

Submitting your BankSA Margin Lending Credit Limit Assessment Form.

Complete this form when you would like to request an increase in your credit limit or are required to have the current credit limit re-assessed on your BankSA Margin Loan Facility.

To conduct the assessment we require certain details of your income and financial situation which we specify in this form. We can only finalise the assessment after consideration and verification of your financial circumstances. This may be lower than the credit limit you requested.

Complete this form using BLACK PEN and print in clear CAPITAL LETTERS.

The original Credit Limit Assessment Form and all other required information must be sent to:

BankSA Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

BankSA Margin Lending will not accept a faxed Credit Limit Assessment form.

Questions

If you have any questions regarding completing this form please contact the Account Management Team on 1300 305 172 Monday to Friday, 7:30am - 5:30pm.

Section 1 - Borrower Details

This section is to be completed by individual borrowers and directors of company borrowers. This includes individual trustee borrowers and directors of a company trustee borrower.

Full Name/s

Client Reference Number

Credit Limit Request

Current credit limit

\$

Requested credit limit

\$ **Section 1.1 - Individual 1 Personal Details**

Type of applicant

Individual Borrower 1 Director and Guarantor 1 Individual Trustee Borrower 1

Title

Surname

Given name(s) in full

Date of birth (dd/mm/yyyy)

 / /

Driver licence number

State of issue

Marital status

Single Married Divorced Widowed De facto

Number of dependants

Home phone number

()

Work phone number

()

Fax number

()

Mobile phone number

Email address (BankSA Margin Lending may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Time at current residential address | _____ Years | _____ Months

Previous residential address (if less than 2 years at current address)

Suburb

State

Postcode

Time at previous residential address | _____ Years | _____ Months

Mailing address (write 'AS ABOVE' if the same as your current residential address)

(We may use this address for future correspondence, including for CHESS purposes)

Suburb

State

Postcode

Section 1.2 - Individual 1 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status

Full-time Part-time Casual/temporary/contractor Self-employed Other Specify _____

Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader | _____ Time with current employer/business

Years

Months

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb

State

Postcode

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self-employed/sole trader | _____ Time with previous employer/business

Years

Months

Previous employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb

State

Postcode

Section 1.3 - Individual 2 Personal Details

Type of applicant

Individual Borrower 2 Director and Guarantor 2 Individual Trustee Borrower 2

Title

Surname

Given name(s) in full

Date of birth (dd/mm/yyyy)

____ / ____ / ____

Driver licence number

State of issue

Marital status

Single

Married

Divorced

Widowed

De facto

Number of dependants

Home phone number () Work phone number () Fax number ()

Mobile phone number Email address (BankSA Margin Lending may elect to email correspondence to you)

Current residential address (a PO Box is not acceptable)

Suburb State Postcode

Time at current residential address Years Months

Previous residential address (if less than 2 years at current address)

Suburb State Postcode

Time at previous residential address Years Months

Mailing address (write 'AS ABOVE' if the same as your current residential address) (We may use this address for future correspondence, including for CHESS purposes)

Suburb State Postcode

Section 1.4 - Individual 2 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status Full-time Part-time Casual/temporary/contractor Self-employed Other Specify

Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader Time with current employer/business Years Months

Current employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb State Postcode

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self-employed/sole trader Time with previous employer/business Years Months

Previous employer's address or principal place of business if you are self-employed/sole trader (a PO Box is not acceptable)

Suburb State Postcode

Section 2 - Financial Details

This section is to be completed by individual borrowers and company directors acting as guarantors on this BankSA Margin Loan. This includes individual trustee borrowers, and directors of a company trustee. Please complete this section unless BankSA Margin Lending advises you that this information is not required.

BankSA Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes credit reference agency checking and affordability verification to determine an applicant's capacity to repay the loan. When you apply for a BankSA Margin Loan, our intention is to ensure that your new facility commitment is manageable. We want to ensure you have enough surplus income to service your facility. Please complete this section accurately and provide supporting income verification documentation as described in Section 4.

Section 2.1 - Income Details

Please attach details if there is insufficient space.

Income type	Applicant 1	Applicant 2
Gross annual salary	\$	\$
Bonus, overtime and allowances	\$	\$
Rental income	\$	\$
Dividends	\$	\$
Interest	\$	\$
Other income	\$	\$

Section 2.2 - Statement of Financial Position – Assets and Liabilities

Please attach details if there is insufficient space.

ASSETS – List all assets whether individually or jointly held

Asset type	Description	Value	Percentage Ownership	
			Applicant 1	Applicant 2
Residence	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Cash at bank	<i>Name of institution</i>	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%

LIABILITIES – List all liabilities whether individually or jointly liable

Liability type	Description	Limit	Outstanding balance	Interest rate	Monthly payments	Percentage Ownership	
						Applicant 1	Applicant 2
Loan 1		\$	\$	%	\$	%	%
Loan 2		\$	\$	%	\$	%	%
Loan 3		\$	\$	%	\$	%	%
Credit cards		\$	\$	%	\$	%	%
Rent		\$	\$	%	\$	%	%
Leases		\$	\$	%	\$	%	%
Other		\$	\$	%	\$	%	%

Section 3 - Guarantor Acknowledgements

(Credit Limit Increase requests only)

By signing this Credit Limit Assessment form, if you are a guarantor you **ACKNOWLEDGE, DECLARE AND CONFIRM THAT:**

- you have sought independent legal and financial advice on the effect of this Credit Limit Assessment form before signing it;
- you acknowledge that you can refuse to sign this Credit Limit Assessment form;
- you are aware that there are financial risks involved in signing this Credit Limit Assessment form;
- you are aware that you have the right to limit your liability under the guarantee and indemnity you have provided in respect of this facility in accordance with the Code of Banking Practice (if it applies to the guarantee and indemnity) and as allowed by law;
- you are aware that you can request information about the credit limit increase or facility guaranteed;
- **you are aware that your guarantee and indemnity covers liability under a future credit contract to the extent the future credit contract (together with all other existing credit contracts secured by the guarantee and indemnity) are within a limit previously agreed in writing by you;**
- if you have limited the maximum amount recoverable under the guarantee and indemnity you agree that the maximum amount we can recover from you under the guarantee and indemnity is increased to:
 - \$[]; plus
 - one year's interest on that amount calculated at the highest rate we may charge the customer; plus
 - all interest, fees, costs, charges and other amounts payable by you under the guarantee and indemnity; plus
 - all amounts payable by you for breach of an obligation you owe (other than an obligation to pay money) under the guarantee and indemnity, and
- in consideration of BankSA – A Division of Westpac Banking Corporation (St.George) agreeing to increase the Credit Limit you confirm that the increase will not affect in any manner your liability as stated in the guarantee and indemnity or BankSA's right powers and remedies under the guarantee and indemnity.

Section 4 - Verification of Income

All documents provided in support of this BankSA Margin Lending Credit Limit Assessment are to be original, or a copy of the original

Please indicate which documents each applicant is attaching to support and verify the main income details provided in Section 2. BankSA Margin Lending may request additional information further to the below, where required.

PAYG INCOME

Please provide the following supporting documentation:

Two most recent computerised/electronically produced payslips; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Salary/employment letter dated no more than 6 weeks prior to the date of the Loan Application; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Most recent employment contract; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Last PAYG payment summary/group certificate, or last tax return; and	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Evidence of consistent income amounts regularly deposited to a bank account.	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

SELF-EMPLOYED/SOLETRADER INCOME

Please provide the following documents:

Signed financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Tax returns for the self-employed applicant for the last two years; and	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Last ATO Tax Assessment notice	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

COMPANY AND TRUST INCOME

Please provide the following documents for the company or company trustee and the trust:

Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
Tax returns for the last 2 years; and	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
Last ATO Tax Assessment notice	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

RENTAL INCOME

Please provide one of the following documents:

The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (for each property owned); or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

INTEREST INCOME

Please provide one of the following documents:

Current investment certificate (not older than 12 months); or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Bank statements/passbooks held in the name/s of the applicant (showing last 6 months history) and confirming amount of investment held and detailed narrative; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

DIVIDEND INCOME

Please provide one of the following documents:

Most recently issued dividend advice for each investment held; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Current holding statement evidencing ownership and confirmatory evidence of most recent dividend policy for each investment held; or	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Latest tax return	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>

Section 5 - Declaration and Signing

By signing this Credit Limit Assessment form, the individual borrower/s and/or guarantor/s **ACKNOWLEDGE, DECLARE AND CONFIRM THAT:**

- the additional credit to be provided (if applicable) by the Lender is to be applied wholly or predominantly for business or investment purposes (other than to purchase, renovate or improve residential property or refinance credit for that purpose), and
- all the information provided on this form is true and correct, and
- you are an Australian resident for tax purposes and reside in Australia, and
- you are aware that an increase in the credit limit will also increase the liability of each borrower and any guarantors for any shortfall incurred should the entire portfolio be sold down to cover any adverse movements in the market value of securities held on the BankSA Margin Loan, and
- no part of any credit limit increase will be available for use, until all documentation is executed as required, and
- if you are a guarantor, you make the acknowledgements, declarations and confirmations set out in Section 3.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature. Company and company trustee borrowers do not need to have their signatures witnessed.

Signature of **Applicant 1** Full name of signatory
 _____ |_____

Title Director Sole Director and Secretary

Signature of **Witness** Full name of signatory
 _____ |_____

(Witness must be an independent party to this Credit Limit Assessment)

Signature of **Applicant 2** Full name of signatory
 _____ |_____

Title Director Sole Director and Secretary

Signature of **Witness** Full name of signatory
 _____ |_____

(Witness must be an independent party to this Credit Limit Assessment)

Date (dd/mm/yyyy)
|____ / ____ / ____