

Complete this form to authorise the opening of a Cash Management Trust Account (CMA). This will allow you to make deposits via internet banking or BPAY to your margin loan facility or to earn interest when you have a credit variable loan balance. The funds in this CMA will form part of the security on your facility. The CMA will be opened in the name of Value Nominees Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation.

Section 1 – Client Details

Name of borrower(s) on the BankSA Margin Lending Facility

Borrower(s) Client Reference Number

Section 2 – Features of the CMA

- This account will be opened in the name of our nominee, Value Nominees Pty Limited ABN 90 001 827 998, a wholly owned subsidiary of Westpac Banking Corporation. You will remain the beneficial owner of any funds in this CMA account.
- 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.
- You can make deposits directly from your CMA via Internet Banking or BPAY to your BankSA Margin loan facility.
- You can deposit funds directly into your CMA account via direct credit or Internet Banking facilities.
- 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 www.banksa.com.au 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.
- Any interest earned on this account is taxable. We recommend that you seek independent tax advice.
- There are no fees and charges on this CMA.

Section 3 – Transfer of Funds

Would you like the credit balance in your variable margin loan to be automatically transferred to your CMA and vice-versa?

- Yes We will automatically transfer any credit balance on your variable loan to the CMA so you can earn interest. We will also use any funds in the CMA to pay off your variable loan if it has a debit balance, reducing the total amount of interest you pay.
- No You will still be able to transfer funds between your CMA and your margin loan as required, upon written request.

Please note if you have not ticked any boxes you will be taken to have said YES.

Section 4 – Tax File Number (TFN) or Australian Business Number (ABN)

You do not have to provide us with your Tax File Number (TFN) or Australian Business Number (ABN). However, if you choose not to, tax may be charged on your Cash Management Trust Account at the highest marginal rate plus the Medicare levy.

Borrower	TFN/ABN or exemption category	Are you an Australian resident for tax purposes?*
First borrower		<input type="checkbox"/> Yes <input type="checkbox"/> No
Second borrower		<input type="checkbox"/> Yes <input type="checkbox"/> No

* If you are a non-resident for Australian taxation purposes then interest, dividends and royalties paid to you from an Australian source may be subject to withholding tax.

Section 5 – 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.

Section 6 – Signing Section

By signing this section, you:

- request the Nominee to open the CMA on your behalf; and
- acknowledge that you have read and accepted the information under the heading BankSA Privacy Statement and other reporting obligations.

Applicant1 Signature

X

Date

/ /

Applicant 2 Signature

X

Date

/ /

Company or Company Trustee Applicant

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign.

Company Director signature

X

Date

/ /

Company Director/Secretary signature (if applicable)

X

Date

/ /



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

Office Use Only

Actioned by

Date

/ /

Reviewed by

Date

/ /