

Savings Gearing Loan.

Complete this form to set up a new Savings Gearing Loan, or, amend or cancel your existing Savings Gearing Loan. Not all managed funds or master trusts allow regular contributions. Minimum initial investments and minimum monthly investments may apply and any margin loan advance is subject to your borrowing limit and credit limit. Ask your adviser or fund manager for details.

Section 1

Please select one of the below:

- Open a Savings Gearing Loan application – complete ALL sections of this form and complete and attach:
- The BankSA Managed Funds Investment form (if applicable) and
 - The Managed Fund Application form for your choice of Managed Funds. Refer to our Acceptable Securities List for details.
- Amend my existing Savings Gearing Loan – complete only sections 2, 5 and 8 of this form.
- Cancel my entire Savings Gearing Loan – complete only sections 2 and 8 of this form.

Section 2 – Borrower details

Borrower's Client Reference Number *(If known)*

Name of borrower(s) – *(exactly as it appears on the BankSA Margin Lending Application)*

If the Borrower is a Company or Trust please specify the Company or Trust name

Section 3 – Savings Gearing Loan

The Savings Gearing Loan will continue until we receive a written authority from you to cancel this plan or we may terminate the regular gearing arrangement at any time if we consider that a loan contribution may result in the amount outstanding under your facility exceeding either your borrowing limit or your credit limit. You can set a limit at any time. To set a limit please contact the Account Management Team on 1300 305 172.

Section 4 – Initial contribution

If you wish to make an initial contribution to your specified Managed Fund Investment(s), please complete and attach the Managed Funds Investment form available within this pack or on our website banksa.com.au/marginlending

Section 5 – Monthly investment

Please state New/Amend*/Cancel	Name of Managed Fund/Master Trust	Your monthly contribution	Monthly margin loan advance	Total monthly investment per fund
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
Total monthly investment				\$

(*If amending, only include details of those investments that need to be amended)

Section 6 – Cash Management Trust Account

By applying for a Savings Gearing Loan, you authorise us to open a Cash Management Trust Account (CMA) on your behalf. The CMA will be opened in the name of Value Nominees, a fully owned subsidiary of Westpac Banking Corporation.

This CMA is set up to collect part of the payment for your investments from your variable loan and the other part from your external bank account as you instruct under the Direct Debit Request section below. In addition, your fund manager will be provided authority to draw on this CMA for your total monthly investment.

Note: This CMA cannot be used for any other purposes, e.g. interest or dividend payments. If you wish to do so, you may set up another CMA by completing a Cash Management Trust Account form in Section 7 of the Application or available on our website, banksa.com.au/marginlending

Terms and conditions of this CMA:

- This account will be opened with BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141 in the name of our nominee, Value Nominees Pty Limited ABN 90 001 827 998, on your behalf, subject to these terms and conditions. You will be the beneficial owner of any balance in the CMA account, subject to the Margin Lender's rights under the BankSA Margin Lending Facility Agreement.
- The funds in this account will form part of the mortgaged property on your BankSA Margin Loan facility, as defined within the BankSA Margin Lending Facility Agreement.
- Any withdrawals from your CMA must be approved by BankSA Margin Lending and/or the Account Issuer.
- You will receive monthly statements on your CMA account.
- Current interest rates on your CMA are available at banksa.com.au/marginlending and are subject to change at the Account Issuer's discretion. Interest is calculated daily and credited to the account on the last business day in each month.
- We recommend that you seek independent tax advice in respect of any interest earned on this CMA.
- There are no fees and charges on this CMA.

Section 7 – Direct Debit Details

This request is to enable BankSA Margin Lending (USER ID number 106209) to deduct monthly contributions for savings gearing. By signing this request, I/we, the account holder(s) whose account is identified below, authorise you, BankSA Margin Lending, to use the direct debit system to debit my/our account identified below in accordance with the terms of this request. This Direct Debit Request is subject to the terms and conditions of the Direct Debit Request Service Agreement, a copy of this is available on our website banksamarginlending.com.au

Account name

Name of financial institution

Branch name

BSB number

Account number

Note: Should your direct debit contribution fail, and we have not heard from you to cancel this loan, we will continue to deduct the monthly Savings Gearing contribution amount from your margin loan each month and will charge you interest on this amount at the standard variable interest rate.

Sign in accordance with authority on the bank account.

Full Name

Full Name

Signature

Date

Signature

Date

Section 8 – Declaration

I/we confirm that the product features and Terms and conditions of the CMA meet my/our likely objectives, financial situation and needs.
I/We confirm that the above details are true and correct and that I/we have read and understood the terms and conditions of the Savings Gearing Loan.

Borrower/Trustee/Director 1

Borrower/Trustee/Director 2

Full Name

Full Name

Signature

Date

Signature

Date

Please send the completed form to:

**BankSA Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224**