% buffer and features aimed at investors predominantly investing into Direct Listed Equities.

	10% BUFFER	5% BUFFER
Max Base LVR <sup>1</sup> for shares and funds	75%	80%
Margin Call LVR (Max Base LVR + Buffer)	85%	85%
Max Gearing Ratio	90%	90%
Margin Call Clearance Time		
If portfolio > 95% Managed Funds	3 days	3 Days
If portfolio < 95% Managed Funds	1 day	1 day
Diversification Rewards <sup>2</sup>		
Bonus Stocks	No	Yes
Portfolio LVR	0%	5%

**The following LVRs apply to all Investment Loans regardless of Buffer option selected.**

<sup>1</sup> Excluding portfolios holding cash and cash funds

<sup>2</sup> Where you hold five or more approved securities in your portfolio. For more information, visit [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments)

ASX Code	Security Name	10% Buffer Investment Loan		5% Buffer Investment Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
A200	BETASHARES AUSTRALIA 200 ETF	75%	70%	80%	75%	70%
A2M	THE A2 MILK COMPANY LIMITED	50%	45%	55%	50%	45%
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	85%	80%	90%	85%	80%
AAC	AUSTRALIAN AGRICULTURAL COMPANY LIMITED.	45%	40%	50%	45%	40%
ABA	AUSWIDE BANK LTD	40%	35%	45%	40%	35%
<b>ABB</b>	<b>AUSSIE BROADBAND LIMITED</b>			<b>40%</b>		
ABC	ADELAIDE BRIGHTON LIMITED	55%	50%	60%	55%	50%
ABP	ABACUS PROPERTY GROUP	65%	60%	70%	65%	60%
ACDC	ETFS BATTERY TECH & LITHIUM ETF	55%	50%	60%	55%	50%
ACL	AUSTRALIAN CLINICAL LABS LIMITED	45%	40%	50%	45%	40%
<b>ADB</b>	<b>AUDINATE GROUP LIMITED</b>			<b>40%</b>		
ADH	ADAIRS LIMITED	40%	35%	45%	40%	35%
AEF	AUSTRALIAN ETHICAL INVESTMENT LIMITED	35%	30%	40%	35%	30%
AFG	AUSTRALIAN FINANCE GROUP LTD	35%	30%	40%	35%	30%
AFI	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	70%	65%	75%	70%	65%
AGG	ANGLOGOLD ASHANTI LIMITED	40%	35%	45%	40%	35%
AGL	AGL ENERGY LIMITED.	70%	65%	75%	70%	65%
AGX1	ANTIPODES GLOBAL SHARES (QUOTED MANAGED FUND)	60%	55%	65%	60%	55%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED	60%	55%	65%	60%	55%
<b>AIS</b>	<b>AERIS RESOURCES LIMITED</b>			<b>40%</b>		
AIZ	AIR NEW ZEALAND LIMITED	35%	30%	40%	35%	30%
AKE	ALLKEM LIMITED	45%	40%	50%	45%	40%
<b>ALC</b>	<b>ALCIDION GROUP LIMITED</b>			<b>40%</b>		
ALD	AMPOL LIMITED	60%	55%	65%	60%	55%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED	55%	50%	60%	55%	50%
ALK	ALKANE RESOURCES LIMITED	35%	30%	40%	35%	30%
ALL	ARISTOCRAT LEISURE LIMITED	70%	65%	75%	70%	65%
ALQ	ALS LIMITED	65%	60%	70%	65%	60%
ALU	ALTUM LIMITED	60%	55%	65%	60%	55%
ALX	ATLAS ARTERIA	65%	60%	70%	65%	60%
AMC	AMCOR LIMITED	70%	65%	75%	70%	65%
AMH	AMCIL LIMITED	50%	45%	55%	50%	45%
<b>AMI</b>	<b>AURELIA METALS LIMITED</b>			<b>40%</b>		
AMP	AMP LIMITED	55%	50%	60%	55%	50%
AMPBB	AMP LIMITED	55%	50%	60%	55%	50%
<b>AMS</b>	<b>ATOMOS LIMITED</b>			<b>40%</b>		
ANN	ANSELL LIMITED	70%	65%	75%	70%	65%
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPG	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPH	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPJ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPJ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
AO	AUSTRALIAN UNITY OFFICE FUND	35%	30%	40%	35%	30%
APA	APA GROUP	70%	65%	75%	70%	65%
APE	AP EAGERS LIMITED	40%	35%	45%	40%	35%
APM	APM HUMAN SERVICES INTERNATIONAL LIMITED	50%	45%	55%	50%	45%
<b>APX</b>	<b>APPEN LIMITED</b>	40%	35%	45%	40%	35%
ARB	ARB CORPORATION LIMITED.	60%	55%	65%	60%	55%
ARF	ARENA REIT.	50%	45%	55%	50%	45%
ARG	ARGO INVESTMENTS LIMITED	70%	65%	75%	70%	65%
ASB	AUSTAL LIMITED	55%	50%	60%	55%	50%
ASIA	BETASHARES ASIA TECHNOLOGY TIGERS ETF	65%	60%	70%	65%	60%
ASX	ASX LIMITED	70%	65%	75%	70%	65%
ATEC	BETASHARES S&P/ASX AUSTRALIAN TECHNOLOGY ETF	60%	55%	65%	60%	55%
AUB	AUSTBROKERS HOLDINGS LIMITED	60%	55%	65%	60%	55%
AUI	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
AUMF	ISHARES EDGE MSCI AUSTRALIA MULTIFACTOR ETF	70%	65%	75%	70%	65%
AVG	AUSTRALIAN VINTAGE LTD	40%	35%	45%	40%	35%
AWC	ALUMINA LIMITED	70%	65%	75%	70%	65%
AX1	ACCENT GROUP LIMITED	40%	35%	45%	40%	35%
AZJ	AURIZON HOLDINGS LIMITED	70%	65%	75%	70%	65%
BAP	BURSON GROUP LIMITED	55%	50%	60%	55%	50%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.  
 Please note the lending ratio on this list is subject to change at any time without prior notice.

**Bold and Italics:** Indicates Bonus stocks (LVR is applicable for diversified portfolios)  
**Yellow shading** indicates changes since 1 August 2022

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**Accepted ASX Listed Equities  
as at 10 August 2022**

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
BBN	BABY BUNTING GROUP LIMITED	40%	35%	45%	40%	35%
<b>BCI</b>	<b>BCI MINERALS LIMITED</b>			<b>40%</b>		
BEAR	BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND	75%	70%	80%	75%	70%
BEN	BENDIGO AND ADELAIDE BANK LIMITED	65%	60%	70%	65%	60%
BENPG	BENDIGO AND ADELAIDE BANK LIMITED	60%	55%	65%	60%	55%
BENPH	BENDIGO AND ADELAIDE BANK LIMITED	60%	55%	65%	60%	55%
BFG	BELL FINANCIAL GROUP LIMITED	40%	35%	45%	40%	35%
<b>BGA</b>	<b>BEGA CHEESE LIMITED</b>	<b>50%</b>	<b>45%</b>	<b>55%</b>	<b>50%</b>	<b>45%</b>
<b>BGL</b>	<b>BELLEVUE GOLD LIMITED</b>			<b>40%</b>		
BHP	BHP BILLITON LIMITED	75%	70%	80%	75%	70%
BHYB	BETASHARES AUSTRALIAN MAJOR BANK HYBRIDS INDEX ETF	70%	65%	75%	70%	65%
BKI	BKI INVESTMENT COMPANY LIMITED	65%	60%	70%	65%	60%
BKL	BLACKMORES LIMITED	55%	50%	60%	55%	50%
BKW	BRICKWORKS LIMITED	60%	55%	65%	60%	55%
BLD	BORAL LIMITED	60%	55%	65%	60%	55%
BLX	BEACON LIGHTING GROUP LIMITED	35%	30%	40%	35%	30%
BNKS	BETASHARES GLOBAL BANKS ETF	65%	60%	70%	65%	60%
BOQ	BANK OF QUEENSLAND LIMITED	65%	60%	70%	65%	60%
BOQPE	BANK OF QUEENSLAND LIMITED	65%	60%	70%	65%	60%
BOQPF	BANK OF QUEENSLAND LIMITED	65%	60%	70%	65%	60%
BPT	BEACH ENERGY LIMITED	50%	45%	55%	50%	45%
BRG	BREVILLE GROUP LIMITED	60%	55%	65%	60%	55%
<b>BSL</b>	<b>BLUESCOPE STEEL LIMITED</b>	<b>70%</b>	<b>65%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>
<b>BUB</b>	<b>BUBS AUSTRALIA LIMITED</b>			<b>40%</b>		
BVS	BRAVURA SOLUTIONS LIMITED	40%	35%	45%	40%	35%
BWP	BWP TRUST	65%	60%	70%	65%	60%
BXB	BRAMBLES LIMITED	75%	70%	80%	75%	70%
<b>CAJ</b>	<b>CAPITOL HEALTH LIMITED</b>			<b>40%</b>		
CAR	CARSALLES.COM LIMITED	65%	60%	70%	65%	60%
CBA	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPD	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPG	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPH	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPI	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPJ	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPK	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
<b>CBO</b>	<b>COBRAM ESTATE OLIVES LIMITED</b>			<b>40%</b>		
CCP	CREDIT CORP GROUP LIMITED	35%	30%	40%	35%	30%
<b>CCX</b>	<b>CITY CHIC COLLECTIVE LIMITED</b>			<b>40%</b>		
CDA	CODAN LIMITED	45%	40%	50%	45%	40%
CDM	CADENCE CAPITAL LIMITED	40%	35%	45%	40%	35%
<b>CDP</b>	<b>CARINDALE PROPERTY TRUST</b>			<b>40%</b>		
CGC	COSTA GROUP HOLDINGS LIMITED	45%	40%	50%	45%	40%
CGF	CHALLENGER LIMITED	60%	55%	65%	60%	55%
CGFPB	CHALLENGER LIMITED	60%	55%	65%	60%	55%
CGFPC	CHALLENGER LIMITED	60%	55%	65%	60%	55%
CHC	CHARTER HALL GROUP	60%	55%	65%	60%	55%
CIA	CHAMPION IRON LIMITED	40%	35%	45%	40%	35%
CIN	CARLTON INVESTMENTS LIMITED	50%	45%	55%	50%	45%
CIP	CENTURIA INDUSTRIAL REIT	65%	60%	70%	65%	60%
CKF	COLLINS FOODS LIMITED	55%	50%	60%	55%	50%
CLDD	BETASHARES CLOUD COMPUTING ETF	55%	50%	60%	55%	50%
CLNE	VANECK GLOBAL CLEAN ENERGY ETF	60%	55%	65%	60%	55%
CLV	CLOVER CORPORATION LIMITED	35%	30%	40%	35%	30%
CLW	CHARTER HALL LONG WALE REIT	60%	55%	65%	60%	55%
CMW	CROMWELL PROPERTY GROUP	55%	50%	60%	55%	50%
CNI	CENTURIA CAPITAL GROUP	55%	50%	60%	55%	50%
CNU	CHORUS LIMITED	60%	55%	65%	60%	55%
COE	COOPER ENERGY LIMITED	35%	30%	40%	35%	30%
COF	CENTURIA OFFICE REIT	55%	50%	60%	55%	50%
COH	COCHLEAR LIMITED	65%	60%	70%	65%	60%
COL	COLES GROUP LIMITED	75%	70%	80%	75%	70%
CPU	COMPUTERSHARE LIMITED	65%	60%	70%	65%	60%
CQE	CHARTER HALL EDUCATION TRUST	55%	50%	60%	55%	50%
CQR	CHARTER HALL RETAIL REIT	65%	60%	70%	65%	60%
CRN	CORONADO GLOBAL RESOURCES INC	35%	30%	40%	35%	30%
CSL	CSL LIMITED	75%	70%	80%	75%	70%
CSR	CSR LIMITED	60%	55%	65%	60%	55%
CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	40%	35%	45%	40%	35%
CURE	ETF S&P BIOTECH ETF	55%	50%	60%	55%	50%
CUV	CLINIVEL PHARMACEUTICALS LIMITED	35%	30%	40%	35%	30%
<b>CWP</b>	<b>CEDAR WOODS PROPERTIES LIMITED</b>			<b>40%</b>		
CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	60%	55%	65%	60%	55%
<b>CXO</b>	<b>CORE LITHIUM LTD</b>			<b>40%</b>		
<b>DBI</b>	<b>DALRYMPLE BAY INFRASTRUCTURE LIMITED</b>			<b>40%</b>		
DDR	DICKER DATA LIMITED	40%	35%	45%	40%	35%
<b>DGL</b>	<b>DGL GROUP LIMITED</b>			<b>40%</b>		
DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED	55%	50%	60%	55%	50%
DHHF	BETASHARES DIVERSIFIED ALL GROWTH ETF	60%	55%	65%	60%	55%
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND	65%	60%	70%	65%	60%
DJW	DJERRIWARH INVESTMENTS LIMITED	65%	60%	70%	65%	60%
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	60%	55%	65%	60%	55%
DOW	DOWNER EDI LIMITED	60%	55%	65%	60%	55%
DRR	DETERRA ROYALTIES LIMITED	60%	55%	65%	60%	55%
DRUG	BETASHARES GLOBAL HEALTHCARE ETF	65%	60%	70%	65%	60%
<b>DSK</b>	<b>CETTIRE LIMITED</b>			<b>40%</b>		
DTL	DATA#3 LIMITED	40%	35%	45%	40%	35%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	60%	55%	65%	60%	55%
DXC	DEXUS CONVENIENCE RETAIL REIT	45%	40%	50%	45%	40%
DXI	DEXUS INDUSTRIA REIT	55%	50%	60%	55%	50%

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		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
DXS	DEXUS PROPERTY GROUP	65%	60%	70%	65%	60%
EDV	ENDEAVOUR GROUP LIMITED	65%	60%	70%	65%	60%
EHE	ESTIA HEALTH LIMITED	45%	40%	50%	45%	40%
EHL	EMECO HOLDINGS LIMITED	35%	30%	40%	35%	30%
ELD	ELDER'S LIMITED	60%	55%	65%	60%	55%
<b>EML</b>	<b>EMERCHANTS LIMITED</b>			<b>40%</b>		
EQT	EQT HOLDINGS LIMITED	45%	40%	50%	45%	40%
ERTH	BETASHARES CLIMATE CHANGE & ENV OPP ETF	50%	45%	55%	50%	45%
ESPO	VANECK VECTORS VIDEO GAMING ESPORTS ETF	60%	55%	65%	60%	55%
ESTX	ETFS EURO STOXX 50	70%	65%	75%	70%	65%
ETHI	BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF	65%	60%	70%	65%	60%
ETPMAG	ETFS PHYSICAL SILVER	55%	50%	60%	55%	50%
ETPMPT	ETFS PHYSICAL PLATINUM	50%	45%	55%	50%	45%
EVN	EVOLUTION MINING LIMITED	60%	55%	65%	60%	55%
EVT	EVENT HOSPITALITY AND ENTERTAINMENT LTD	55%	50%	60%	55%	50%
EX20	BETASHARES AUSTRALIAN EX-20 PORTFOLIO DIVERSIFIER ETF	75%	70%	80%	75%	70%
F100	BETASHARES FTSE 100 ETF	60%	55%	65%	60%	55%
FAIR	BETASHARES AUSTRALIAN SUSTAINABILITY LEADERS ETF	75%	70%	80%	75%	70%
FANG	ETFS FANG+ ETF	60%	55%	65%	60%	55%
FBU	FLETCHER BUILDING LIMITED	55%	50%	60%	55%	50%
FEMX	FIDELITY GLOBAL EMERGING MARKET	65%	60%	70%	65%	60%
<b>FEX</b>	<b>FENIX RESOURCES LTD</b>			<b>40%</b>		
FGG	FUTURE GENERATION GLOBAL INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
FGX	FUTURE GENERATION INVESTMENT COMPANY LIMITED	65%	60%	70%	65%	60%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	40%	35%	45%	40%	35%
FMG	FORTESCUE METALS GROUP LTD	65%	60%	70%	65%	60%
FOOD	BETASHARES GLOBAL AGRICULTURE ETF - CURRENCY HEDGED	60%	55%	65%	60%	55%
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED	65%	60%	70%	65%	60%
FUEL	BETASHARES GLOBAL ENERGY COMPANIES ETF	65%	60%	70%	65%	60%
FWD	FLEETWOOD CORPORATION LIMITED	35%	30%	40%	35%	30%
GDI	GDI PROPERTY GROUP	40%	35%	45%	40%	35%
GDX	VANECK VECTORS GOLD MINERS ETF	65%	60%	70%	65%	60%
GEM	G8 EDUCATION LIMITED	35%	30%	40%	35%	30%
<b>GMA</b>	<b>GENWORTH MORTGAGE INSURANCE AUSTRALIA LIMITED</b>			<b>40%</b>		
GMG	GOODMAN GROUP	70%	65%	75%	70%	65%
GNC	GRAINCORP LIMITED	55%	50%	60%	55%	50%
GNE	GENESIS ENERGY LIMITED	40%	35%	45%	40%	35%
GOLD	ETFS METAL SECURITIES AUSTRALIA LIMITED	75%	70%	80%	75%	70%
GOR	GOLD ROAD RESOURCES LIMITED	40%	35%	45%	40%	35%
GOZ	GROWTHPOINT PROPERTIES AUSTRALIA	60%	55%	65%	60%	55%
GPT	GPT GROUP	65%	60%	70%	65%	60%
GQG	GQG PARTNERS INC.	55%	50%	60%	55%	50%
<b>GRR</b>	<b>GRANGE RESOURCES LIMITED</b>			<b>40%</b>		
GUD	G.U.D. HOLDINGS LIMITED	55%	50%	60%	55%	50%
GVF	GLOBAL VALUE FUND LIMITED	45%	40%	50%	45%	40%
GWA	GWA GROUP LIMITED	50%	45%	55%	50%	45%
HACK	BETASHARES GLOBAL CYBERSECURITY ETF	65%	60%	70%	65%	60%
HBRD	BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED F	75%	70%	80%	75%	70%
HCW	HEALTHCO HEALTHCARE AND WELLNESS REIT	45%	40%	50%	45%	40%
HDN	HOME CO DAILY NEEDS REIT	55%	50%	60%	55%	50%
HGEN	ETFS HYDROGEN ETF	50%	45%	55%	50%	45%
HLS	HEALIUS LIMITED	60%	55%	65%	60%	55%
HM1	HEARTS AND MINDS INVESTMENTS LIMITED	55%	50%	60%	55%	50%
<b>HMC</b>	<b>HOME CONSORTIUM</b>			<b>40%</b>		
HNDQ	BETASHARES NASDAQ 100 ETF - CURRENCY HEDGED	70%	65%	75%	70%	65%
<b>HPG</b>	<b>HIPAGES GROUP HOLDINGS LTD</b>			<b>40%</b>		
HPI	HOTEL PROPERTY INVESTMENTS	40%	35%	45%	40%	35%
HSN	HANSEN TECHNOLOGIES LIMITED	45%	40%	50%	45%	40%
HT1	HT&E LIMITED	40%	35%	45%	40%	35%
HUB	HUB24 LIMITED	40%	35%	45%	40%	35%
HVN	HARVEY NORMAN HOLDINGS LIMITED	65%	60%	70%	65%	60%
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANA	70%	65%	75%	70%	65%
HYGG	HYPERION GBL GROWTH COMPANIES FUND (MANAGED FUND)	60%	55%	65%	60%	55%
IAA	ISHARES ASIA 50 ETF	65%	60%	70%	65%	60%
IAF	ISHARES CORE COMPOSITE BOND ETF	75%	70%	80%	75%	70%
IAG	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IAGPD	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IDX	INTEGRAL DIAGNOSTICS LIMITED	45%	40%	50%	45%	40%
IEL	IDP EDUCATION LIMITED	40%	35%	45%	40%	35%
IEM	ISHARES MSCI EMERGING MARKETS ETF	70%	65%	75%	70%	65%
IEU	ISHARES EUROPE ETF	70%	65%	75%	70%	65%
IFL	INSIGNIA FINANCIAL LIMITED	50%	45%	55%	50%	45%
IFM	INFOMEDIA LTD	35%	30%	40%	35%	30%
IFRA	ISHARES US INFRASTRUCTURE ETF	65%	60%	70%	65%	60%
IGO	INDEPENDENCE GROUP NL	60%	55%	65%	60%	55%
IHD	ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF	75%	70%	80%	75%	70%
IHVV	ISHARES S&P 500 AUD HEDGED ETF	75%	70%	80%	75%	70%
IHWL	ISHARES CORE MSCI WORLD ALL CAP (HEDGED)	65%	60%	70%	65%	60%
IIGF	INTELLIGENT INVESTOR AUS EQUITY GROWTH	55%	50%	60%	55%	50%
IIND	BETASHARES INDIA QUALITY ETF	60%	55%	65%	60%	55%
IJH	ISHARES S&P MID-CAP ETF	65%	60%	70%	65%	60%
IJP	ISHARES MSCI JAPAN ETF	75%	70%	80%	75%	70%
IJR	ISHARES S&P SMALL-CAP ETF	65%	60%	70%	65%	60%
IKO	ISHARES MSCI SOUTH KOREA CAPPED ETF	75%	70%	80%	75%	70%
ILB	ISHARES GOVERNMENT INFLATION ETF	65%	60%	70%	65%	60%
ILC	ISHARES S&P/ASX 20 ETF			40%		
ILU	ILUKA RESOURCES LIMITED	60%	55%	65%	60%	55%
<b>IMA</b>	<b>IMAGE RESOURCES NL</b>			<b>40%</b>		
IMD	IMDEX LIMITED	40%	35%	45%	40%	35%
INA	INGENIA COMMUNITIES GROUP	45%	40%	50%	45%	40%

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 as at 10 August 2022**

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
INES	INVESTSMART ETHICAL SHARE FUND (MANAGED FUND)	60%	55%	65%	60%	55%
ING	INGHAMS GROUP LIMITED	55%	50%	60%	55%	50%
IOO	ISHARES GLOBAL 100 ETF	70%	65%	75%	70%	65%
IOZ	ISHARES CORE S&P/ASX 200 ETF	75%	70%	80%	75%	70%
IPH	IPH LIMITED	55%	50%	60%	55%	50%
IPL	INCITEC PIVOT LIMITED	65%	60%	70%	65%	60%
IRE	IRESS LIMITED	65%	60%	70%	65%	60%
<b>IRI</b>	<b>INTEGRATED RESEARCH LIMITED</b>			<b>40%</b>		
ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF	65%	60%	70%	65%	60%
IVC	INVOCARE LIMITED	55%	50%	60%	55%	50%
IVE	ISHARES MSCI EAFE ETF	75%	70%	80%	75%	70%
IVV	ISHARES S&P 500 ETF	75%	70%	80%	75%	70%
IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	65%	60%	70%	65%	60%
IXJ	ISHARES GLOBAL HEALTHCARE ETF	65%	60%	70%	65%	60%
IZZ	ISHARES CHINA LARGE-CAP ETF	60%	55%	65%	60%	55%
JBH	JB HI-FI LIMITED	65%	60%	70%	65%	60%
JDO	JUDO CAPITAL HOLDINGS LIMITED	50%	45%	55%	50%	45%
JHG	JANUS HENDERSON GROUP PLC	60%	55%	65%	60%	55%
JHX	JAMES HARDIE INDUSTRIES PLC	65%	60%	70%	65%	60%
JIN	JUMBO INTERACTIVE LIMITED	40%	35%	45%	40%	35%
JLG	JOHNS LYNG GROUP LIMITED	40%	35%	45%	40%	35%
<b>JMS</b>	<b>JUPITER MINES LIMITED</b>			<b>40%</b>		
KAR	KAROOON ENERGY LTD	40%	35%	45%	40%	35%
KGN	KOGAN.COM LTD	40%	35%	45%	40%	35%
KLS	KELSIAN GROUP LIMITED	50%	45%	55%	50%	45%
KMD	KMD BRANDS LIMITED	35%	30%	40%	35%	30%
KSL	KINA SECURITIES LIMITED	35%	30%	40%	35%	30%
LFS	LATITUDE FINANCIAL GROUP LIMITED			<b>40%</b>		
LIC	LIFESTYLE COMMUNITIES LIMITED	40%	35%	45%	40%	35%
LLC	LENDLEASE GROUP	65%	60%	70%	65%	60%
LNK	LINK ADMINISTRATION HOLDINGS LIMITED	50%	45%	55%	50%	45%
<b>LOV</b>	<b>LOVISA HOLDINGS LIMITED</b>			<b>40%</b>		
LPGD	LOFTUS PEAK GLOBAL DISRUPTION FD	60%	55%	65%	60%	55%
<b>LRK</b>	<b>LARK DISTILLING CO. LTD</b>			<b>40%</b>		
LSF	L1 LONG SHORT FUND LIMITED	50%	45%	55%	50%	45%
<b>LTR</b>	<b>LIONTOWN RESOURCES LIMITED</b>			<b>40%</b>		
LYC	LYNAS CORPORATION LIMITED	45%	40%	50%	45%	40%
<b>MAF</b>	<b>MA FINANCIAL GROUP LIMITED</b>			<b>40%</b>		
<b>MAH</b>	<b>MACMAHON HOLDINGS LIMITED</b>			<b>40%</b>		
<b>MAQ</b>	<b>MACQUARIE TELECOM GROUP LIMITED</b>			<b>40%</b>		
<b>MCR</b>	<b>MINCOR RESOURCES NL</b>			<b>40%</b>		
MEZ	MERIDIAN ENERGY LIMITED	40%	35%	45%	40%	35%
MFF	MAGELLAN FLAGSHIP FUND LIMITED	70%	65%	75%	70%	65%
MFG	MAGELLAN FINANCIAL GROUP LIMITED	55%	50%	60%	55%	50%
MGF	MEGELLAN GLOBAL TRUST	65%	60%	70%	65%	60%
<b>MGH</b>	<b>MAAS GROUP HOLDINGS LIMITED</b>			<b>40%</b>		
MGOC	MAGELLAN GLOBAL EQUITIES FUND (MANAGED FUND)	70%	65%	75%	70%	65%
MGR	MIRVAC GROUP	65%	60%	70%	65%	60%
MGX	MOUNT GIBSON IRON LIMITED	35%	30%	40%	35%	30%
MHHT	MAGELLAN HIGH CONVICTION TRUST	65%	60%	70%	65%	60%
MICH	MAGELLAN INFRASTRUCTURE FUND	65%	60%	70%	65%	60%
MIN	MINERAL RESOURCES LIMITED	60%	55%	65%	60%	55%
MIR	MIRRABOOKA INVESTMENTS LIMITED	55%	50%	60%	55%	50%
MLD	MACA LIMITED	35%	30%	40%	35%	30%
MMS	MCMILLAN SHAKESPEARE LIMITED	55%	50%	60%	55%	50%
MND	MONADELPHOUS GROUP LIMITED	60%	55%	65%	60%	55%
MINRS	BETASHARES GLOBAL GOLD MINERS ETF	50%	45%	55%	50%	45%
MOAT	VANECK VECTORS MORNINGSTAR WIDE MOAT ETF	65%	60%	70%	65%	60%
MOGL	MONTAKA GLOBAL LONG ONLY EQUITIES FUND	60%	55%	65%	60%	55%
MOT	METRICS INCOME OPPORTUNITIES TRUST	35%	30%	40%	35%	30%
MPL	MEDIBANK PRIVATE LIMITED	70%	65%	75%	70%	65%
MQG	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPC	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPD	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPE	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPF	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MBLPC	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%
MBLPD	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%
MTS	METCASH LIMITED	65%	60%	70%	65%	60%
MVA	VANECK VECTORS AUSTRALIAN PROPERTY ETF	65%	60%	70%	65%	60%
MVB	VANECK VECTORS AUSTRALIAN BANKS ETF	75%	70%	80%	75%	70%
MVW	MARKET VECTORS AUSTRALIAN EQUAL WEIGHT ETF	70%	65%	75%	70%	65%
MXT	METRICS MASTER INCOME TRUST	35%	30%	40%	35%	30%
MYR	MYER HOLDINGS LIMITED	35%	30%	40%	35%	30%
MYST	MYSTATE LIMITED	45%	40%	50%	45%	40%
NAB	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPE	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPF	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPH	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPI	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NAN	NANOSONICS LIMITED	45%	40%	50%	45%	40%
NCK	NICK SCALI LIMITED	45%	40%	50%	45%	40%
NCM	NEWCREST MINING LIMITED	70%	65%	75%	70%	65%
NDQ	BETASHARES NASDAQ 100 ETF	75%	70%	80%	75%	70%
NEA	NEARMAP LTD	35%	30%	40%	35%	30%
NEC	NINE ENTERTAINMENT CO. HOLDINGS LIMITED	60%	55%	65%	60%	55%
NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED	35%	30%	40%	35%	30%
NHC	NEW HOPE CORPORATION LIMITED	45%	40%	50%	45%	40%
NHF	NIB HOLDINGS LIMITED	65%	60%	70%	65%	60%
<b>NIC</b>	<b>NICKEL MINES LIMITED</b>			<b>40%</b>		

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ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10% Maximum Gearing Ratio - 90%		PLVR	Buffer - 5% Maximum Gearing Ratio - 90%	
		Standard LVR	Single LVR		Standard LVR	Single LVR
NSR	NATIONAL STORAGE REIT	45%	40%	50%	45%	40%
NST	NORTHERN STAR RESOURCES LTD	65%	60%	70%	65%	60%
NUF	NUFARM LIMITED	60%	55%	65%	60%	55%
NWH	NRW HOLDINGS LIMITED	40%	35%	45%	40%	35%
NWL	NETWEALTH GROUP LIMITED	45%	40%	50%	45%	40%
NWS	NEWS CORPORATION	65%	60%	70%	65%	60%
NXT	NEXTDC LIMITED	50%	45%	55%	50%	45%
OBL	OMNI BRIDGEWAY LIMITED	45%	40%	50%	45%	40%
<b>OCL</b>	<b>OBJECTIVE CORPORATION LIMITED</b>			<b>40%</b>		
OFX	OZFOREX GROUP LIMITED	40%	35%	45%	40%	35%
OML	OOHIMEDIA LIMITED	40%	35%	45%	40%	35%
OOO	BETASHARES CRUDE OIL INDEX ETF-CURRENCY HEDGED (SYN	35%	30%	40%	35%	30%
OPH	OPHIR HIGH CONVICTION FUND	50%	45%	55%	50%	45%
ORA	ORORA LIMITED	65%	60%	70%	65%	60%
ORG	ORIGIN ENERGY LIMITED	65%	60%	70%	65%	60%
ORI	ORICA LIMITED	65%	60%	70%	65%	60%
OZF	SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND	75%	70%	80%	75%	70%
<b>OZL</b>	<b>OZ MINERALS LIMITED</b>	<b>50%</b>	<b>45%</b>	<b>55%</b>	<b>50%</b>	<b>45%</b>
OZR	SPDR S&P/ASX 200 RESOURCES FUND	75%	70%	80%	75%	70%
PAC	PACIFIC CURRENT GROUP LIMITED	45%	40%	50%	45%	40%
PAI	PLATINUM ASIA INVESTMENTS LIMITED	55%	50%	60%	55%	50%
PAXX	PLATINUM ASIA FUND (QUOTED MANAGED HEDGE FUND)	70%	65%	75%	70%	65%
PDJ	PENDAL GROUP LIMITED	50%	45%	55%	50%	45%
<b>PEI</b>	<b>PENGANA PRIVATE EQUITY TRUST</b>			<b>40%</b>		
PFP	PROPEL FUNERAL PARTNERS LIMITED	45%	40%	50%	45%	40%
PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED	55%	50%	60%	55%	50%
PGH	PACT GROUP HOLDINGS LTD	45%	40%	50%	45%	40%
PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	55%	50%	60%	55%	50%
PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
PIXX	PLATINUM INTERNATIONAL FUND	70%	65%	75%	70%	65%
PL8	PLATO INCOME MAXIMISER LIMITED	60%	55%	65%	60%	55%
PLS	PILBARA MINERALS LIMITED	40%	35%	45%	40%	35%
PMC	PLATINUM CAPITAL LIMITED	55%	50%	60%	55%	50%
PME	PRO MEDICUS LIMITED	40%	35%	45%	40%	35%
PMGOLD	PERTH MINT GOLD	70%	65%	75%	70%	65%
PMV	PREMIER INVESTMENTS LIMITED	55%	50%	60%	55%	50%
PNI	PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	45%	40%	50%	45%	40%
<b>PNV</b>	<b>POLYNOVO LIMITED</b>			<b>40%</b>		
<b>PPC</b>	<b>PEET LIMITED</b>			<b>40%</b>		
PPH	PUSHPAY HOLDINGS LIMITED	30%	25%	35%	30%	25%
PPS	PRAEMIUM LIMITED	40%	35%	45%	40%	35%
PPT	PERPETUAL LIMITED	65%	60%	70%	65%	60%
<b>PRN</b>	<b>PERENTI GLOBAL LIMITED</b>			<b>40%</b>		
PRU	PERSEUS MINING LIMITED	40%	35%	45%	40%	35%
PTM	PLATINUM ASSET MANAGEMENT LIMITED	60%	55%	65%	60%	55%
PWH	PWR HOLDINGS LIMITED	40%	35%	45%	40%	35%
PXA	PEXA GROUP LIMITED	50%	45%	55%	50%	45%
QAN	QANTAS AIRWAYS LIMITED	65%	60%	70%	65%	60%
QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	70%	65%	75%	70%	65%
QBE	QBE INSURANCE GROUP LIMITED	70%	65%	75%	70%	65%
QFN	BETASHARES S&P/ASX 200 FINANCIALS SECTOR ETF	75%	70%	80%	75%	70%
QHAL	VANECK VECTORS MSCI WORLD EX AUSTRALIA QUALITY (HEDG	70%	65%	75%	70%	65%
<b>QIP</b>	<b>QANTM INTELLECTUAL PROPERTY LIMITED</b>			<b>40%</b>		
QLTY	BETASHARES GLOBAL QUALITY LEADERS ETF	65%	60%	70%	65%	60%
QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	75%	70%	80%	75%	70%
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND	75%	70%	80%	75%	70%
QRE	BETASHARES AUSTRALIAN RESOURCES SECTOR ETF	75%	70%	80%	75%	70%
QUAL	MARKET VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF	70%	65%	75%	70%	65%
QUB	QUBE HOLDINGS LIMITED	60%	55%	65%	60%	55%
QUBHA	QUBE SUBORDINATED NOTES	60%	55%	65%	60%	55%
QUS	BETASHARES S&P 500 EQUAL WEIGHT ETF	65%	60%	70%	65%	60%
QVE	QV EQUITIES LIMITED	60%	55%	65%	60%	55%
<b>RBL</b>	<b>REDBUBBLE LIMITED</b>			<b>40%</b>		
RBTZ	BETASHARES GLOBAL ROBOTICS AND ARTIFICIAL INTELLIGENC	60%	55%	65%	60%	55%
RDV	RUSSELL HIGH DIVIDEND AUSTRALIAN SHARES ETF	75%	70%	80%	75%	70%
REA	REA GROUP LTD	60%	55%	65%	60%	55%
REG	REGIS HEALTHCARE LIMITED	40%	35%	45%	40%	35%
REH	REECE LIMITED	55%	50%	60%	55%	50%
RF1	REGAL INVESTMENT FUND	45%	40%	50%	45%	40%
<b>RFI</b>	<b>RURAL FUNDS GROUP</b>			<b>40%</b>		
RHCPA	RAMSAY HEALTH CARE LIMITED	65%	60%	70%	65%	60%
RIC	RIDLEY CORPORATION LIMITED	40%	35%	45%	40%	35%
RIO	RIO TINTO LIMITED	75%	70%	80%	75%	70%
RMD	RESMED INC	65%	60%	70%	65%	60%
RMS	RAMELIUS RESOURCES LIMITED	40%	35%	45%	40%	35%
ROBO	ETFs ROBO GLOBAL ROBOTICS AND AUTOMATION ETF	60%	55%	65%	60%	55%
<b>RRL</b>	<b>REGIS RESOURCES LIMITED</b>	<b>55%</b>	<b>50%</b>	<b>60%</b>	<b>55%</b>	<b>50%</b>
RSG	RESOLUTE MINING LIMITED	40%	35%	45%	40%	35%
RWC	RELIANCE WORLDWIDE CORPORATION LIMITED	55%	50%	60%	55%	50%
S32	SOUTH32 LIMITED	70%	65%	75%	70%	65%
SBM	ST BARBARA LIMITED	45%	40%	50%	45%	40%
SCG	SCENTRE GROUP	65%	60%	70%	65%	60%
SCP	SHOPPING CENTRES AUSTRALASIA PROPERTY GROUP	60%	55%	65%	60%	55%
SDF	STEADFAST GROUP LIMITED	65%	60%	70%	65%	60%
<b>SDR</b>	<b>SITEMINDER LIMITED</b>			<b>40%</b>		
SEC	SPHERIA EMERGING COMPANIES LIMITED	60%	55%	65%	60%	55%
SEK	SEEK LIMITED	60%	55%	65%	60%	55%
<b>SEMI</b>	<b>ETFs SEMICONDUCTOR ETF</b>	<b>55%</b>	<b>50%</b>	<b>60%</b>	<b>55%</b>	<b>50%</b>
SFR	SANDFIRE RESOURCES NL	55%	50%	60%	55%	50%
SFY	SPDR S&P/ASX 50 FUND	75%	70%	80%	75%	70%

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		Standard LVR	Single LVR	PLVR	Standard LVR
		<b>Buffer - 10% Maximum Gearing Ratio - 90%</b>		<b>Buffer - 5% Maximum Gearing Ratio - 90%</b>	
SGF	SG FLEET GROUP LIMITED	40%	35%	45%	35%
SGM	SIMS METAL MANAGEMENT LIMITED	60%	55%	65%	55%
SGP	STOCKLAND	60%	55%	65%	55%
SGR	THE STAR ENTERTAINMENT GROUP LIMITED	50%	45%	55%	45%
SHL	SONIC HEALTHCARE LIMITED	70%	65%	75%	65%
SHV	SELECT HARVESTS LIMITED	45%	40%	50%	40%
SIG	SIGMA HEALTHCARE LIMITED	35%	30%	40%	30%
SIQ	SMARTGROUP CORPORATION LTD	45%	40%	50%	40%
SKC	SKYCITY ENTERTAINMENT GROUP LIMITED	50%	45%	55%	45%
SLC	SUPERLOOP LIMITED	35%	30%	40%	30%
SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	65%	60%	70%	60%
SLR	SILVER LAKE RESOURCES LIMITED	45%	40%	50%	40%
SM1	SYNLAIT MILK LIMITED	40%	35%	45%	35%
SOL	WASHINGTON H SOUL PATTINSON & COMPANY LIMITED	55%	50%	60%	50%
SPK	SPARK NEW ZEALAND LIMITED	65%	60%	70%	60%
<b>SPL</b>	<b>STARPHARMA HOLDINGS LIMITED</b>			<b>40%</b>	
SPY	SPDR S&P 500 ETF TRUST	75%	70%	80%	75%
SQ2	BLOCK INC.	35%	30%	40%	30%
<b>SRV</b>	<b>SERVICORP LIMITED</b>			<b>40%</b>	
SSM	SERVICE STREAM LIMITED	45%	40%	50%	40%
STO	SANTOS LIMITED	65%	60%	70%	60%
STW	SPDR S&P/ASX 200 FUND	75%	70%	80%	75%
SUL	SUPER RETAIL GROUP LIMITED	60%	55%	65%	55%
SUN	SUNCORP GROUP LIMITED	70%	65%	75%	65%
SUNPG	SUNCORP GROUP LIMITED	70%	65%	75%	65%
SUNPH	SUNCORP GROUP LIMITED	65%	60%	70%	60%
SUNPI	SUNCORP GROUP LIMITED	70%	65%	75%	65%
SVV	SEVEN GROUP HOLDINGS LIMITED	60%	55%	65%	55%
<b>SWM</b>	<b>SEVEN WEST MEDIA LIMITED</b>			<b>40%</b>	
SWTZ	SWITZER DIVIDEND GROWTH FUND	60%	55%	65%	60%
<b>SXL</b>	<b>SOUTHERN CROSS MEDIA GROUP LIMITED</b>			<b>40%</b>	
SYI	SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND	75%	70%	80%	75%
SYM	SYMBIO HOLDINGS LIMITED	45%	40%	50%	40%
<b>SYR</b>	<b>SYRAH RESOURCES LIMITED</b>			<b>40%</b>	
TAH	TABCORP HOLDINGS LIMITED	60%	55%	65%	55%
TCL	TRANSURBAN GROUP	75%	70%	80%	70%
TECH	ETF MORNINGSTAR GLOBAL TECHNOLOGY ETF	60%	55%	65%	55%
TLC	THE LOTTERY CORPORATION LIMITED	60%	55%	65%	55%
TLS	TELSTRA CORPORATION LIMITED	75%	70%	80%	70%
TNE	TECHNOLOGY ONE LIMITED	60%	55%	65%	55%
<b>TOP</b>	<b>THORNEY OPPORTUNITIES LTD</b>			<b>40%</b>	
TPG	TPG TELECOM LIMITED	55%	50%	60%	50%
<b>TPW</b>	<b>TEMPLE &amp; WEBSTER GROUP LTD</b>			<b>40%</b>	
<b>TRS</b>	<b>THE REJECT SHOP LIMITED</b>			<b>40%</b>	
TWE	TREASURY WINE ESTATES LIMITED	60%	55%	65%	60%
UMAX	BETASHARES S&P 500 YIELD MAXIMISER FUND	70%	65%	75%	65%
UMG	UNITED MALT GROUP LIMITED	60%	55%	65%	55%
USD	BETASHARES U.S. DOLLAR ETF	75%	70%	80%	70%
VAE	VANGUARD FTSE ASIA EX JAPAN SHARES INDEX ETF	65%	60%	70%	60%
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	70%	65%	75%	65%
VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	70%	65%	75%	65%
VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	75%	70%	80%	70%
VBLD	VANGUARD GLOBAL INFRASTRUCTURE INDEX ETF	65%	60%	70%	60%
VBND	VANGUARD GLOBAL AGGREGATE BOND INDEX (HEDGED) ETF	70%	65%	75%	65%
VCX	VICINITY CENTRES	60%	55%	65%	55%
VDGR	VANGUARD DIVERSIFIED GROWTH INDEX ETF	60%	55%	65%	55%
VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF	65%	60%	70%	60%
VEA	VIVA ENERGY GROUP LIMITED	60%	55%	65%	55%
VEQ	VANGUARD FTSE EUROPE SHARES ETF	65%	60%	70%	60%
VEVG	VANGUARD ETHICALLY CONSCIOUS INTERNATIONAL SHARES IN	70%	65%	75%	65%
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	65%	60%	70%	60%
VG1	VGI PARTNERS GLOBAL INVESTMENT LIMITED	50%	45%	55%	45%
VG8	VGI PARTNERS ASIAN INVESTMENTS LIMITED	45%	40%	50%	40%
VGAD	VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ET	70%	65%	75%	65%
VGB	VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF	75%	70%	80%	70%
VGE	VANGUARD EMERGING MARKETS ETF	60%	55%	65%	55%
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	70%	65%	75%	65%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	75%	70%	80%	70%
VIF	VANGUARD INTERNATIONAL FIXED INTEREST INDEX (HEDGED) E	65%	60%	70%	60%
VISM	VANGUARD MSCI INTERNATIONAL SMALL COMPANIES INDEX ET	60%	55%	65%	55%
VSO	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF	65%	60%	70%	60%
VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	70%	65%	75%	65%
VUK	VIRGIN MONEY UK PLC	45%	40%	50%	40%
VVLU	VANGUARD GLOBAL VALUE EQUITY ACTIVE ETF	65%	60%	70%	60%
WAF	WEST AFRICAN RESOURCES LIMITED	35%	30%	40%	30%
WAM	WAM CAPITAL LIMITED	60%	55%	65%	55%
WAR	WAM STRATEGIC VALUE LIMITED	50%	45%	55%	45%
WAX	WAM RESEARCH LIMITED	50%	45%	55%	45%
WBC	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPE	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPH	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPI	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPJ	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPK	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WBCPL	WESTPAC BANKING CORPORATION	75%	70%	80%	70%
WDIV	SPDR GLOBAL DIVIDEND ETF UNITS	60%	55%	65%	55%
WDMF	ISHARES EDGE MSCI WORLD MULTIFACTOR ETF	65%	60%	70%	60%
WDS	WOODSIDE ENERGY GROUP LTD	70%	65%	75%	65%
<b>WEB</b>	<b>WEBJET LIMITED</b>			<b>40%</b>	
WES	WESFARMERS LIMITED	75%	70%	80%	70%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR.  
 Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities  
 or is held through a Wrap Platform/Portfolio Service.

Please note the lending ratio on this list is subject to change at any time without prior notice.

**Bold and Italics** : Indicates Bonus stocks (LVR is applicable for diversified portfolios)  
**Yellow shading** indicates changes since 1 August 2022

**Geared Investments**

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 Locked Bag 34 Australia Square NSW 1214  
 Phone: 13 15 20  
 Internet: [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments)



**Accepted ASX Listed Equities  
 as at 10 August 2022**

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
WGB	WAM GLOBAL LIMITED	60%	55%	65%	60%	55%
<b>WGN</b>	<b>WAGNERS HOLDING COMPANY LIMITED</b>			<b>40%</b>		
WGX	WESTGOLD RESOURCES LIMITED	35%	30%	40%	35%	30%
WHC	WHITEHAVEN COAL LIMITED	45%	40%	50%	45%	40%
WHF	WHITEFIELD LIMITED	55%	50%	60%	55%	50%
WLE	WAM LEADERS LIMITED	60%	55%	65%	60%	55%
WMI	WAM MICRO CAP	45%	40%	50%	45%	40%
WOR	WORLEYPARSONS LIMITED	50%	45%	55%	50%	45%
WOW	WOOLWORTHS LIMITED	75%	70%	80%	75%	70%
WPR	WAYPOINT REIT	60%	55%	65%	60%	55%
WQG	WCM GLOBAL GROWTH LIMITED	60%	55%	65%	60%	55%
WTC	WISETECH GLOBAL LIMITED	40%	35%	45%	40%	35%
WVOL	ISHARES EDGE MSCI WORLD MINIMUM VOLATILITY ETF	70%	65%	75%	70%	65%
WXHG	SPDR S&P WORLD EX AUSTRALIA (HEDGED) FUND	65%	60%	70%	65%	60%
WXOZ	SPDR S&P WORLD EX AUSTRALIA FUND	65%	60%	70%	65%	60%
<b>X64</b>	<b>TEN SIXTY FOUR LIMITED</b>			<b>40%</b>		
XRO	XERO LIMITED	50%	45%	55%	50%	45%
YANK	BETASHARES STRONG U.S. DOLLAR FUND (HEDGE FUND)	45%	40%	50%	45%	40%
YMAX	BETASHARES AUS TOP20 EQUITY YIELD MAX FUND (MG FD)	70%	65%	75%	70%	65%
ZYAU	ETFS S&P/ASX 300 HIGH YIELD PLUS ETF	70%	65%	75%	70%	65%

Geared Investments loans are issued by Commonwealth Bank of Australia (The Bank) ABN 48 123 123 124 AFSL and ACL 234945 and administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814. Commonwealth Securities Limited is a market participant of the ASX and Cboe Australia Pty Limited (formerly CHI-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and settlement participant of ASX Settlement Pty Limited. Commonwealth Bank of Australia reserves the right to vary the above list of financial products and the borrowing limits at any time without notice and at its total discretion. Commonwealth Bank of Australia or any member of the Group does not make any recommendations (express or implied) about any securities listed above, the status of these securities for new investments, or give any guarantee as to the payment of income or repayment of capital. This list has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason any individual should, before acting on the information, consider the appropriateness of the information having regard to the individual's objectives, financial situation and needs; if necessary seek professional advice. The information in this document forms part of the Geared Investments Loan Product Disclosure Statement (PDS). The PDS, issued by the Bank, is available from our website [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments) and is directly available at <https://www.commbank.com.au/content/dam/commbank-assets/investing/geared-investments/gi-loan-product-disclosure-statement.pdf>, or by calling 13 15 20.

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.  
 Please note the lending ratio on this list is subject to change at any time without prior notice.

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