

Please Note Before you can start using this feature, one of our Account Managers will contact you once your application has been approved. Please also ensure you complete the Form of Acknowledgement and Statement of Position form.

Borrower Details

Name of
borrower(s)

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

Write the name of the borrower(s) exactly as it appears on the BankSA Margin Lending application.

Borrower's Client Reference
Number (if known)

Broker/ACH Clearing Participant Details

Name of Broker*/ACH
Clearing participant

Broker/ACH Clearing
participant company

*Stockbroker must be one of the BankSA approved stockbrokers. A list of the approved stockbrokers for options trading can be located on our website www.banksa.com.au

BankSA Privacy Statement and other reporting obligations

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at banksa.com.au or by calling us on 13 13 76. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website banksa.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 13 76 for a hard copy of the Statement of Notifiable Matters.

Other acknowledgements and consents

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 13 76, if you do not wish to receive marketing communications from us.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 668 155 at the time of entering into this agreement. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person which will constitute certification of US tax status for the purposes of the application for this facility.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting the terms of this agreement constitutes certification that you and/or each Controlling Person are not a US citizen or US tax resident.

If at any time after entering into this agreement, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, we may request you to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may result in us imposing additional reporting requirements on the facility.

* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Definitions

"We", "our", "us" means BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

Declaration and Signing

By signing this application you acknowledge:

- having read and understood the Options Plan Terms and Conditions;
- that the Options Plan Terms and Conditions are supplementary to the facility agreement that you have read and understood; and
- you have read and accept the BankSA Privacy Statement and other reporting obligations.

For companies either two directors, one director and one secretary or the sole director must sign and executions are in accordance with S127 of the Corporations act.

First Borrowers Name

Full Name _____ Office held (if a company) _____

Signature _____ Date _____

First Third Party Security Provider

Full Name _____ Office held (if a company) _____

Signature _____ Date _____

Second Borrowers Name

Full Name _____ Office held (if a company) _____

Signature _____ Date _____

Second Third Party Security Provider

Full Name _____ Office held (if a company) _____

Signature _____ Date _____

Common Seal (if application)

BankSA Margin Lending
Client Reference Number (if known) _____

To be signed by the Client and returned to BankSA Margin Lending.

Australian Clearing House Pty Limited
Level 6, 20 Bridge Street, Sydney NSW 2000

And to: BankSA Margin Lending
Reply Paid 1467, Royal Exchange NSW 1224

And to:

Name of Broker*/ACH
Clearing Participant _____

Address of Broker/ACH
Clearing Participant _____

*Stockbroker must be one of the BankSA approved stockbrokers. A list of the approved stockbrokers for options trading can be located on our website www.banksa.com.au

Dear Sir/Madam

Client Acknowledgement of the Master Deed of Priority.

I refer to the Master Deed of Priority dated 21 June 2002 ("**Deed**") between the Australian Clearing House Pty Limited (ABN 48 001 314 503) ("**ACH**") and BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141 ("**Margin Lender**"). Terms defined in the Deed have the same meaning in this letter. I am a Client of BankSA Margin Lending and have instructed my Broker/ACH Clearing Participant (as above) to register Option Contracts with the ACH.

I acknowledge, consent to and confirm the following:

- I indemnify the ACH for any costs, liabilities or loss incurred by it, or its agents or employees in connection with the:
 - execution and stamping of the Deed; and
 - costs, charge and expenses incurred by the ACH in connection with any exercise or non-exercise of rights under or any variation, waiver or discharge in relation to, the Deed.
- I agree to be bound by the Deed and acknowledge and confirm the order of priorities between the ACH Securities and the Margin Lender Securities set out in the Deed.
- I will co-operate in the implementation, and assist in giving effect to the Deed, and will not do anything inconsistent with the terms of the Deed.

(Please ensure all parties on your account, including third party security providers, sign below).

Yours faithfully

Borrower**First Borrowers Name**

Full Name _____ Office held (if a company) _____

First Borrowers Signature _____ Date _____

First Borrowers Name

Full Name _____ Office held (if a company) _____

First Borrowers Signature _____ Date _____

First Third Party Security Provider

Full Name _____ Office held (if a company) _____

First Borrowers Signature _____ Date _____

Second Third Party Security Provider

Full Name _____ Office held (if a company) _____

First Borrowers Signature _____ Date _____

Common Seal (if application)

Please send the completed form to:
BankSA Margin Lending,
Reply Paid 1467, Royal Exchange NSW 1224