

# **Investment Loan Application Form**

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**CommSec**  
Adviser Services



EFFECTIVE DATE 27 JUNE 2017

## HOW TO USE THIS FORM - PLEASE USE CAPITAL LETTERS

### STEP 1 - BEFORE YOU START

ENSURE THAT YOU HAVE READ		<b>THE COMMSEC ADVISER SERVICES INVESTMENT LOAN TERMS AND CONDITIONS</b>	✓
		<b>PRIVACY INFORMATION AND AUTHORISATION</b> (in the CommSec Adviser Services Investment Loan Terms and Conditions)	✓
		<b>THE FINANCIAL SERVICES GUIDE (FSG) PROVIDED BY YOUR ADVISER OR, IF YOU DO NOT HAVE AN ADVISER, THE COMMSEC FINANCIAL SERVICES GUIDE</b>	✓
		<b>THE COMMSEC ADVISER SERVICES INVESTMENT LOAN PRODUCT DISCLOSURE STATEMENT (PDS)</b>	✓
	A7	<b>THE RISK DISCLOSURE STATEMENT</b>	✓

For more information visit us at [www.commsecadviserservices.com.au](http://www.commsecadviserservices.com.au) or by calling 1800 252 351

### COMPULSORY SECTIONS TO COMPLETE (SIGN X) IF YOU ARE:

AN INDIVIDUAL OR JOINT APPLICANT (INCLUDES SELF EMPLOYED APPLICANTS)	A1	APPLICANT DETAILS	✓
	A2	APPLICANT FINANCIAL DETAILS	✓
	A3	LOAN DETAILS	✓
	A4	DIRECT DEBIT / CREDIT REQUEST <i>x</i>	✓
	A8	ACKNOWLEDGEMENTS & SIGNATURES - INDIVIDUAL BORROWERS & TRUSTEES <i>x</i>	✓
	C20	ADVISER DETAILS	✓
	D21	REQUIRED SUPPORTING DOCUMENTS	✓
A COMPANY APPLICANT	A1	APPLICANT DETAILS (listing Company directors)	✓
	A3	LOAN DETAILS	✓
	A4	DIRECT DEBIT / CREDIT REQUEST <i>x</i>	✓
	A5	COMPANY APPLICANT	✓
	A9	ACKNOWLEDGEMENTS & SIGNATURES - COMPANY BORROWERS & TRUSTEES <i>x</i>	✓
	C20	ADVISER DETAILS	✓
	D21	REQUIRED SUPPORTING DOCUMENTS	✓
AN INDIVIDUAL ACTING AS TRUSTEE OF A TRUST APPLICANT	A1	APPLICANT DETAILS (listing trustees)	✓
	A2	APPLICANT FINANCIAL DETAILS	✓
	A3	LOAN DETAILS	✓
	A4	DIRECT DEBIT / CREDIT REQUEST <i>x</i>	✓
	A6	TRUST APPLICANT	✓
	A8	ACKNOWLEDGEMENTS & SIGNATURES - INDIVIDUAL BORROWERS & TRUSTEES <i>x</i>	✓
	C20	ADVISER DETAILS	✓
	D21	REQUIRED SUPPORTING DOCUMENTS	✓
A COMPANY ACTING AS TRUSTEE OF A TRUST APPLICANT	A1	APPLICANT DETAILS (listing Company directors)	✓
	A3	LOAN DETAILS	✓
	A4	DIRECT DEBIT / CREDIT REQUEST <i>x</i>	✓
	A5	COMPANY APPLICANT	✓
	A6	TRUST APPLICANT	✓
	A9	ACKNOWLEDGEMENTS & SIGNATURES - COMPANY BORROWERS & TRUSTEES <i>x</i>	✓
	C20	ADVISER DETAILS	✓
	D21	REQUIRED SUPPORTING DOCUMENTS	✓
AN INDIVIDUAL THIRD PARTY MORTGAGOR	C17	THIRD PARTY MORTGAGOR DETAILS - INDIVIDUAL(S)	✓
	D21	REQUIRED SUPPORTING DOCUMENTS	✓
A COMPANY OR TRUSTEE THIRD PARTY MORTGAGOR	C18	THIRD PARTY MORTGAGOR DETAILS - COMPANY & TRUST	✓

**ADDITIONAL SECTIONS TO COMPLETE (SIGN X) IF YOU ARE:**

STARTING A NEW INVESTMENT IN A MANAGED FUND / PLATFORM	B14	<b>INVESTMENT DETAILS</b>	✓
TRANSFERRING MANAGED FUNDS THAT YOU ALREADY OWN AS SECURITY FOR YOUR LOAN	B11	<b>TRANSFER MANAGED FUNDS</b>	✓
	B12	<b>AUSTRALIAN STANDARD TRANSFER FORM</b> (to be completed for each fund)	✓
	B13	<b>STATUTORY DECLARATION FORM</b> (to be completed for each fund)	✓
TRANSFERRING ASX SECURITIES THAT YOU ALREADY OWN AS SECURITY FOR YOUR INVESTMENT LOAN	B15	<b>TRANSFER ASX SECURITY - ISSUER SPONSORED HOLDINGS</b>	✓
	B16	<b>TRANSFER ASX SECURITY - BROKER TO BROKER, CHESSE SPONSORED HOLDINGS</b>	✓
REFINANCING AN EXISTING LOAN	B10	<b>LOAN REFINANCING AUTHORITY</b> x	✓
	B11	<b>TRANSFER MANAGED FUNDS</b>	✓
	B12	<b>AUSTRALIAN STANDARD TRANSFER FORM</b> (if applicable - to be completed for each fund lodged as security for your existing Investment Loan)	✓
	B13	<b>STATUTORY DECLARATION FORM</b> (if applicable - to be completed for each fund lodged as security for your existing Investment Loan)	✓
AUTHORISING ANOTHER PERSON TO OPERATE YOUR INVESTMENT LOAN ON YOUR BEHALF	C19	<b>ADDITIONAL SIGNATORY AUTHORITY</b>	✓

**ADDITIONAL FORM TO COMPLETE (SIGN X) IF YOU ARE:**

A WHOLESAL CLIENT		<b>WHOLESALE CLIENT FORM</b> - if you meet the wholesale client criteria as set out in the form, the payment of commissions may apply. For Individual Applicants who satisfy the Sophisticated Investor (Wealth Test) wholesale client category set out in the form you are not required to provide the supporting verification documentation for the financial details you provide in this application. You must complete the Wholesale Client Form available from the CommSec Adviser Services website and provide the necessary documentation.	✓
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**ABOUT THIS APPLICATION FORM**

- In this application form words in italics are defined words which have the same meaning as in the CommSec Adviser Services Investment Loan Terms and Conditions brochure.
- CommSec Adviser Services Investment Loan is a product of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.
- The information included in this Application Form is being collected by us so that we can manage and administer the CommSec Adviser Services Investment Loan offered by the Commonwealth Bank of Australia. For more information regarding the collection, use and exchange of personal information, refer to the "Privacy Information and Authorisation" section of the CommSec Adviser Services Investment Loan Terms and Conditions.

**WHERE TO SEND THIS FORM**

Send the completed and signed application form, together with supporting information by:

Post: CommSec Adviser Services, Locked Bag 34, Australia Square NSW 1214; or

Email (acceptable if not transferring Managed Funds): All pages to be scanned to: [investmentlending@cba.com.au](mailto:investmentlending@cba.com.au)

**WHERE TO FROM HERE?**

**All applicants** - Please start by providing your personal details in Part A, Section 1.

**PART A: APPLICANT DETAILS**

**COMPULSORY**

For Trust applications, Trustee 1 is nominated to receive Margin Calls on behalf of the Trust.

**BORROWER 1 / DIRECTOR 1 / TRUSTEE 1**

PLEASE TICK:  BORROWER 1  DIRECTOR 1  TRUSTEE 1

TITLE  GIVEN NAME(S)  SURNAME

OTHER NAMES KNOWN BY  GENDER  M  F DATE OF BIRTH  DD / MM / YYYY

ACCOUNT DESIGNATION (if applicable)

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

STATE  POSTCODE

POSTAL ADDRESS (if same as residential address write 'As above')

STATE  POSTCODE

COUNTRIES OF RESIDENCE (Please list the country(s) you reside in)

**TAX RESIDENCY INFORMATION**

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

<b>COUNTRY/IES OF TAX RESIDENCY</b> Please provide all country/ies of tax residency.	<b>TAX IDENTIFICATION NUMBER (TIN)</b> Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.  <b>REASON CODE FOR NO TIN</b> A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

JOB CATEGORY\*\* (MANDATORY)  JOB TYPE\*\* (MANDATORY)

\*\* refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

PLEASE TICK TO INDICATE YOUR PREFERRED CONTACT NUMBER

HOME  WORK PHONE  FAX  MOBILE PHONE\*  
 ( )  ( )  ( )

E-MAIL ADDRESS\*  \*As a minimum please provide your e-mail address and mobile phone number

ARE YOU A SOLE TRADER?  Y  N if yes please provide your BUSINESS NAME (if any)  ABN  ACN (tick as appropriate)

APPLICANT DETAILS

COMPULSORY

IDENTIFICATION - CHOOSE ONE OF THE THREE IDENTIFICATION OPTIONS BELOW.

**OPTION 1** EXISTING COMMONWEALTH BANK ACCOUNT OR CREDIT CARD

Please provide *your* bank account or Credit Card details

BANK STATE BRANCH (BSB) ACCOUNT NUMBER



ACCOUNT NAME

CREDIT CARD NUMBER



**OPTION 2** FSC/FPA ID FORM

The applicant's adviser can complete a FSC/FPS ID Form and attach it to this application.

**OPTION 3** OTHER IDENTIFICATION

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

All applicants who have not been identified using one of the two options above need to supply a **CERTIFIED** copy of acceptable identification document(s). Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

For Trusts, we also require a **CERTIFIED** copy of extract of the Trust Deed. Please refer to Section D21 that sets out the information the Trust Deed extract must contain.

**WHERE TO FROM HERE?**

**All applicants** - Please provide your financial details in Section A2.



APPLICANT DETAILS

COMPULSORY

For Trust applications, Trustee 1 is nominated to receive Margin Calls on behalf of the Trust.

**BORROWER 2 / DIRECTOR 2 / TRUSTEE 2**

PLEASE TICK:  BORROWER 2  DIRECTOR 2  TRUSTEE 2

TITLE  GIVEN NAME(S)  SURNAME

OTHER NAMES KNOWN BY  GENDER  M  F DATE OF BIRTH  DD / MM / YYYY

ACCOUNT DESIGNATION (if applicable)

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

STATE  POSTCODE

POSTAL ADDRESS (if same as residential address write 'As above')

STATE  POSTCODE

COUNTRIES OF RESIDENCE (Please list the country(s) you reside in)

**TAX RESIDENCY INFORMATION**

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

COUNTRY/IES OF TAX RESIDENCY Please provide all country/ies of tax residency.	TAX IDENTIFICATION NUMBER (TIN) Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.
<b>REASON CODE FOR NO TIN</b>	A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

JOB CATEGORY\*\* (MANDATORY)  JOB TYPE\*\* (MANDATORY)

\*\* refer to Job and Industry Classifications List available on the website for a list of acceptable Job Categories and Types.

PLEASE TICK TO INDICATE YOUR PREFERRED CONTACT NUMBER

HOME  WORK PHONE  FAX  MOBILE PHONE\*  
 ( )  ( )  ( )

E-MAIL ADDRESS\*  \*As a minimum please provide your e-mail address and mobile phone number

ARE YOU A SOLE TRADER?  Y  N if yes please provide your BUSINESS NAME (if any)  ABN  ACN (tick as appropriate)

APPLICANT DETAILS

COMPULSORY

IDENTIFICATION - CHOOSE ONE OF THE THREE IDENTIFICATION OPTIONS BELOW.

**OPTION 1** EXISTING COMMONWEALTH BANK ACCOUNT OR CREDIT CARD

Please provide *your* bank account or Credit Card details

BANK STATE BRANCH (BSB) ACCOUNT NUMBER



ACCOUNT NAME

CREDIT CARD NUMBER



**OPTION 2** FSC/FPA ID FORM

The applicant's adviser can complete a FSC/FPS ID Form and attach it to this application.

**OPTION 3** OTHER IDENTIFICATION

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

All applicants who have not been identified using one of the two options above need to supply a **CERTIFIED** copy of acceptable identification document(s). Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

For Trusts, we also require a **CERTIFIED** copy of extract of the Trust Deed. Please refer to Section D21 that sets out the information the Trust Deed extract must contain.

**WHERE TO FROM HERE?**

**All applicants** - Please provide your financial details in Section A2.

**APPLICANT FINANCIAL DETAILS**

**COMPULSORY (INDIVIDUALS AND TRUSTEES)**

CommSec Adviser Services require this information to assess whether the limit you are applying for is not unsuitable. Please complete this section accurately. **You will be required to provide the supporting verification documentation as described in Section D21 Required Supporting Documents for the income and commitment values you enter below.**

**HOUSEHOLD INFORMATION**

Please enter the number of 'Households' plus the number of adults and dependants residing in each household that are associated with this application. A 'Household' is defined as *residences that are for non-investment purpose*.

If the applicants reside in more than 3 households, please photocopy this sheet and provide the additional details separately. Enclose the additional copy with the application.

NUMBER OF HOUSEHOLDS THE BORROWERS RESIDE IN		
	<b>NUMBER OF ADULTS</b>	<b>NUMBER OF DEPENDANTS</b>
HOUSEHOLD 1		
HOUSEHOLD 2		
HOUSEHOLD 3		

**INCOME AND COMMITMENTS**

Do not include any values relating to the Margin Loan that you are applying for (including security / income). Please enter the amount of zero dollars (0) or not applicable (N/A) where any fields are not relevant.

<b>ANNUAL GROSS INCOME</b>	<b>BORROWER/TRUSTEE 1</b>	<b>BORROWER /TRUSTEE 2</b>
ANNUAL GROSS BASE SALARY	\$	\$
ANNUAL GROSS COMMISSIONS / BONUS PAYMENTS	\$	\$
ANNUAL GROSS RENTAL INCOME	\$	\$
ANNUAL GROSS SHARES / MANAGED FUNDS / CASH INVESTMENTS INCOME (e.g. dividends and interest)	\$	\$
ANNUAL GROSS OTHER INCOME (Must be detailed below in order to be considered)	\$	\$
ANNUAL GROSS OTHER INCOME DETAILS		
<b>TOTAL ANNUAL GROSS INCOME</b>	\$	\$

**MONTHLY COMMITMENTS**

For joint commitments apportion evenly amongst applicants e.g. for a \$1,200 joint monthly commitment enter \$600 for each Borrower.

- Are any other parties not listed as applicants responsible for any of the commitments listed below?  YES  NO
- Are they employed?  YES  NO
- Are they able to service their share of these commitments?  YES  NO

MONTHLY MORTGAGE PAYMENTS (Primary Residence)	\$	\$
MONTHLY RENTAL PAYMENTS	\$	\$
MONTHLY MORTGAGE PAYMENTS (Investment Properties)	\$	\$
MONTHLY LEASE / PERSONAL / CAR LOAN PAYMENTS	\$	\$
MONTHLY CREDIT / STORE CARD PAYMENTS	\$	\$
MONTHLY LIVING EXPENSES (e.g. food, clothing, education, utilities etc, excluding any commitments that are separately provided)	\$	\$
OTHER MONTHLY COMMITMENTS (Please provide details below)	\$	\$
OTHER MONTHLY COMMITMENT DETAILS (e.g. may include HECS/HELP payments, Court Ruled Child Maintenance payments etc)		
<b>TOTAL MONTHLY COMMITMENTS</b>	\$	\$



**APPLICANT FINANCIAL DETAILS**

**COMPULSORY (INDIVIDUALS AND TRUSTEES)**

**STATEMENT OF FINANCIAL POSITION**

Where there is more than one Borrower applying for the loan please complete this section on a combined basis for all Borrowers and provide each Borrower's percentage of ownership (where applicable).

ASSETS	VALUE	% OF OWNERSHIP	
		BORROWER/ TRUSTEE 1	BORROWER/ TRUSTEE 2
PROPERTY (Primary Residence)	\$	%	%
PROPERTY (Investment Properties)	\$	%	%
CASH	\$	%	%
INVESTMENTS (Shares & Managed Funds)	\$	%	%
OTHER INVESTMENTS / ASSETS (Must be detailed below in order to be considered)	\$	%	%
OTHER INVESTMENTS / ASSETS DETAILS			
<b>TOTAL ASSETS</b>	\$		

LIABILITIES <sup>1</sup>	LIMIT <sup>2</sup>	BALANCE	REMAINING TERM <sup>3</sup>	% OF OWNERSHIP	
				BORROWER/ TRUSTEE 1	BORROWER/ TRUSTEE 2
NUMBER OF MORTGAGES (Primary Residence)					
MORTGAGE (Primary Residence) 1	\$	\$	YY/MM	%	%
MORTGAGE (Primary Residence) 2	\$	\$	YY/MM	%	%
<b>TOTAL MORTGAGE</b> (Primary Residence)	\$	\$			
NUMBER OF MORTGAGES (Investment Property)					
MORTGAGE (Investment Property) 1	\$	\$	YY/MM	%	%
MORTGAGE (Investment Property) 2	\$	\$	YY/MM	%	%
MORTGAGE (Investment Property) 3	\$	\$	YY/MM	%	%
<b>TOTAL MORTGAGE</b> (Investment Property)	\$	\$			
MORTGAGE DETAILS <sup>4</sup>					
LEASE / PERSONAL / CAR LOANS (Balance)		\$	YY/MM	%	%
CREDIT / STORE CARDS (Total Limits)	\$			%	%
OTHER LIABILITIES (Please provide details below)	\$	\$	YY/MM	%	%
OTHER LIABILITIES DETAILS					
<b>TOTAL LIABILITIES</b>	\$				

<sup>1</sup> If you have more than two (2) residential or three (3) investment property mortgages please photocopy this sheet and provide additional details separately. Enclose the additional copies with the application together with the supporting documentation.

<sup>2</sup> For home loan redraw facilities this is your current loan balance plus funds available for redraw e.g. if you have a loan balance of \$250,000 and have made advance payments of \$50,000, your 'Limit' will be \$300,000 and your 'Balance' \$250,000. If you have not made any advance payments your Balance and Limit will be the same.

<sup>3</sup> The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.

<sup>4</sup> If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

**WHERE TO FROM HERE?**

**All applicants** - Please select your loan preferences in Section A3.

**LOAN DETAILS**

**COMPULSORY**

**LOAN TYPE**

**We offer two types of Investment Loan 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 for shares and funds	75%	80%
Margin Call LVR <sup>^</sup> (Max Base LVR + Buffer)	85%	85%
<b>Margin Call Clearance Time</b>		
If portfolio > 95% Managed Funds	3 days	1 day
If portfolio < 95% Managed Funds	1 day	1 day
<b>Diversification Rewards*</b>		
Bonus Stocks	No	Yes
Portfolio LVR	0%	5%

\* Where you hold five or more approved securities in your portfolio. For more information, visit [www.CommSecAdviserServices.com.au](http://www.CommSecAdviserServices.com.au)

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

Which Investment Loan type do you wish to apply for? (This will determine your LVR, Buffer and Margin Call clearance time as listed above)

10% Buffer Loan     5% Buffer Loan    (if no selection is made, the 10% buffer loan will be opened)

**CREDIT LIMIT**

YOUR OFFER TO BORROW FROM THE BANK\* (MINIMUM \$20,000)

\$

\*Your Credit Limit is subject to our standard credit assessment criteria. We may provide you with a Credit Limit that is below the level you ask for.

Ensure that the Credit Limit is sufficient for the initial loan advance, based on any initial investments including regular gearing payments, capitalised interest and/or applicable fees (such as PPSR Registration Fee and Trust Investigation fees).

**VARIABLE INTEREST PAYMENT DETAILS**

Your Loan Balance will incur the standard variable Interest Rate on any drawn balance that is not fixed by you.

The monthly standard variable interest that is accrued will be capitalised to the Loan if you do not make an election below;

How do you want to pay your monthly interest?

By Direct Debit. Please complete the Direct Debit Request form in Section A4.

By adding interest to the Loan Balance

**FIXED INTEREST RATE OPTION - IF APPLICABLE**

You can choose to prepay interest on all or part of your loan at a fixed rate. Download the [Fixed Interest Request Form](#) on our website or call us to arrange a fixed Interest Rate.

**LOAN STATEMENT DELIVERY**

Loan statements are made available free of charge to Borrowers with a valid email address. In most cases we will email you a password protected PDF statement. The password will be set to your loan number which we will provide to you upon settlement of your loan facility. Please contact us for further information.

You should check your emails regularly and ensure your email address is always kept up to date.

You can choose to receive paper statements in addition to electronic statements by ticking the box below. Paper statement fees apply (refer to our Fees and Charges schedule).

I would like to receive paper statements by post (**Fees apply**).

**WHERE TO FROM HERE?**

**All applicants** - Please provide your bank account details in Section A4.

DIRECT DEBIT / CREDIT REQUEST

COMPULSORY

**CommSec Adviser Services**  
**Commonwealth Bank of Australia**  
**ABN 48 123 123 124**  
**Locked Bag 34 Australia Square NSW 1214**  
**Phone: 1800 252 351**  
**Email: investmentlending@cba.com.au**

When you complete this form, we will Direct Debit or Direct Credit funds from/to your nominated *Bank Account* as requested by you.

Form of Request for debiting and crediting amounts to an account through the Bulk Electronic Clearing System (BECS). When you wish to deposit funds to your Loan Account (e.g. payment of interest) we can arrange a Direct Debit from your Bank Account. By completing this Direct Debit/Direct Credit Request you are authorising CommSec to both direct debit and direct credit your account. The Borrower(s) should complete this form for all Loan Account(s).

You acknowledge that neither CommSec Adviser Services, the Bank nor the Financial Institution are required to check the correctness of the details of the Bank Account provided. This authorisation is to remain in force in accordance with the terms described in the Direct Debit/Direct Credit Request Service Agreement section of the CommSec Adviser Services Investment Loan Terms and Conditions.

I/WE (SURNAME / COMPANY NAME)

GIVEN NAMES / ABN / ACN

authorise and request CommSec (APCA User ID No. 019108 - Debit and 069346 - Credit) as agent for the Bank to arrange for funds to be: (a) debited from my/our nominated account for interest charges, principal reductions, equity contributions and Margin Calls at the financial institution identified below and as prescribed in the CommSec Adviser Services Investment Loan Terms and Conditions through the BECS and/or (b) credited to my/our account.

I/We authorise the following:

1. Commonwealth Bank of Australia to verify the details of the account with my/our Financial Institution; and
2. The Financial Institution to release information allowing Commonwealth Bank of Australia to verify the account details.

SIGNATURE OF ACCOUNT HOLDER 1 / DIRECTOR 1

SIGNATURE OF ACCOUNT HOLDER 2 (JOINT) / DIRECTOR 2

x

x

If the bank account is in joint names, both account holders must sign. **If a signatory does not have a relationship with the Commonwealth Bank of Australia, we will require a certified copy of ID.** Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

**DETAILS OF THE ACCOUNT TO BE DEBITED AND CREDITED**

NAME OF FINANCIAL INSTITUTION OR BANK AT WHICH YOUR ACCOUNT IS HELD:

ACCOUNT NAME (E.G. MR JOHN BROWN):

BANK STATE BRANCH (BSB)

ACCOUNT NUMBER

DATE

**Note:** Direct Debiting and Direct Crediting is not allowed on the full range of accounts. If in doubt, please refer to your Financial Institution.

**WHERE TO FROM HERE?**

**Individual and Joint applicants** – Please read the Risk Disclosure Statement in Section A7.

**Company applicants (including Company Trustees)** – Please provide company details in Section A5.

**Trust applicants** – Please provide trust details in Section A6.

**COMPANY APPLICANT**

IF APPLICABLE

If you are a Company Applicant, you must also complete Section A1 with Director 1 (and Director 2 if applicable) details.

COMPANY NAME

ACN

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REGISTERED ADDRESS (must be an Australian address. Cannot be a PO Box)

STATE

POSTCODE

PRINCIPAL PLACE OF BUSINESS (if same as registered address write 'As above')

STATE

POSTCODE

POSTAL ADDRESS (if same as registered address write 'As above')

STATE

POSTCODE

DOMESTIC PROPRIETARY  DOMESTIC PUBLIC

IS THE COMPANY OPERATING AS A CHARITY?

YES  NO

IF YES, PLEASE COMPLETE THE FOLLOWING QUESTION. WHAT IS THE OBJECTIVE / PURPOSE OF THE CHARITY?

  
  


**COMPANY INDUSTRY AND TYPE**

COMPANY INDUSTRY CATEGORY\*\* (MANDATORY)

COMPANY INDUSTRY TYPE\*\* (MANDATORY)



\*\* refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types. e.g. personal investment companies are Category 'Personal and Other Services' and Type 'Individuals'.

**TAX INFORMATION**

**Note:** Only complete the below information if you are lodging managed funds as collateral.

Please complete the following:

- a) Country/ies where the organisation is resident for tax purposes: and
- b) Tax Identification Number (TIN) of the organisation for each country of tax residency
- c) Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.

**Note:** You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

COUNTRY/IES OF TAX RESIDENCY	TAX IDENTIFICATION NUMBER (TIN)
Please provide all country/ies of tax residency. The organisation must be a tax resident of at least one country.	Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.  <b>REASON CODE FOR NO TIN</b> A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

**COMPANY APPLICANT**

IF APPLICABLE

Please list the full names of ALL additional directors of the company that are not listed as an applicant in Section A1.

**ADDITIONAL DIRECTOR 1**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**ADDITIONAL DIRECTOR 2**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**ADDITIONAL DIRECTOR 3**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**ADDITIONAL DIRECTOR 4**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more than four additional Directors please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

**FOR PROPRIETARY COMPANY ONLY**

Is the company's primary business activity investing?

Tick Yes if the company earns more than 50% of its total income from investment activities (e.g. rent, interest or dividends) or more than 50% of the company's assets produce or are held for producing this investment income.

YES  NO

**BENEFICIAL OWNER DETAILS**

A. Are there any individuals who own 25% or more of the shares in the company, either directly or indirectly?

You must make a selection below

YES Please provide details of all such individuals in the sections below

NO Please answer question B

B. Are there any individuals who control 25% or more of the shares in the entity, either directly or indirectly, for example through voting rights?

YES Please provide details of all such individuals in the sections below

NO In that case, please provide details below of any individuals who are responsible for the strategic or financial decisions of the company (that is, the individual who exercises primary control over the company because of the position they hold, e.g. the CEO, Managing Director or equivalent)

**Please note the details of at least one individual must be provided in the section below.**

For any additional individuals please photocopy this section, complete and attach to your application.

**INDIVIDUAL 1**

Same as Applicant 1 **Or**, complete the following:

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

GENDER	DATE OF BIRTH	E-MAIL ADDRESS (OPTIONAL)
<input type="text"/> M <input type="text"/> F	<input type="text"/> DD / MM / YYYY	<input type="text"/>

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

<input type="text"/>	
STATE	POSTCODE

COMPANY APPLICANT

IF APPLICABLE

FOR PROPRIETARY COMPANY ONLY

TAX RESIDENCY INFORMATION

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

<b>COUNTRY/IES OF TAX RESIDENCY</b> Please provide all country/ies of tax residency.	<b>TAX IDENTIFICATION NUMBER (TIN)</b> Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.  <b>REASON CODE FOR NO TIN</b> A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN

INDIVIDUAL 2

Same as Applicant 2 **Or**, complete the following:

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>
GENDER	DATE OF BIRTH	E-MAIL ADDRESS (OPTIONAL)
<input type="radio"/> M <input type="radio"/> F	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

<input type="text"/>
<input type="text"/>
STATE
POSTCODE

TAX RESIDENCY INFORMATION

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

<b>COUNTRY/IES OF TAX RESIDENCY</b> Please provide all country/ies of tax residency.	<b>TAX IDENTIFICATION NUMBER (TIN)</b> Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.  <b>REASON CODE FOR NO TIN</b> A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN

COMPANY APPLICANT

IF APPLICABLE

FOR PROPRIETARY COMPANY ONLY

INDIVIDUAL 3

TITLE  GIVEN NAME(S)  SURNAME

GENDER  M  F DATE OF BIRTH  E-MAIL ADDRESS (OPTIONAL)

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

STATE  POSTCODE

TAX RESIDENCY INFORMATION

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

COUNTRY/IES OF TAX RESIDENCY Please provide all country/ies of tax residency.	TAX IDENTIFICATION NUMBER (TIN) Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.
	<b>REASON CODE FOR NO TIN</b> A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

IDENTIFICATION - CHOOSE ONE OF THE TWO IDENTIFICATION OPTIONS BELOW.

**OPTION 1** FSC/FPA ID FORM

The applicant's adviser can complete a FSC/FPS ID Form and attach it to this application.

**OPTION 2** OTHER IDENTIFICATION

To ensure we meet Government Legislative requirements we are required by law to identify Beneficial Owners.

All Beneficial Owners who have not been identified using option 1 above need to supply a **CERTIFIED** copy of acceptable identification document(s). Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

**WHERE TO FROM HERE?**

**Company applicants** - Please read the Risk Disclosure Statement in Section A7.

**Company Trustee applicants** - Please provide trust details in Section A6.

**TRUST APPLICANT**

IF APPLICABLE

**Individual(s) as Trustee** - ALL individual Trustees must also complete Section A1 for identification in accordance with individual borrower requirements. The first Trustee will be the nominated recipient of Margin Calls.  
**Company as Trustee** - for Company identification please complete Section A5. The Director(s) operating on the accounts are required to complete Section A1 for identification in accordance with individual borrower requirements.  
 If the Trust has more than 2 Individual Trustees or more than 1 Company Trustee, please contact us for further instructions on how to complete this form.

TRUST NAME (in full)

PLEASE PROVIDE A SHORTENED VERSION FOR THE FULL NAME OF THE TRUST (AS ABOVE) TO WITHIN A 23 CHARACTER LIMIT (this is required for CHESS Registration purposes)

ABN

BUSINESS NAME (IF ANY) OF THE TRUSTEE OF THE TRUST

WHAT TYPE OF TRUST IS IT?

FAMILY     OTHER (specify)

**TRUST INDUSTRY AND TYPE**

TRUST INDUSTRY CATEGORY\*\* (MANDATORY)

TRUST INDUSTRY TYPE\*\* (MANDATORY)

\*\* refer to Job and Industry Classifications List available on the website for a list of acceptable Industry Categories and Types. e.g. Family Trusts are Category 'Personal and Other Services' and Type 'Individuals'.

**TAX INFORMATION**

**Note:** Only complete the below information if you are lodging managed funds as collateral.

Please complete the following:

- a) Country/ies where the organisation is resident for tax purposes: and
- b) Tax Identification Number (TIN) of the organisation for each country of tax residency
- c) Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.

**Note:** You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

<b>COUNTRY/IES OF TAX RESIDENCY</b> Please provide all country/ies of tax residency. The organisation must be a tax resident of at least one country.	<b>TAX IDENTIFICATION NUMBER (TIN)</b> Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.  <b>REASON CODE FOR NO TIN</b> A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

IS THE TRUST'S PRIMARY BUSINESS ACTIVITY INVESTING?

Tick Yes if the trust earns more than 50% of its total income from investment activities (e.g. rent, interest or dividends) or more than 50% of the trust's assets produce or are held for producing this investment income.

YES     NO

IS THE TRUST OPERATING AS A CHARITY?

YES     NO

IF YES, PLEASE COMPLETE THE FOLLOWING QUESTION. WHAT IS THE OBJECTIVE / PURPOSE OF THE CHARITY?



**TRUST APPLICANT**

IF APPLICABLE

**Individual(s) as Trustee** - ALL individual Trustees must also complete Section A1 for identification in accordance with individual borrower requirements. The first Trustee will be the nominated recipient of Margin Calls.

**Company as Trustee** - for Company identification please complete Section A5. The Director(s) operating on the accounts are required to complete Section A1 for identification in accordance with individual borrower requirements.

If the Trust has more than 2 Individual Trustees or more than 1 Company Trustee, please contact us for further instructions on how to complete this form.

IF YES, PLEASE COMPLETE THE FOLLOWING QUESTION. WHAT IS THE OBJECTIVE / PURPOSE OF THE CHARITY?


**SETTLOR OF TRUST**

WAS THE TRUST ESTABLISHED WITH A 'SETTLED SUM' OF \$10,000 OR MORE?

YES     NO

IF YES, NAME OF SETTLOR:

--

HAS THE TRUST BEEN ESTABLISHED IN AUSTRALIA?

YES     NO

HOW MANY TRUSTEES ARE THERE IN TOTAL?

--

**BENEFICIARY DETAILS**

Provide details of ALL individuals who are beneficiaries of the Trust or the type of membership class.

**BENEFICIARY 1**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**BENEFICIARY 2**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**BENEFICIARY 3**

TITLE	GIVEN NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

**OR MEMBERSHIP CLASSES**

PROVIDE DETAILS OF THE MEMBERSHIP CLASS(ES) (e.g. unit holders, family members of named person)


If there are more beneficiaries please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

**WHERE TO FROM HERE?**

**Company Trustee applicants** - Please read the Risk Disclosure Statement in Section A7.

**RISK DISCLOSURE STATEMENT**

**COMPULSORY**

**RISK STATEMENT FOR LOAN APPLICANTS**

**Before you apply for a CommSec Adviser Services Investment Loan, you must consider:**

- The CommSec Adviser Services Investment Loan Product Disclosure Statement (PDS); and
- whether the *Loan* is right for you; and
- the risks associated with the *Loan*.

We strongly suggest that you obtain independent legal and financial advice to get a better idea of the risks of investment lending and the way in which you can manage those risks.

**If you have appointed an Adviser you remain primarily responsible for managing your Loan. These obligations include but are not limited to:**

- Monitoring your portfolio; and
- Determining when your Loan is subject to a Margin Call; and
- Ensuring that a Margin Call does not occur

**You and your Advisers should be aware of the following risks:**

- exposure to the volatility of the markets (like the stock market) in which *Financial Products* are bought and sold;
- borrowing money to purchase *Financial Products* (gearing) can magnify the financial effect on you of any decrease in the value of the *Financial Products*;
- all *Financial Products* which you buy using the *Loan* proceeds are mortgaged to us to ensure your obligations under the *Loan Agreement*;
- income from your investments and the *Interest Rate* on your *Loan Account* may fluctuate. Also, the time at which you pay interest on your *Loan Account* may be different from the time at which you earn income on your investments; and
- we can make a *Margin Call* at any time on any day.

**We require that the maximum amount you owe us at any time is no greater than the Maximum Gearing Level** (which is the lower of the *Maximum Gearing Ratio* and the *Margin Call LVR*).

The *Maximum Gearing Ratio* is the maximum amount we will lend expressed as a percentage against a *Portfolio*, as determined by us from time to time and notified by being placed by us on the CommSec Adviser Services' website.

The *Margin Call LVR* is the *Base LVR* plus the *Buffer* on your *Loan Account* at that time. The *Base LVR* depends on:

- the value of the *Financial Products* supporting your obligations; and
- the proportion of that value (the *Borrowing Limit*) we are willing to lend at that time.

**At any time, we can change the Borrowing Limits without telling you. Also, the Market Value of Financial Products may reduce rapidly over a short period.**

If at any time the amount you owe us is greater than the *Portfolio Lending Value* plus the *Buffer* we can make a *Margin Call*.

The PDS and our website include Case Studies that illustrate some *Margin Call* scenarios.

**Notice of Margin Call**

We will take reasonable steps to notify you of any *Margin Call*. You must satisfy that *Margin Call* whether or not you personally receive it.

In case you are not available to receive a *Margin Call* personally, you should direct us to give notice of any *Margin Call* we make to a person who:

- is always available; and
- is authorised by you to satisfy a *Margin Call*.

It is your obligation to ensure that a *Margin Call* does not occur. We may provide you notice by means of SMS alert, phone, or email. You must satisfy any *Margin Call* by the time specified in the Terms & Conditions. The *Financial Products* securing your *Loan* may need to be sold to clear the *Margin Call* without reference to you.

**You may satisfy the Margin Call by:**

- depositing money in your *Loan Account*; or
- giving us more *Financial Products* to support your obligations; or
- selling all or some of your *Financial Products* and using the proceeds to reduce the *Loan Balance*.

**If you do not satisfy a Margin Call:**

- we may (but are not obliged to) sell any of or all the *Financial Products* supporting your obligations and reduce the amount you owe us;
- we may sell those *Financial Products* without contacting you first;
- we may sell those *Financial Products* in the order we choose. You should refer to Part 3 (*Mortgage*) of the Terms and Conditions.

**Also, there may be circumstances in which we can require you to pay all of what you owe us. Those circumstances include, but are not limited to:**

- you do not satisfy a *Margin Call*;
- in our opinion a materially adverse change occurs to your financial position, or to the financial position of any *Guarantor* or *Mortgagor*, which change may be assessed by reference to (but such assessment is not limited to) the *Market Value* of the *Mortgaged Property*;
- that at any time on any day your *Current LVR* exceeds 95%.

You should familiarise yourself with the other circumstances in which we can ask you to pay us, as specified in the Terms & Conditions.

**Payments to Loan Account**

Even if you do not draw on your *Loan Account*, the amount you owe us can increase with unpaid interest and unpaid fees and charges we debit to your *Loan Account*.

We charge interest on the debit balance of your *Loan Account*, no matter what sums go to make up that balance.

The balance of your *Loan Account* may increase with unpaid interest, fees and charges sufficiently to require us to make a *Margin Call*.

**What you must pay us is not limited to the value of the Financial Products supporting your obligations. You must pay us all amounts you owe us even if:**

- the *Financial Products* supporting your obligations are sold and the proceeds are not sufficient to pay all of what you owe us; or
- the *Financial Products* supporting your obligations are of little or no value at all; or
- we reduce the *Borrowing Limit* of a *Financial Product*.

**Taxation**

You may wish to negatively gear investments you make with *Loan proceeds*. However, it may not be possible to do so.

Interest deductibility is dependent on your personal circumstances and whether the borrowed funds are used to earn assessable income. You should speak to an independent taxation adviser to determine whether you can deduct interest incurred by you on your *Loan Account*.

**You have sole responsibility for deciding in which Financial Products you will invest. See Part 1 of the Terms and Conditions. We do not:**

- recommend any *Financial Products*; or
- give any opinion on the performance of *Financial Products* or the company or trustee that issues *Financial Products*, even if we are willing to lend money against those *Financial Products*.

**Drawings on the Loan Account**

We consider whether or not to fund a drawing on the *Loan Account* at the time you ask us to fund the drawing.

You may ask to draw on your *Loan Account* to purchase *Financial Products* at a date in the future. If the *Portfolio Lending Value* is insufficient at that future date, we will not fund the drawing regardless of the position when you asked for the drawing.

**By signing the Application Form you acknowledge that you have read and accept this Risk Disclosure Statement.**

**WHERE TO FROM HERE?**

**Individual & Joint applicants and Individual & Joint trustee(s) applicants** – Please complete the Acknowledgements & Signatures in Section A8.

**Company & Company trustee applicants** – Please complete the Acknowledgements & Signatures in Section A9.

**ACKNOWLEDGEMENT & SIGNATURES – INDIVIDUAL BORROWERS & TRUSTEES**

**COMPULSORY**

**NOTE: EACH BORROWER MUST SIGN.**

By signing this application I acknowledge that:

- All information which I have given in this application is true, complete and correct, and not misleading in any way; and
- I have read and accept the Terms and Conditions of the CommSec Adviser Services Investment Loan; and**
- If I am an individual *Borrower*, I give you permission to collect, use and share my personal information as set out in the "Privacy Information and Authorisation" section of the CommSec Adviser Services Investment Loan Terms and Conditions; and
- If I give you my contact details, you can use these to communicate with me, including to give updates and reminders; and
- If I change my personal details (for example, my phone number or home or email address), I will let you know as soon as possible; and
- I have obtained the consent of any individual(s) whose personal information is provided in this application and they have given permission to collect, use and share their information in accordance with Group Privacy Policy; and
- All the permissions I have given apply to this application and any others I or my organisation make, as long as you are providing me or them with services. If I am representing a number of applicants or officeholders, they have asked me to give permission on their behalf; and
- I have sought my own independent legal and financial advice in relation to my obligations under the CommSec Adviser Services Investment Loan; and
- If you approve and accept my application for a CommSec Adviser Services Investment Loan then I will automatically be legally bound by the Terms and

Conditions of the CommSec Adviser Services Investment Loan applicable to me. No drawings will be allowed, and you may avoid the contract, unless your security requirements are satisfied; and

- I have read the Risk Disclosure Statement in Section A7 of this application form; and**
- I acknowledge that the name of individual person(s) given to the Commonwealth Bank of Australia are true and correct and that the law prohibits the use of false names, as well as the giving or use of a false documentation in connection with an identification procedure; and
- If I am a wholesale client, I am aware that you may pay commission or fees (by lump sum or on-going) to my Adviser who referred me to you, or to a third party associated with that agent; and
- I am aware that third parties may pay commission or fees to other parties; and
- I consent to the payment of these commissions and fees; and
- I can cancel the payment of any on-going commissions by you in writing or instructing you to pay it to another agent I appoint in the future; and
- I have read the CommSec Adviser Services Investment Loan Product Disclosure Statement (PDS); and
- I have read the Financial Services Guide (FSG) provided by my Adviser and/or CommSec; and
- If I am an individual Trustee of a Trust where there is more than one Trustee, I nominate the person listed as 'Applicant 1' in this application to receive margin call notices on my behalf.
- I/We confirm that the above Tax Information is true and correct and that I/we will promptly advise the Bank if any of the information changes.

**ACKNOWLEDGEMENTS – YOU MUST COMPLETE THIS SECTION**

**1. BORROWING TO INVEST**

- Have you borrowed any money to provide loan collateral for this Loan?
- If yes, is any of that money secured against your primary residential property?
- If yes, what is the amount borrowed against the primary residential property?

**APPLICANT 1**

**APPLICANT 2 (if applicable)**

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
\$				\$			

**2. RELIABILITY OF INCOME:**

- Do you have a reliable and stable source of income?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
--------------------------	-----	--------------------------	----	--------------------------	-----	--------------------------	----

**3. YOUR RESPONSIBILITIES:** Are you aware that:

- You are responsible for managing and regularly monitoring your Loan (in conjunction with your Adviser if applicable)
- You are required to clear any Margin Call in line with the facility terms
- You must have reserve liquid capital (cash or securities) as an option to cover any Margin Call that occurs at short notice, otherwise we may be required to sell all or some of the Financial Products securing your Loan
- You are personally liable for all amounts outstanding on your Loan irrespective of the Financial Products held

<input type="checkbox"/>	I UNDERSTAND & ACCEPT	<input type="checkbox"/>	I UNDERSTAND & ACCEPT
--------------------------	-----------------------	--------------------------	-----------------------

**4. INVESTMENT LENDING RISKS:** Are you aware that:

- Investment lending risks include, but are not limited to, movements in the Market Value of the Financial Products securing the Loan and Interest Rate movements
- At any time, at our discretion, we may change the Lending Value applying to any of the Financial Products securing the Loan (even to zero), possibly triggering a Margin Call

<input type="checkbox"/>	I UNDERSTAND & ACCEPT	<input type="checkbox"/>	I UNDERSTAND & ACCEPT
--------------------------	-----------------------	--------------------------	-----------------------

**5. MARGIN CALLS:** Are you aware that:

- We will take reasonable steps to contact you in the event of a Margin Call by phone call, SMS alert or e-mail
- The Financial Products securing your Loan may need to be sold to clear the Margin Call without reference to you
- If the gearing level on your Loan exceeds the Maximum Gearing Ratio (at any given time) a Margin Call will be triggered

<input type="checkbox"/>	I UNDERSTAND & ACCEPT	<input type="checkbox"/>	I UNDERSTAND & ACCEPT
--------------------------	-----------------------	--------------------------	-----------------------

**APPLICANT 1**

PRINT FULL NAME

SIGNATURE

DATE

**APPLICANT 2 (if applicable)**

PRINT FULL NAME

SIGNATURE

**WHERE TO FROM HERE?**

Now that you have provided all your details, tell us about your investments.

**All applicants** - Please complete the relevant investment details sections in Part B.

**ACKNOWLEDGEMENT & SIGNATURES - INDIVIDUAL BORROWERS & TRUSTEES**

**COMPULSORY**

**USE THESE SIGNING CLAUSES FOR EACH BORROWER THAT IS A COMPANY.**

If you are a Director of a Borrower company, in addition to the clauses set out in Section A8, you are acknowledging the following:

1. I sign this application for and on behalf of the company in my capacity as a Director and to confirm that I accept that when you ask me to do so, I will sign a guarantee; and
2. By signing, I confirm that there are reasonable grounds to believe that the company will be able to pay its debt as and when they become due; and
3. By signing this application, I (the Director) give you permission to collect, use and share my personal information as set out in the "Privacy Information and Authorisation" section of the CommSec Adviser Services Investment Loan Terms and Conditions. If there is more than one Director, at least two Directors must sign.
4. I/we am/are authorised by, and have the consent of the organisation and any Beneficial Owners to provide this Tax Information.
5. I/we am/are authorised by each Beneficial Owner to provide the information on their behalf and have confirmed to me/us that the Tax Information provided about them is true and correct. I/we confirm I/we have made them aware that this Tax Information and information relating to the account may be provided to the tax authorities.

**ACKNOWLEDGEMENTS - YOU MUST COMPLETE THIS SECTION**

**1. BORROWING TO INVEST**

- Have you or your company borrowed any money to provide loan collateral for this Loan?
- If yes, is any of that money secured against your primary residential property?
- If yes, what is the amount borrowed against the primary residential property?

**DIRECTOR 1 /  
GUARANTOR 1**

YES  NO

YES  NO

\$

**DIRECTOR 2 /  
GUARANTOR 2  
(if applicable)**

YES  NO

YES  NO

\$

**2. YOUR RESPONSIBILITIES:** Are you aware that:

- The company is responsible for managing and regularly monitoring the Loan (in conjunction with your Adviser if applicable)
- The company is required to clear any Margin Call in line with the facility terms
- The company must have reserve liquid capital (cash or securities) as an option to cover any Margin Call that occurs at short notice, otherwise we may be required to sell all or some of the Financial Products securing your Loan
- The company is liable for all amounts outstanding on your Loan irrespective of the Financial Products held

I UNDERSTAND & ACCEPT

I UNDERSTAND & ACCEPT

**3. INVESTMENT LENDING RISKS:** Are you aware that:

- Investment lending risks include, but are not limited to, movements in the market value of the Financial Products securing the Loan and Interest Rate movements
- At any time, at our discretion, we may change the Lending Value applying to any of the Financial Products securing the Loan (even to zero), possibly triggering a Margin Call

I UNDERSTAND & ACCEPT

I UNDERSTAND & ACCEPT

**4. MARGIN CALLS:** Are you aware that:

- We will take reasonable steps to contact the company in the event of a Margin Call by phone call, SMS alert or e-mail
- The Financial Products securing the company's Loan may need to be sold to clear the Margin Call without reference to the company
- If the gearing level on the company's Loan exceeds the Maximum Gearing Ratio (at any given time) a Margin Call will be triggered

I UNDERSTAND & ACCEPT

I UNDERSTAND & ACCEPT

**DIRECTOR 1**

PRINT FULL NAME

SIGNATURE

DATE

**DIRECTOR 2 (IF APPLICABLE)**

PRINT FULL NAME

SIGNATURE

**WHERE TO FROM HERE?**

Now that you have provided all your details, tell us about your investments.

**All applicants** - Please complete the relevant investment details sections in Part B.

**PART B INVESTMENT LOAN REFINANCING AUTHORITY**

IF APPLICABLE

**WHERE TO FROM HERE?**

**All applicants** - Are you refinancing an existing loan?

Yes - Please complete Section B10.

No - **Managed Funds investors**, please complete Section B11.

- **Equities only investors**, please complete Section B15 and/or B16 to transfer shares.

- **Investors not lodging securities or making an initial investment**, please proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

**ACKNOWLEDGEMENTS**

Please transfer ALL of my/our CHESS shareholdings/Managed Funds and Holder Identification Number (HIN)

**OR**

Please transfer the CHESS shareholdings/Managed Funds listed below\*

\*It may be necessary to re-lodge your standing instructions with the share registries after this transfer

If you are transferring Managed Funds please ensure you have completed an Australian Standard Transfer Form in Section B12 for each Managed Fund you are transferring.

ASX CODE / APIR	SECURITY NAME / MANAGED FUND	NUMBER OF UNITS

I/we have attached my/our most recent Loan statement

FULL REFINANCE - Please provide approximate balance to be refinanced below

PARTIAL REFINANCE - Please provide exact balance to be partially refinanced below

BALANCE OF EXISTING LOAN TO BE REFINANCED

\$

**EXISTING LOAN DETAILS**

LOAN PROVIDER

NAME IN WHICH LOAN ACCOUNT HELD

LOAN ACCOUNT NUMBER

HIN

- Please be instructed that I/we would like to terminate my/our loan currently held with your company. I/we will be refinancing my/our existing loan with a CommSec Adviser Services Loan.
- Kindly arrange for the existing loan balance and other accrued obligations under my facility to be paid out by the Commonwealth Bank of Australia ("the Bank").
- I/We hereby authorise you to provide the Bank with any information they may require in order to fully complete the refinancing of the loan.

**SIGNATURES FOR ALL EXISTING LOAN PARTIES REQUIRED**

**BORROWER 1 / DIRECTOR 1 / TRUSTEE 1**

**BORROWER 2 / DIRECTOR 2 / TRUSTEE 2 /  
THIRD PARTY MORTGAGOR**

PRINT FULL NAME

PRINT FULL NAME

SIGNATURE

SIGNATURE

x

x

DATE

DD / MM / YYYY

**WHERE TO FROM HERE?**

**Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds** - Please list your Managed Funds in Section B11.

**Applicants making new investments in Managed Funds** - Please select how to fund new Managed Funds investments in Section B14.

**Applicants lodging Equities ONLY** - Please list your shares in Section B15 and/or B16.

**TRANSFER MANAGED FUNDS**

IF APPLICABLE

Complete this section if *you* wish to transfer managed funds that *you* already own to *your* CommSec Adviser Services Investment Loan.

APIR CODE	FUND NAME	LODGE EXISTING HOLDINGS
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Value of existing fund holdings being lodged</b>		\$

**HOW TO LODGE EXISTING INVESTMENTS**

- I/We have completed an Australian Standard Transfer Form for funds being lodged (see Section B12)
- I/We have completed a Statutory Declaration for funds being lodged (see Section B13)
- I/We have enclosed a current holding statement(s) confirming the number of units presently held for each of the above funds
- I/We have verified that the beneficial owner(s) of the above securities are a loan party (applicant or third party mortgagor)

**WHERE TO FROM HERE?**

**Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds** - Please provide details of your Managed Funds in Section B12.

**AUSTRALIAN STANDARD TRANSFER FORM**

IF APPLICABLE

**PLEASE ENSURE YOU COMPLETE THE ASSOCIATED STATUTORY DECLARATION FORM OVER THE PAGE.**

Please attach a copy of the Managed Fund Unit Holding Statement AND please copy this form and complete one for each existing managed fund investment to be transferred. Please refer to the CommSec Adviser Services Investment Loan Fees and Charges. Please complete this form for all refinances.

FULL NAME OF FUND MANAGER

DESCRIPTION OF UNIT TRUSTS

QUANTITY

Words:

Figure:

FULL NAME(S) OF TRANSFEROR(S) [SELLER(S)] Please use capital letters

  
  


CONSIDERATION

Nil:

**OFFICE USE ONLY:**

FULL NAME(S) OF TRANSFEREE(S) [BUYER(S)]

State Nominees Limited (a/c

) c/-

  


FULL ADDRESS OF TRANSFEREE(S) [BUYER(S)]

  
  


I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) herein after called the Buyer(s) or to the several buyers named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above named company or eligible body subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.

**I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.**

TRANSFEROR(S) [SELLER(S)] SIGN HERE

x

TRANSFEROR(S) [SELLER(S)] SIGN HERE

x

DATE

DD / MM / YYYY

DATE

DD / MM / YYYY

TRANSFEREE(S) [BUYER(S)] SIGN HERE

x

TRANSFEREE(S) [BUYER(S)] SIGN HERE

x

DATE

DD / MM / YYYY

DATE

DD / MM / YYYY

For State Nominees Limited by its Attorneys who have received no notification of revocation of their appointment as such attorneys

**WHERE TO FROM HERE?**

**Applicants refinancing an existing loan holding Managed Funds or lodging other Managed Funds -** Please complete the Statutory Declaration in Section B13.

**STATUTORY DECLARATION**

IF APPLICABLE

I/WE (NAME IN FULL)

OF (ADDRESS)

	STATE	POSTCODE
--	-------	----------

Do solemnly and sincerely declare that: *(The facts to be stated according to the Declarant(s) knowledge);*

- The beneficial ownership of the securities should remain the same; and
- That no consideration has been paid in relation to the transfer; and
- The transfer is for security purposes only; and
- This information is true and correct.

I/We make this solemn declaration, conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1900.

**DECLARED BY**

PRINT FULL NAME

PRINT FULL NAME

SIGNATURE

SIGNATURE

x

x

DATE

DATE

**WITNESS** (Justice of the Peace or other authorised witness)

Refer to Statutory Declaration Signatory List for list of eligible persons

BEFORE ME

SIGNATURE

x

**WHERE TO FROM HERE?**

**Applicants making new investments in Managed Funds** - Please provide Managed Funds / Platform investment details in Section B14.

**Applicants lodging Equities** - Please list your shares in Section B15 and/or B16.

**Otherwise** - Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).



**MANAGED FUNDS / PLATFORM INITIAL INVESTMENT DETAILS**

IF APPLICABLE

**INITIAL INVESTMENTS FUNDING**

Complete this section to indicate the source of funds for the initial investments *you* are applying to execute using *your* CommSec Adviser Services Investment Loan. Do not complete this section if *you* are refinancing an investment loan with another lender, unless *you* are contributing additional security that is not collateral for *your* existing investment loan; only additional security should be included in this section.

**INITIAL INVESTMENT LOAN INVESTMENTS WILL BE FUNDED BY:**

Initial Client Cash Contribution    **A.**    \$      Cheque attached     Direct Debit - I/we have completed the Direct Debit Request Form. Funds are currently available to be drawn

Initial Loan Advance    **B.**    \$

Name of Fund/Platform   

**ACKNOWLEDGEMENTS:**

- You have checked that the *Base LVR* allows the interest and any relevant fees to be capitalised

**INITIAL INVESTMENT ALLOCATION**

By completing this section *you* agree that:

- we will make the initial investment into the applicable fund or platform according to the attached fund or platform application
- if the fund or platform application form was completed digitally, we will make the initial investment according to the information provided to us by the relevant fund or platform provider

**INITIAL MANAGED FUND / PLATFORM INVESTMENTS**

Total New Investment Amount (A + B)    \$     **Note:** This total must correspond to the sum of initial investments (A + B) in the enclosed managed fund / platform application form(s)

**ACKNOWLEDGEMENTS:**

- *You* have read and agree to the Investment Allocation statements above
- *You* have attached the relevant managed fund / platform application form(s) (including Adviser Stamp) to facilitate this investment unless the fund or platform application was completed digitally
- *You* have checked the initial contribution requirements for the funds in which *you* are applying to invest

**REGULAR GEARING INVESTMENTS - IF APPLICABLE**

Monthly contributions will be processed on or about the 13th day of the month. All loan advances will be processed on or about the 15th day of each month.

Monthly Cash Contribution    **C.**    \$     This amount will be debited from *your* nominated bank account in the attached Direct Debit Request form.

Monthly Loan Advance    **D.**    \$     **Note:** The total of C+D must correspond to the sum(s) indicated in the regular investment section of the enclosed managed fund / platform application form(s)

Do you wish to defer commencement of regular gearing?     N     Y    If Yes, please nominate a regular gearing deferred start date (month)   

**ACKNOWLEDGEMENTS:**

- *You* have verified that the nominated regular gearing securities are presently on CommSec Adviser Services' Accepted Managed Funds list with a *Borrowing Limit > 0*
- *You* are aware that the date of investment will be determined by the relevant investment manager
- *You* have completed the Direct Debit Request Form
- *You* have checked the minimum initial contribution requirements and minimum monthly investment amounts for the funds in which *you* are applying to make regular monthly contributions (most funds require minimum initial and monthly investments)
- The gearing level of all regular gearing investments payments will be based on the ratio calculated by D / (C + D)

**WHERE TO FROM HERE?**

**Applicants lodging Equities** - Please list your shares in Section B15 and/or B16.

**Otherwise** - Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).



**TRANSFER ASX SECURITY – ISSUER SPONSORED HOLDINGS**

IF APPLICABLE

Please check *your* existing shareholder statement(s) to confirm if *your* securities are Issuer or CHES sponsored. Complete this section only if *you* wish to transfer issuer sponsored ASX securities that *you* already own to *your* CommSec Adviser Services Investment Loan. If *you* are refinancing another loan, this section should only include additional holdings – not securities that are collateral for *your* existing loan.

ASX CODE	SECURITY NAME	LODGE EXISTING HOLDINGS NO. UNITS

**HOW TO LODGE ISSUER SPONSORED HOLDINGS:**

- I/We have verified that the beneficial owner(s) of the above securities are a loan party (applicant or third party mortgagor)
- I/We have attached **current** copies of my/our Issuer Sponsored holding statement(s) including all of the holdings listed above.
- The name and address on the shareholder statements exactly matches the application details I/we have provided\*

**Please transfer the Issuer Sponsored Holdings listed above.**

\*The Name and Address of the Holdings must exactly match the application details. If the details do not match, please amend the registration details at the relevant Share Registry. When the amendment has been made, please forward the confirmation from the Share Registry to us, together with a copy of your current Issuer Sponsored Holding Statement.

**WHERE TO FROM HERE?**

**Applicants lodging CHES sponsored Securities** - Please list your shares in Section B16.

**Otherwise** - Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

**TRANSFER ASX SECURITY – BROKER TO BROKER, CHESS SPONSORED HOLDINGS**

IF APPLICABLE

Please check *your* existing shareholder statement(s) to confirm if *your* securities are Issuer or CHESS sponsored. Complete this section only if *you* wish to transfer CHESS sponsored ASX securities that *you* already own to *your* CommSec Adviser Services Investment Loan. If *you* are refinancing another loan, this section should only include additional holdings – not securities that are collateral for *your* existing loan.

**OPTION:**

1.  Please transfer ALL of my/our CHESS shareholdings and Holder Identification Number (HIN)

**OR**

2.  Please transfer the CHESS shareholdings listed below\*

EXISTING SPONSORING BROKER

NEW SPONSORING BROKER

Commonwealth Securities Ltd, Locked Bag 34,  
Australian Square NSW 1214

SPONSOR'S PID

PID

1202

ACCOUNT NUMBER WITH SPONSOR

ACCOUNT NUMBER (To be completed by the Bank)

HIN

HIN (To be completed by the Bank)

ASX CODE	SECURITY NAME (This must be completed fully and accurately – exactly corresponding to the ASX Code)	LODGE EXISTING HOLDINGS NO. UNITS

**SIGNATURE OF SHAREHOLDER(S)# REQUESTING TRANSFER:**

PRINT FULL NAME

PRINT FULL NAME

SIGNATURE

SIGNATURE

x

x

DATE

#For joint shareholdings both holders must sign. For Company / Trust shareholdings Directors / Trustees must sign.

\*Due to the update / change in your registration details, you may need to update the registry with your standing instructions for DRP or other dividend payment.

**HOW TO LODGE BROKER TO BROKER, CHESS SPONSORED HOLDINGS**

I/We have attached **current** copies of my/our CHESS sponsored holding statement(s) including all of the holdings listed below OR a statement from my broker showing all holdings to be transferred.

The name and address on the shareholder statements exactly matches the application details I/we have provided (OR – contact your existing broker to amend details)

**WHERE TO FROM HERE?**

**All applicants** – Proceed to Part C to provide details of other parties related to the loan (i.e. 3rd Party Mortgagor, Authorised Representative).

**PART C THIRD PARTY MORTGAGOR DETAILS – INDIVIDUAL(S) / DIRECTOR(S) / TRUSTEE(S)**

IF APPLICABLE

To be completed if *you* are not a *Borrower* but *you* are providing shares and / or managed funds to secure the *Borrowers* obligations. Third Party Mortgagors are required to sign additional documents.

TITLE	GIVEN NAME(S)^	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

^ To transfer shares to the investment loan, you need to fill in your name exactly as it appears on the share registry (e.g. include your middle names if required).

OTHER NAMES KNOWN BY	GENDER	DATE OF BIRTH
<input type="text"/>	<input type="text"/> M <input type="text"/> F	<input type="text"/> DD / MM / YYYY

ACCOUNT DESIGNATION (if applicable)

RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)

  
  
 STATE  POSTCODE

POSTAL ADDRESS (if same as residential address write 'As above')

  
 STATE  POSTCODE

COUNTRIES OF RESIDENCE (Please list the country(s) you reside in)

**TAX RESIDENCY INFORMATION**

Each country has different rules which govern tax residency. For individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. (You can be a tax resident of more than one country.)

**List all your countries of tax residency and your TIN for that country or if no TIN is available, please select a reason code.**

If you have listed Australia as a country of tax residency, please insert reason code C in the TIN column.

If you are a US citizen or resident, you must include USA as a country of tax residency.

**Note:** Only complete the below information if you are lodging managed funds as collateral.

COUNTRY/IES OF TAX RESIDENCY Please provide all country/ies of tax residency.	TAX IDENTIFICATION NUMBER (TIN) Please provide either TIN or select Reason Code for no TIN for each Country of Tax Residency.
	<b>REASON CODE FOR NO TIN</b> A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by its country of tax residency C. My country of tax residency does not require disclosure of a TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

JOB CATEGORY** (MANDATORY)	JOB TYPE** (MANDATORY)
<input type="text"/>	<input type="text"/>

\*\* refer to Job and Industry Classifications List for a list of acceptable Job Categories and Types.

PLEASE TICK TO INDICATE YOUR PREFERRED CONTACT NUMBER

<input type="checkbox"/> HOME	<input type="checkbox"/> WORK PHONE	<input type="checkbox"/> FAX	<input type="checkbox"/> MOBILE PHONE*
<input type="text"/> ( )	<input type="text"/> ( )	<input type="text"/> ( )	<input type="text"/>

E-MAIL ADDRESS\*

\*As a minimum please provide your e-mail address and mobile phone number

**PART C THIRD PARTY MORTGAGOR DETAILS – INDIVIDUAL(S) / DIRECTOR(S) / TRUSTEE(S)**

IF APPLICABLE

**IDENTIFICATION – CHOOSE ONE OF THE THREE IDENTIFICATION OPTIONS BELOW.**

**OPTION 1** EXISTING COMMONWEALTH BANK ACCOUNT OR CREDIT CARD

Please provide *your* bank account or Credit Card details

BANK STATE BRANCH (BSB) ACCOUNT NUMBER



ACCOUNT NAME

CREDIT CARD NUMBER

**OPTION 2** FSC/FPA ID FORM

The applicant's adviser can complete a FSC/FPS ID Form and attach it to this application.

**OPTION 3** OTHER IDENTIFICATION

To ensure we meet Government Legislative requirements we are required by law to identify applicants.

All applicants who have not been identified using one of the two options above need to supply a **CERTIFIED** copy of acceptable identification document(s). Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

**WHERE TO FROM HERE?**

**Individual(s) Third Party Mortgagor only** – Please read and sign the declaration on the following page.

**Trust and Company Third Party Mortgagor** – Please complete Trust and/or Company details in Section C18.

**To nominate an Additional Authority** – Please complete the authority details in Section C19.

**Otherwise** – Please complete and gather the required supporting documents in Section D21. Ask your adviser to complete Section C20.

**THIRD PARTY MORTGAGOR DETAILS – COMPANY & TRUST**

IF APPLICABLE

To be completed if *you* are not a *Borrower* but you are a company / trust providing shares and / or managed funds to secure the *Borrowers* obligations.

Third Party Mortgagors are required to sign additional documents.

**Company as Third Party Mortgagor** – You must also complete Section A5 with your Company details.

**Trust as Third Party Mortgagor** – You must also complete Section A6 with your Trust details. If the Trust's total loan exposure to the Bank will be greater than \$500,000, please provide a copy of the FULL Trust Deed plus any variation or amendments to the Trust Deed.

COMPANY / TRUST NAME (in full)

CONTACT NAME (Director or Trustee)

PLEASE PROVIDE A SHORTENED VERSION FOR THE FULL NAME OF THE TRUST (AS ABOVE) TO WITHIN A 23 CHARACTER LIMIT

^ To transfer shares to the investment loan, you need to fill in the beneficiary name exactly as it appears on the share registry.

REGISTERED ADDRESS (must be an Australian address. Cannot be a PO Box)

STATE

POSTCODE

POSTAL ADDRESS (if same as registered address write 'As above')

STATE

POSTCODE

PLEASE TICK TO INDICATE YOUR PREFERRED CONTACT NUMBER

HOME



WORK PHONE



FAX



MOBILE PHONE\*

E-MAIL ADDRESS \*

\*COMPULSORY:

As a minimum please provide your e-mail address and mobile phone number

**WHERE TO FROM HERE?**

**To nominate an Additional Authority** – Please complete the authority details in Section C19.

**Otherwise** – Please complete and gather the required supporting documents in Section D21. Ask your adviser to complete Section C20

**ADDITIONAL SIGNATORY AUTHORITY (IF APPLICABLE)**

IF APPLICABLE

Only to be completed by applicants wishing to authorise an additional signatory to operate the account(s) applied for in this application and act on their behalf.

**DETAILS OF ADDITIONAL SIGNATORY**

TITLE	GIVEN NAME(S)	SURNAME	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
OTHER NAMES KNOWN BY	GENDER	DATE OF BIRTH	
<input type="text"/>	<input type="text"/> M <input type="text"/> F	<input type="text"/> DD / MM / YYYY	
RESIDENTIAL ADDRESS (must be an Australian address. Cannot be a PO Box)			
<input type="text"/>			
		STATE	POSTCODE
POSTAL ADDRESS (if same as residential address write 'As above')			
<input type="text"/>			
		STATE	POSTCODE
PLEASE TICK YOUR PREFERRED CONTACT NUMBER			
<input type="checkbox"/> HOME	<input type="checkbox"/> WORK PHONE	<input type="checkbox"/> FAX	<input type="checkbox"/> MOBILE PHONE*
<input type="text"/> ( )	<input type="text"/> ( )	<input type="text"/> ( )	<input type="text"/>
EMAIL ADDRESS*			*As a minimum please provide your e-mail address and mobile phone number
<input type="text"/>			
RELATIONSHIP TO BORROWER			
<input type="text"/>			
JOB CATEGORY** (MANDATORY)		JOB TYPE** (MANDATORY)	
<input type="text"/>		<input type="text"/>	

\*\* refer to Job and Industry Classifications List for a list of acceptable Job Categories and Types.

**IDENTIFICATION - CHOOSE ONE OF THE THREE IDENTIFICATION OPTIONS BELOW.**

**OPTION 1** EXISTING COMMONWEALTH BANK ACCOUNT OR CREDIT CARD

Please provide *your* bank account or Credit Card details

BANK STATE BRANCH (BSB)	ACCOUNT NUMBER
<input type="text"/>	<input type="text"/>
ACCOUNT NAME	CREDIT CARD NUMBER
<input type="text"/>	<input type="text"/>

**OPTION 2** FSC/FPA ID FORM

The applicant's adviser can complete a FSC/FPS ID Form and attach it to this application.

**OPTION 3** OTHER IDENTIFICATION

To ensure we meet Government Legislative requirements we are required by law to identify applicants. All applicants who have not been identified using one of the two options above need to supply a **CERTIFIED** copy of acceptable identification document(s). Please refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

**WHERE TO FROM HERE?**  
**To nominate an Additional Authority** - Please complete the authority details in Section C19.  
**Otherwise** - Please complete and gather the required supporting documents in Section D21. Ask your adviser to complete Section C20.

**ADDITIONAL SIGNATORY AUTHORITY**

You authorise us to act on the instructions of your additional signatory in relation to your CommSec Adviser Services Investment Loan, and you authorise us to provide information about your CommSec Adviser Services Investment Loan and your security to your additional signatory. If we cannot contact you in relation to your CommSec Adviser Services Investment Loan, we may contact your additional signatory for instructions. This includes (but is not restricted to) the event of a *Margin Call*. In the event of a *Margin Call* your additional signatory must be able to make decisions to sell security, lodge additional security or provide additional funds.

The appointment of an additional signatory is pursuant to Part 1, Clause 10 of the Investment Loan Terms and Conditions. In appointing an additional signatory, you acknowledge that Part 1, Clause 10 of the CommSec Adviser Services Investment Loan Terms and Conditions applies. Under Clause 10, you are responsible for and bound by the instructions that the additional signatory gives us, and you indemnify us in relation to the actions of your authorised agent. This appointment of an additional signatory remains effective until you revoke it by providing *Written Notice* to us.

<p><b>APPLICANT 1</b></p> <p>PRINT FULL NAME</p> <input style="width: 100%; height: 20px;" type="text"/> <p>SIGNATURE</p> <input style="width: 100%; height: 20px;" type="text"/> <p>x</p> <p>DATE</p> <input style="width: 100%; height: 20px;" type="text"/>	<p><b>APPLICANT 2</b></p> <p>PRINT FULL NAME</p> <input style="width: 100%; height: 20px;" type="text"/> <p>SIGNATURE</p> <input style="width: 100%; height: 20px;" type="text"/> <p>x</p>
--	--

**ADDITIONAL SIGNATORY DECLARATION AND SIGNATURE**

The additional signatory must sign.

I acknowledge that:

- I have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and give you permission to collect, use and share my personal information as set out in the Privacy section of those Terms and Conditions; and
- the name(s) of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure.

**ADDITIONAL SIGNATORY, PLEASE SIGN HERE:**

<p>FULL NAME OF ADDITIONAL SIGNATORY</p> <input style="width: 100%; height: 20px;" type="text"/> <p>DATE</p> <input style="width: 100%; height: 20px;" type="text"/>	<p>SIGNATURE</p> <input style="width: 100%; height: 20px;" type="text"/> <p>x</p>
--	---

**WHERE TO FROM HERE?**  
Please complete and gather the required supporting documents in Section D21. Ask your adviser to complete Section C20.

**ADVISER DETAILS**

**COMPULSORY**

CLIENT ADVISER NUMBER (CAN)

(If an existing adviser with CommSec Adviser Services)

COMMSEC CLIENT ID (CID)

(5% Buffer Loan application only)

TITLE

ADVISER'S GIVEN NAME(S)

ADVISER'S SURNAME

AUTHORISED REPRESENTATIVE NUMBER

LICENSED DEALER GROUP NAME

(AFSL Holder (the "Licensee"))

**IF YOU DO NOT HAVE A CAN, OR IF YOUR DETAILS HAVE CHANGED PLEASE COMPLETE SECTION 20A.**

**If you require assistance please contact us on 1800 252 351.**

**20A - DEALER GROUP / AUSTRALIAN FINANCIAL SERVICES LICENCE (AFSL) DETAILS**

**If you do not have a CAN, please attach the following documents:**

**Authorised Representative Certificate**

**Certified Copy of Primary Photographic Identification**

*(See Section D22) (Identification may also be sighted by a CommSec Adviser Services Business Development Manager)*

**ADVISER COMPANY DETAILS**

FULL COMPANY NAME AS REGISTERED BY ASIC



ABN

ACN (tick as appropriate)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

REGISTERED ADDRESS OF BUSINESS

  


**ADVISER PERSONAL DETAILS**

OTHER NAMES COMMONLY KNOWN BY

  


DATE OF BIRTH

 /  / 

STREET ADDRESS OF THE BUSINESS

  


STATE

POSTCODE

POSTAL ADDRESS OF THE BUSINESS

  


STATE

POSTCODE

BUSINESS PHONE

MOBILE PHONE

BUSINESS FAX

EMAIL ADDRESS



**ADVISER DETAILS**

**COMPULSORY**

**20A - DEALER GROUP / AUSTRALIAN FINANCIAL SERVICES LICENCE (AFSL) DETAILS (CONTINUED)**

**ALL ADVISERS TO SIGN**

By completing this section, I acknowledge and declare that:

- I have provided the CommSec Adviser Services Investment Loan Product Disclosure Statement to the Borrower(s) of this facility; and
- I have provided the Financial Services Guide issued by my AFSL licensee to the Borrower(s) of this facility together with any other Financial Services Guides required to be given to the Borrower(s).

ADVISER SIGNATURE

x

DATE

DD / MM / YYYY

**MARGIN LENDING LICENSED ADVISER ACKNOWLEDGE (IF APPLICABLE)**

By completing this section, I acknowledge and declare that:

- I hold a current Australian Financial Services Licence (AFSL) with appropriate and relevant authorisations, or I am authorised to represent a licensee with appropriate and relevant licence conditions of whom you have been notified; and
- I understand that commissions are not payable unless the Borrower(s) meets the wholesale client criteria as set out in the Wholesale Client Form (available from the CommSec Adviser Services website). Where this applies I confirm I have verified the necessary documentation that will accompany the completed Wholesale Client Form as supporting evidence of the Borrower(s)'s wholesale client status; and
- I have explained the risks of the CommSec Adviser Services Investment Loan to the Borrower(s) and drawn their attention specifically to Section A7 'CommSec Adviser Services Investment Loan Risk Disclosure Statement' of the Application Form; and
- CommSec Adviser Services will rely on the information contained in the application form and any supporting documents as the basis of a credit assessment; and
- I understand that additional information may be requested at CommSec Adviser Services' discretion;

ADVISER SIGNATURE

x

DATE

DD / MM / YYYY

**PART D**  
**REQUIRED SUPPORTING DOCUMENTS**

**COMPULSORY**

Please nominate and provide the relevant proof of identification and the supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details in Section A2. You may scan or photocopy any of these documents and send them with this form via email, fax or post.

**PROOF OF IDENTIFICATION**

<b>ALL APPLICANTS</b>	<input type="checkbox"/> Certified identification documentation for each individual loan applicant, each individual trustee, each company director operating the account each Beneficial Owner, and each additional signatory <sup>1</sup>
<b>TRUST APPLICANTS</b>	<input type="checkbox"/> Certified copy of extract of the Trust Deed. The extract should include the page which shows: the Trust name, name(s) of Trustee(s), signature(s) of trustee(s) with witnesses' signatures, date of execution, names of Beneficiary(s), name of Settlor and settled sum. Refer to the requirements below if the Trust's total loan exposure to the Commonwealth Bank will be greater than \$500,000.
<b>THIRD PARTY MORTGAGOR</b>	<input type="checkbox"/> Certified identification documentation for each individual Third Party Mortgagor <sup>1</sup>

**VERIFICATION OF INCOME , COMMITMENTS AND LIQUID ASSETS**

**Existing Commonwealth Bank Customers**

If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section(s) below:

ACCOUNT NAME <sup>2</sup> (or Borrower Name)	BSB (if applicable)	ACCOUNT / LOAN / CREDIT CARD NO.	PRODUCT NAME/TYPE

**Individual Applicants that qualify as a Wholesale Client**

You are not required to provide the supporting verification documentation listed below if you qualify as a Wholesale Client<sup>3</sup> (under the Corporations Act 2001 (Cth)) by providing us with a copy of a certificate issued by a qualified accountant that states that you:

- have a gross income of \$250,000 or more for the last two (2) years; or
- have net assets of \$2,500,000 or more

If applicable, please nominate how you will be providing the certificate:

A qualified accountant has completed the 'Certificate by a Qualified Accountant' that forms part of the Wholesale Client Form available from the CommSec Adviser Services website; **OR**

A certified copy of an existing certificate issued by a qualified accountant that is less than two (2) years old<sup>1</sup>

**Individual Applicants**

**Proof of Salary, Commissions or Bonus income**, which can include:

- The Commonwealth Bank account(s) nominated above; **OR**
- 2 recent payslips (no more than 60 days old); **OR**
- Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); **OR**
- Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); **OR**
- If income is credited to a bank account held with another financial institution: 2 recent statements<sup>4</sup> (no more than 60 days old)

**Proof of Rental Income**, which can include:

- The Commonwealth Bank account(s) nominated above; **OR**
- The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); **OR**
- If rental income is credited to a bank account held with another financial institution: 2 recent statements<sup>4</sup> (no more than 60 days old)

**Proof of Shares / Managed Funds Holdings**, which can include:

- The CommSec Trading Account nominated above where investments are held; **OR**
- Statements for other Shares / Managed Funds (no more than 60 days old)

**Proof of Other Income:**

- If 'Other Income' has been specified, provide proof of this recurring income, for consideration

**REQUIRED SUPPORTING DOCUMENTS**

**COMPULSORY**

<b>INDIVIDUAL APPLICANTS CONT'D</b>	<p><b>Proof of Cash Holdings</b>, which can include:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The Commonwealth Bank Account(s) nominated above; <b>OR</b></li> <li><input type="checkbox"/> If cash is held with another financial institution: 2 recent statements<sup>4</sup> (no more than 60 days old)</li> </ul> <p><b>Proof of residential and investment property mortgage commitments</b>, which can include:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The Commonwealth Bank Loan Account(s) nominated above; <b>OR</b></li> <li><input type="checkbox"/> If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term</li> </ul> <p><b>Proof of rental commitments</b>, which can include:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The Commonwealth Bank Account(s) nominated above; <b>OR</b></li> <li><input type="checkbox"/> The rental agreement, that shows the rental commitment and payment frequency; <b>OR</b></li> <li><input type="checkbox"/> If rental payments are debited to a bank account held with another financial institution: 2 recent statements<sup>4</sup> (no more than 60 days old)</li> </ul> <p><b>Proof of Lease or Personal / Car Loan commitments</b>, which can include:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The Commonwealth Bank Account(s) / Loan(s) nominated above; <b>OR</b></li> <li><input type="checkbox"/> If lease or personal / car loan is with another financial institution: The lease agreement or most recent lease/loan statement that shows the commitment value and payment frequency; <b>OR</b></li> <li><input type="checkbox"/> If lease or personal / car loan payments are debited to a bank account held with another financial institution: 2 recent statements<sup>4</sup> (no more than 60 days old)</li> </ul> <p><b>Proof of Credit Card / Store Card commitments</b>, which can include:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The Commonwealth Bank Account(s) / Credit Card(s) nominated above; <b>OR</b></li> <li><input type="checkbox"/> The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old)</li> </ul> <p><b>Proof of Other Commitments:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> If 'Other Commitments' have been specified and details provided, provide proof of this Commitment(s)</li> </ul>
<b>SELF EMPLOYED &amp; SOLE TRADER APPLICANTS</b>	<p><b>2 years company financials:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> P&amp;L and Balance sheet for preceding 2 years; <b>OR</b></li> <li><input type="checkbox"/> If 2 years company full financials cannot be provided, please provide most recent financial statements and / or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old</li> </ul> <p><b>If you are a sole trader:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Full tax returns for preceding 2 years</li> </ul>
<b>COMPANY &amp; COMPANY TRUSTEE APPLICANTS</b>	<p><b>2 years company financials:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> P&amp;L and Balance sheet for preceding 2 years; <b>OR</b></li> <li><input type="checkbox"/> If 2 years company full financials cannot be provided, please provide most recent financial statements and / or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old</li> </ul> <p><small>Note: Directors' personal financial details may be requested once the application is received and the initial assessment has deemed them to be necessary. Directors may be required to provide a Guarantee. After we receive your application, and in the event that we require a Guarantee from the Director(s), we will send Guarantee documents for completion. The loan cannot be opened until the Guarantee documents are completed, signed and returned to us. For further information contact us at <a href="mailto:investmentlending@cba.com.au">investmentlending@cba.com.au</a>, or by calling us on 1800 252 351.</small></p>
<b>TRUST APPLICANTS</b>	<p><b>2 years Trust full financials:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> P&amp;L and Balance sheet for preceding 2 years; <b>OR</b></li> <li><input type="checkbox"/> If 2 years Trust full financials cannot be provided, please provide most recent financial statements and / or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old</li> </ul> <p><b>If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than \$500,000:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Certified photocopy of:             <ol style="list-style-type: none"> <li>i) The full Trust deed establishing the Trust or an extract which shows the (s) which shows: the Trust name, name(s) of Trustee(s), signature(s) of trustee(s) with witnesses' signatures, date of execution, names of Beneficiary(s), name(s) of Settlor and settled sum.</li> <li>ii) Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds of Variation of Amendment)</li> <li>iii) Documents setting out the current Trustees and Unitholders/Beneficiaries (if not contained in the above)</li> </ol> </li> </ul> <p><small>Note: Trust Deed investigation fee will apply</small></p> <p>The deed must be certified by a prescribed person other than a trustee for ID purposes<sup>1</sup></p> <p><small>Note: Beneficiaries' or Trust Settlor's personal financial details may be requested once the application is received and the initial assessment has deemed that to be necessary. Additional details may be required from trustee applicants where total loan facilities with the Commonwealth Bank will be greater than \$500,000 (refer above). For further information contact us at <a href="mailto:investmentlending@cba.com.au">investmentlending@cba.com.au</a>, or by calling us on 1800 252 351.</small></p>

**OTHER INFORMATION**

**Applicants that are:**

- refinancing an existing investment loan, **OR**
- applying for a Regular Gearing Plan, **OR**
- transferring financial products they already own as security for their Investment Loan

**Should enclose the additional documents that are specified in the corresponding sections of the Application Form**

<sup>1</sup> Refer to Section D22 that sets out the acceptable identification documentation and Section D23 for certification requirements.

<sup>2</sup> If the account is not in the name of the borrower (e.g. Company name where the borrower is a director) please enter the borrower name or both.

<sup>3</sup> Once the application has been received and assessed you may be required to provide supporting verification documentation.

<sup>4</sup> Bank statements must show the name of the account holder.

**ACCEPTABLE IDENTIFICATION DOCUMENTATION**

**COMPULSORY**

Please DO NOT attach original identification documents. Send only original CERTIFIED photocopies of original documents. All documents must be current unless otherwise stated.

**ACCEPTABLE DOCUMENTATION IDENTIFICATION**

**CERTIFIED photocopy of:**

- **1 x Primary Photographic identification (PART A) or**
- **2 x Primary Non Photographic Identification (PART B) or**
- **1 x Primary Non Photographic (Refer PART B) and 1 x Secondary Identification (PART C).**

**PART A – PRIMARY PHOTOGRAPHIC IDENTIFICATION (SUFFICIENT ID BY ITSELF)**

- Australian Passport issued by the Commonwealth, which has not been expired for more than 2 years
- Drivers licence issued in Australia
- Proof of Age Cards – issued under a law of a state or territory. (All States)
- NSW birth card (not currently available in other states)
- NSW Photocard
- International Passport or Travel Document which:
  - contains a photograph and signature of the person in whose name the document is issued;
  - is issued by a foreign government, the United Nations (UN) or an agency of the UN; and
  - if written in language not understood, accompanied by an English translation from an accredited translator.
- A national identity card issued for the purpose of identity which:
  - contains a photograph and signature of the person in whose name the document is issued;
  - Issued by a foreign government, the United Nations (UN) or an agency of the UN; and
  - if written in language not understood, accompanied by an English translation from an accredited translator.
- Security Industry Licences (issued by States)
- Firearms licence issued under law (All States)
- Defence Force Identity card (excluding spouse cards)

**OR**

**PART B – 2 X PRIMARY NON PHOTOGRAPHIC IDENTIFICATION**

- Birth certificate or birth extract issued by an Australian State or Territory
- Birth certificate issued by a foreign government, the United Nations or an agency of the UN
  - if written in language not understood, accompanied by an English translation from an accredited translator
- Citizenship certificate issued by the Commonwealth
- Citizenship certificate issued by a foreign government
  - if written in language not understood, accompanied by an English translation from an accredited translator
- A pension card issued by Centrelink that entitles the person whose name the card is issued, to financial benefits

**OR**

**PART C – 1 X PRIMARY NON PHOTOGRAPHIC (REFER PART B ABOVE) AND 1 X SECONDARY IDENTIFICATION**

- A notice that was issued to an individual by a the Commonwealth, State or Territory within the preceding 12 months which:
  - contains the name of the person and his or her residential address: and
  - records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory
- Taxation Notice issued to individual within the preceding 12 months which contains the name of the individual and his or her residential address
- A notice that was issued by a local government or utilities provider e.g. gas, electricity, water, rates with the preceding 3 months that:
  - contains the name of the person and his or her residential address: and
  - records the provision of services by the local government body or utilities provider to that address or to that person
- Drivers licence issued overseas
- Security Guard / Crowd Safety Officer Identity Card

**CERTIFICATION REQUIREMENTS**

**COMPULSORY**

Please DO NOT attach original identification documents. Send only CERTIFIED photocopies of original documents.

**HOW TO CERTIFY DOCUMENTS**

Each certified photocopy(s) must include the statement (or similar wording)

**“I certify that this is a true copy of the original document”**

The certifier must include their full name, signature, date and qualification or occupation which make them eligible. A person may not certify their own documents. An applicant cannot certify documents for another applicant.

**THE LIST OF ELIGIBLE PERSONS WHO ARE ALLOWED TO CERTIFY IDENTIFICATION DOCUMENTATION:**

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon
- Person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1922)
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade Commission who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (d) of the Consular Fees Act 1922; and
  - exercising his or her function in that place
- Employee of the Commonwealth who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (c) of the Consular Fees Act 1922; and
  - exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified in another item in this Part
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
  - an officer; or
  - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service; or
  - a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
  - the Parliament of the Commonwealth; or
  - the Parliament of a State; or
  - a Territory legislature; or
  - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority; or
  - a local government authority;
 with 2 or more years of continuous service
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.



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CALL **1800 252 351**