



Accepted ASX Listed Equities
 as at 21 Jan 2019

We offer two types of Investment Loans 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 ¹ for shares and funds	75%	80%
Margin Call LVR (Max Base LVR + Buffer)	85%	85%
Max Gearing Ratio	90%	90%
Margin Call Clearance Time		
If portfolio > 95% Managed Funds	3 days	1 day
If portfolio < 95% Managed Funds	1 day	1 day
Diversification Rewards ²		
Bonus Stocks	No	Yes
Portfolio LVR	0%	5%

The following LVRs apply to all Investment Loans regardless of Buffer option selected.

¹ Excluding portfolios holding cash and cash funds

² Where you hold five or more approved securities in your portfolio. For more information, visit www.CommSecAdviserServices.com.au

ASX Code	Security Name	10% Buffer Investment Loan		5% Buffer Investment Loan		
		Buffer - 10%		Buffer - 5%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
3PL	3P LEARNING LIMITED			40%		
A200	BETASHARES AUSTRALIA 200 ETF	60%	55%	65%	60%	55%
A2B	A2B AUSTRALIA LIMITED	40%	35%	45%	40%	35%
A2M	THE A2 MILK COMPANY LIMITED	50%	45%	55%	50%	45%
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	80%	75%	85%	80%	75%
AAC	AUSTRALIAN AGRICULTURAL COMPANY LIMITED.	50%	45%	55%	50%	45%
ABA	AUSWIDE BANK LTD	40%	35%	45%	40%	35%
ABC	ADELAIDE BRIGHTON LIMITED	65%	60%	70%	65%	60%
ABP	ABACUS PROPERTY GROUP	65%	60%	70%	65%	60%
ADH	ADAIRS LIMITED			40%		
AFG	AUSTRALIAN FINANCE GROUP LTD	40%	35%	45%	40%	35%
AFI	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	70%	65%	75%	70%	65%
AGI	AINSWORTH GAME TECHNOLOGY LIMITED			40%		
AGL	AGL ENERGY LIMITED.	75%	70%	80%	75%	70%
AGLHA	AGL ENERGY LIMITED.	75%	70%	80%	75%	70%
AHG	AUTOMOTIVE HOLDINGS GROUP LIMITED.	50%	45%	55%	50%	45%
AHY	ASALEO CARE LIMITED	40%	35%	45%	40%	35%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED	60%	55%	65%	60%	55%
AIZ	AIR NEW ZEALAND LIMITED	45%	40%	50%	45%	40%
ALF	AUSTRALIAN LEADERS FUND LIMITED	55%	50%	60%	55%	50%
ALG	ARDENT LEISURE GROUP LIMITED	55%	50%	60%	55%	50%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED	55%	50%	60%	55%	50%
ALK*	ALKANE RESOURCES LIMITED			40%		
ALL	ARISTOCRAT LEISURE LIMITED	70%	65%	75%	70%	65%
ALQ	ALS LIMITED	60%	55%	65%	60%	55%
ALU	ALTIUM LIMITED	60%	55%	65%	60%	55%
ALX	ATLAS ARTERIA	65%	60%	70%	65%	60%
AMA	AMA GROUP LIMITED	40%	35%	45%	40%	35%
AMC	AMCOR LIMITED	75%	70%	80%	75%	70%
AMH	AMCIL LIMITED	60%	55%	65%	60%	55%
AMI	AURELIA METALS LIMITED			40%		
AMP	AMP LIMITED	65%	60%	70%	65%	60%
AMPAA	AMP LIMITED	65%	60%	70%	65%	60%
ANN	ANSELL LIMITED	65%	60%	70%	65%	60%
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPD	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPE	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPG	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANZPH	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
AOF	AUSTRALIAN UNITY OFFICE FUND	45%	40%	50%	45%	40%
AOG	AVEO GROUP	45%	40%	50%	45%	40%
APA	APA GROUP	70%	65%	75%	70%	65%
APE	AP EAGERS LIMITED	55%	50%	60%	55%	50%
API	AUSTRALIAN PHARMACEUTICAL INDUSTRIES LIMITED	45%	40%	50%	45%	40%
APL	ANTIPODES GLOBAL INVESTMENT COMPANY LTD	45%	40%	50%	45%	40%
APT	AFTERPAY TOUCH GROUP	35%	30%	40%	35%	30%
APX	APPEN LIMITED	40%	35%	45%	40%	35%
AQG	ALACER GOLD CORP.	40%	35%	45%	40%	35%
ARB	ARB CORPORATION LIMITED.	65%	60%	70%	65%	60%
ARF	ARENA REIT.	55%	50%	60%	55%	50%
ARG	ARGO INVESTMENTS LIMITED	70%	65%	75%	70%	65%
ARQ	ARG GROUP LIMITED	45%	40%	50%	45%	40%
ASB	AUSTAL LIMITED	45%	40%	50%	45%	40%
ASL	AUSDRIILL LIMITED	40%	35%	45%	40%	35%
AST	AUSNET SERVICES LIMITED	65%	60%	70%	65%	60%
ASX	ASX LIMITED	70%	65%	75%	70%	65%
ATL	APOLLO TOURISM & LEISURE LTD			40%		
AUB	AUSTBROKERS HOLDINGS LIMITED	50%	45%	55%	50%	45%
AUI	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	55%	50%	60%	55%	50%
AVG	AUSTRALIAN VINTAGE LTD	45%	40%	50%	45%	40%
AVN	AVENTUS RETAIL PROPERTY FUND	50%	45%	55%	50%	45%
AWC	ALUMINA LIMITED	70%	65%	75%	70%	65%

Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service. Please note the lending ratio on this list is subject to change at any time without prior notice.

* Capped Stock: no further lending will be accepted against this security
Bold and Italics: Indicates Bonus stocks (LVR is applicable for diversified portfolios)
Yellow shading indicates changes since 3 Jan 2019



Accepted ASX Listed Equities
as at 21 Jan 2019

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
AX1	ACCENT GROUP LIMITED	45%	40%	50%	45%	40%
AYS	AMAYSIM LIMITED	35%	30%	40%	35%	30%
AZJ	AURIZON HOLDINGS LIMITED	70%	65%	75%	70%	65%
BAL	BELLAMY'S AUSTRALIA LIMITED	40%	35%	45%	40%	35%
BAP	BURSON GROUP LIMITED	55%	50%	60%	55%	50%
BBN	BABY BUNTING GROUP LIMITED	40%	35%	45%	40%	35%
BEAR*	BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND	70%	65%	75%	70%	65%
BEN	BENDIGO AND ADELAIDE BANK LIMITED	70%	65%	75%	70%	65%
BENPE	BENDIGO AND ADELAIDE BANK LIMITED	70%	65%	75%	70%	65%
BENPF	BENDIGO AND ADELAIDE BANK LIMITED	70%	65%	75%	70%	65%
BENPG	BENDIGO AND ADELAIDE BANK LIMITED	70%	65%	75%	70%	65%
BFG	BELL FINANCIAL GROUP LIMITED			40%		
BGA	BEGA CHEESE LIMITED	60%	55%	65%	60%	55%
BHP	BHP BILLITON LIMITED	75%	70%	80%	75%	70%
BIN	BINGO INDUSTRIES LIMITED	45%	40%	50%	45%	40%
BKI	BKI INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
BKL	BLACKMORES LIMITED	60%	55%	65%	60%	55%
BKW	BRICKWORKS LIMITED	65%	60%	70%	65%	60%
BLD	BORAL LIMITED	70%	65%	75%	70%	65%
BLX	BEACON LIGHTING GROUP LIMITED			40%		
BNKS	BETASHARES GLOBAL BANKS ETF	65%	60%	70%	65%	60%
BOQ	BANK OF QUEENSLAND LIMITED	70%	65%	75%	70%	65%
BOQPE	BANK OF QUEENSLAND LIMITED	70%	65%	75%	70%	65%
BPT	BEACH ENERGY LIMITED	50%	45%	55%	50%	45%
BRG	BREVILLE GROUP LIMITED	60%	55%	65%	60%	55%
BRU	BURU ENERGY LIMITED			40%		
BSL	BLUESCOPE STEEL LIMITED	65%	60%	70%	65%	60%
BVS	BRAVURA SOLUTIONS LIMITED	45%	40%	50%	45%	40%
BWP	BWP TRUST	65%	60%	70%	65%	60%
BWX	BWX LIMITED	35%	30%	40%	35%	30%
BXB	BRAMBLES LIMITED	75%	70%	80%	75%	70%
CAJ	CAPITOL HEALTH LIMITED			40%		
CAM*	CLIME CAPITAL LIMITED			40%		
CAR	CARSales.COM LIMITED	65%	60%	70%	65%	60%
CAT	CATAPULT GROUP INTERNATIONAL LTD			40%		
CBA	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPD	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPE	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPF	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPG	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPH	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CCL	COCA-COLA AMATIL LIMITED	70%	65%	75%	70%	65%
CCP	CREDIT CORP GROUP LIMITED	50%	45%	55%	50%	45%
CCV	CASH CONVERTERS INTERNATIONAL			40%		
CDA	CODAN LIMITED	40%	35%	45%	40%	35%
CDD	CARDNO LIMITED			40%		
CDM	CADENCE CAPITAL LIMITED	40%	35%	45%	40%	35%
CDP	CARINDALE PROPERTY TRUST	50%	45%	55%	50%	45%
CGC	COSTA GROUP HOLDINGS LIMITED	60%	55%	65%	60%	55%
CGF	CHALLENGER LIMITED	70%	65%	75%	70%	65%
CGFPA	CHALLENGER LIMITED	65%	60%	70%	65%	60%
CGFPB	CHALLENGER LIMITED	65%	60%	70%	65%	60%
CGL	THE CITADEL GROUP LIMITED	45%	40%	50%	45%	40%
CHC	CHARTER HALL GROUP	70%	65%	75%	70%	65%
CIE	CONTANGO INCOME GENERATOR LIMITED			40%		
CIM	CIMC GROUP LIMITED	65%	60%	70%	65%	60%
CIN*	CARLTON INVESTMENTS LIMITED	50%	45%	55%	50%	45%
CIP	CENTURIA INDUSTRIAL REIT	60%	55%	65%	60%	55%
CKF	COLLINS FOODS LIMITED	60%	55%	65%	60%	55%
CL1	CLASS LIMITED	40%	35%	45%	40%	35%
CLH	COLLECTION HOUSE LIMITED	45%	40%	50%	45%	40%
CLQ	CLEAN TEQ HOLDINGS LIMITED			40%		
CLW	CHARTER HALL LONG WALE REIT	60%	55%	65%	60%	55%
CMA	CENTURIA METROPOLITAN REIT	55%	50%	60%	55%	50%
CMW	CROMWELL PROPERTY GROUP	65%	60%	70%	65%	60%
CNI	CENTURIA CAPITAL GROUP			40%		
CNU	CHORUS LIMITED			40%		
COE	COOPER ENERGY LIMITED	40%	35%	45%	40%	35%
COH	COCHLEAR LIMITED	70%	65%	75%	70%	65%
COL	COLES GROUP LIMITED	75%	70%	80%	75%	70%
CPU	COMPUTERSHARE LIMITED	65%	60%	70%	65%	60%
COE	CHARTER HALL EDUCATION TRUST	45%	40%	50%	45%	40%
CQR	CHARTER HALL RETAIL REIT	65%	60%	70%	65%	60%
CRN	CORONADO GLOBAL RESOURCES INC	40%	35%	45%	40%	35%
CRR	CONVENIENCE RETAIL REIT	45%	40%	50%	45%	40%
CSL	CSL LIMITED	75%	70%	80%	75%	70%
CSR	CSR LIMITED	65%	60%	70%	65%	60%
CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	40%	35%	45%	40%	35%
CTX	CALTEX AUSTRALIA LIMITED	75%	70%	80%	75%	70%
CUV	CLINUVEL PHARMACEUTICALS LIMITED			40%		
CVN*	CARNARVON PETROLEUM LIMITED			40%		
CVO*	COVER-MORE GROUP LIMITED	50%	45%	55%	50%	45%
CWN	CROWN RESORTS LIMITED	65%	60%	70%	65%	60%
CWNHB	CROWN RESORTS LIMITED	65%	60%	70%	65%	60%
CWP	CEDAR WOODS PROPERTIES LIMITED	55%	50%	60%	55%	50%
CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	55%	50%	60%	55%	50%
CYA	CENTURY AUSTRALIA INVESTMENTS LIMITED	50%	45%	55%	50%	45%
CYB	CYBG PLC	65%	60%	70%	65%	60%
DCG	DECMIL GROUP LIMITED	40%	35%	45%	40%	35%
DCN	DACIAN GOLD LIMITED			40%		

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		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
DDR	DICKER DATA LIMITED	40%	35%	45%	40%	35%
DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED	60%	55%	65%	60%	55%
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND	60%	55%	65%	60%	55%
DJW	DJERRIWARRH INVESTMENTS LIMITED	65%	60%	70%	65%	60%
DLX	DULUXGROUP LIMITED	65%	60%	70%	65%	60%
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	60%	55%	65%	60%	55%
DOW	DOWNER EDI LIMITED	60%	55%	65%	60%	55%
DRM	DORAY MINERALS LIMITED			40%		
DTL	DATA#3 LIMITED	40%	35%	45%	40%	35%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	50%	45%	55%	50%	45%
DWS	DWS LIMITED			40%		
DXS	DEXUS PROPERTY GROUP	70%	65%	75%	70%	65%
ECX	ECLIPX GROUP LIMITED	40%	35%	45%	40%	35%
EGI	ELLERSTON GLOBAL INVESTMENTS LIMITED			40%		
EHE	ESTIA HEALTH LIMITED	50%	45%	55%	50%	45%
EHL	EMECO HOLDINGS LIMITED	35%	30%	40%	35%	30%
ELD	ELDERS LIMITED	60%	55%	65%	60%	55%
ELX	ELLEX MEDICAL LASERS LIMITED			40%		
EML	EMERCHANTS LIMITED	35%	30%	40%	35%	30%
EOS	ELECTRO OPTIC SYSTEMS HOLDINGS LIMITED			40%		
EPW	ERM POWER LIMITED	40%	35%	45%	40%	35%
EQT	EQT HOLDINGS LIMITED	45%	40%	50%	45%	40%
ESTX	ETF5 EURO STOXX 50	70%	65%	75%	70%	65%
ETPMAG	ETF5 PHYSICAL SILVER A	55%	50%	60%	55%	50%
EVN	EVOLUTION MINING LIMITED	55%	50%	60%	55%	50%
EVT	EVENT HOSPITALITY AND ENTERTAINMENT LTD	60%	55%	65%	60%	55%
FAR	FAR LIMITED			40%		
FBU	FLETCHER BUILDING LIMITED	65%	60%	70%	65%	60%
FGG	FUTURE GENERATION GLOBAL INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
FGX	FUTURE GENERATION INVESTMENT COMPANY LIMITED	60%	55%	65%	60%	55%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	65%	60%	70%	65%	60%
FMG	FORTESCUE METALS GROUP LTD	60%	55%	65%	60%	55%
FNP	FREEDOM FOODS GROUP LIMITED	45%	40%	50%	45%	40%
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED	60%	55%	65%	60%	55%
FRF	FINBAR GROUP LIMITED			40%		
FSF	FONTERRA SHAREHOLDERS' FUND	50%	45%	55%	50%	45%
FDW	FLEETWOOD CORPORATION LIMITED			40%		
FXL	FLEXIGROUP LIMITED	45%	40%	50%	45%	40%
GBT	GBST HOLDINGS LIMITED	40%	35%	45%	40%	35%
GDI	GDI PROPERTY GROUP	60%	55%	65%	60%	55%
GEM	G8 EDUCATION LIMITED	60%	55%	65%	60%	55%
GMA	GENWORTH MORTGAGE INSURANCE AUSTRALIA LIMITED	60%	55%	65%	60%	55%
GMG	GOODMAN GROUP	70%	65%	75%	70%	65%
GNC*	GRAINCORP LIMITED	65%	60%	70%	65%	60%
GNE	GENESIS ENERGY LIMITED	40%	35%	45%	40%	35%
GOLD	ETF5 METAL SECURITIES AUSTRALIA LIMITED	70%	65%	75%	70%	65%
GOR	GOLD ROAD RESOURCES LIMITED			40%		
GOZ	GROWTHPOINT PROPERTIES AUSTRALIA	60%	55%	65%	60%	55%
GPT	GPT GROUP	70%	65%	75%	70%	65%
GRR	GRANGE RESOURCES LIMITED			40%		
GTK	GENTRACK GROUP LIMITED	35%	30%	40%	35%	30%
GUD	G.U.D. HOLDINGS LIMITED	65%	60%	70%	65%	60%
GVF	GLOBAL VALUE FUND LIMITED	45%	40%	50%	45%	40%
GWA	GWA GROUP LIMITED	60%	55%	65%	60%	55%
GXL	GREENCROSS LIMITED	50%	45%	55%	50%	45%
GXY	GALAXY RESOURCES LIMITED	40%	35%	45%	40%	35%
HACK	BETASHARES GLOBAL CYBERSECURITY ETF	55%	50%	60%	55%	50%
HBRD	BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED F	75%	70%	80%	75%	70%
HFA	HFA HOLDINGS LIMITED	40%	35%	45%	40%	35%
HLO	HELLOWORLD TRAVEL LIMITED			40%		
HLS	HEALUS LIMITED	60%	55%	65%	60%	55%
HMI	HEARTS AND MINDS INVESTMENTS LIMITED	40%	35%	45%	40%	35%
HPI	HOTEL PROPERTY INVESTMENTS	60%	55%	65%	60%	55%
HSN	HANSEN TECHNOLOGIES LIMITED	40%	35%	45%	40%	35%
HSO*	HEALTHSCOPE LIMITED	65%	60%	70%	65%	60%
HTI	HT&E LIMITED	55%	50%	60%	55%	50%
HUB	HUB24 LIMITED	45%	40%	50%	45%	40%
HUO	HUON AQUACULTURE GROUP LIMITED	45%	40%	50%	45%	40%
HVN	HARVEY NORMAN HOLDINGS LIMITED	65%	60%	70%	65%	60%
HYST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANA	60%	55%	65%	60%	55%
IAA	ISHARES ASIA 50 ETF	65%	60%	70%	65%	60%
IAF	ISHARES CORE COMPOSITE BOND ETF	70%	65%	75%	70%	65%
IAG	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IAGPD	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IDR	INDUSTRIA REIT	60%	55%	65%	60%	55%
IDX	INTEGRAL DIAGNOSTICS LIMITED			40%		
IEL	IDP EDUCATION LIMITED	50%	45%	55%	50%	45%
IEM	ISHARES MSCI EMERGING MARKETS ETF	65%	60%	70%	65%	60%
IEU	ISHARES EUROPE ETF	75%	70%	80%	75%	70%
IFL	IQOF HOLDINGS LIMITED	55%	50%	60%	55%	50%
IFM	INFOMEDIA LTD	45%	40%	50%	45%	40%
IFN	INFGEN ENERGY	45%	40%	50%	45%	40%
IGL	IVE GROUP LIMITED	45%	40%	50%	45%	40%
IGO	INDEPENDENCE GROUP NL	60%	55%	65%	60%	55%
IHD	ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF	65%	60%	70%	65%	60%
IHVV	ISHARES S&P 500 AUD HEDGED ETF	75%	70%	80%	75%	70%
IUH	ISHARES S&P MID-CAP ETF	65%	60%	70%	65%	60%
IJP	ISHARES MSCI JAPAN ETF	70%	65%	75%	70%	65%
IJR	ISHARES S&P SMALL-CAP ETF	60%	55%	65%	60%	55%
IKO	ISHARES MSCI SOUTH KOREA CAPPED ETF	55%	50%	60%	55%	50%

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		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
ILB	ISHARES GOVERNMENT INFLATION ETF	70%	65%	75%	70%	65%
ILC	ISHARES S&P/ASX 20 ETF	65%	60%	70%	65%	60%
ILU	ILUKA RESOURCES LIMITED	65%	60%	70%	65%	60%
IMD	IMDEX LIMITED	35%	30%	40%	35%	30%
IMF	IMF BENTHAM LIMITED	45%	40%	50%	45%	40%
INA	INGENIA COMMUNITIES GROUP	50%	45%	55%	50%	45%
ING	INGHAMS GROUP LIMITED	60%	55%	65%	60%	55%
IOO	ISHARES GLOBAL 100 ETF	70%	65%	75%	70%	65%
IOZ	ISHARES CORE S&P/ASX 200 ETF	70%	65%	75%	70%	65%
IPD	IMPEDIMED LIMITED			40%		
IPH	IPH LIMITED	55%	50%	60%	55%	50%
IPL	INCITEC PIVOT LIMITED	70%	65%	75%	70%	65%
IRE	IRESS LIMITED	65%	60%	70%	65%	60%
IRI	INTEGRATED RESEARCH LIMITED			40%		
ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF	65%	60%	70%	65%	60%
ITW	ISHARES MSCI TAIWAN ETF	65%	60%	70%	65%	60%
IVC	INVOCARE LIMITED	65%	60%	70%	65%	60%
IVE	ISHARES MSCI EAFE ETF	70%	65%	75%	70%	65%
IVV	ISHARES S&P 500 ETF	70%	65%	75%	70%	65%
IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	65%	60%	70%	65%	60%
IXJ	ISHARES GLOBAL HEALTHCARE ETF	60%	55%	65%	60%	55%
IZZ	ISHARES CHINA LARGE-CAP ETF	60%	55%	65%	60%	55%
JBH	JB HI-FI LIMITED	70%	65%	75%	70%	65%
JHC	JAPARA HEALTHCARE LIMITED	50%	45%	55%	50%	45%
JHG	JANUS HENDERSON GROUP PLC	70%	65%	75%	70%	65%
JHX	JAMES HARDIE INDUSTRIES PLC	70%	65%	75%	70%	65%
JIN	JUMBO INTERACTIVE LIMITED	40%	35%	45%	40%	35%
KAR	KAROON GAS AUSTRALIA LIMITED			40%		
KDR*	KIDMAN RESOURCES LIMITED			40%		
KGN	KOGAN.COM LTD	40%	35%	45%	40%	35%
KMD	KATHMANDU HOLDINGS LIMITED	45%	40%	50%	45%	40%
LEP	ALE PROPERTY GROUP	55%	50%	60%	55%	50%
LIC	LIFESTYLE COMMUNITIES LIMITED	40%	35%	45%	40%	35%
LLC	LENLEASE GROUP	70%	65%	75%	70%	65%
LNG	LIQUEFIED NATURAL GAS LIMITED			40%		
LNK	LINK ADMINISTRATION HOLDINGS LIMITED	65%	60%	70%	65%	60%
LOM*	LUCAPA DIAMOND COMPANY LIMITED			40%		
LOV	LOVISA HOLDINGS LIMITED	40%	35%	45%	40%	35%
LSF	L1 LONG SHORT FUND LIMITED			40%		
LYC	LYNAS CORPORATION LIMITED			40%		
MAH	MACMAHON HOLDINGS LIMITED			40%		
MBLHB	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%
MBLPA	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%
MCP	MCIPHERSON'S LIMITED	35%	30%	40%	35%	30%
MFF	MAGELLAN FLAGSHIP FUND LIMITED	65%	60%	70%	65%	60%
MFG	MAGELLAN FINANCIAL GROUP LIMITED	65%	60%	70%	65%	60%
MGE	MAGELLAN GLOBAL EQUITIES FUND (MANAGED FUND)	65%	60%	70%	65%	60%
MGG	MAGELLAN GLOBAL TRUST	65%	60%	70%	65%	60%
MGR	MIRVAC GROUP	70%	65%	75%	70%	65%
MGX	MOUNT GIBSON IRON LIMITED	40%	35%	45%	40%	35%
MICH	MAGELLAN INFRASTRUCTURE FUND	55%	50%	60%	55%	50%
MIN	MINERAL RESOURCES LIMITED	60%	55%	65%	60%	55%
MIR	MIRABOOKA INVESTMENTS LIMITED	50%	45%	55%	50%	45%
MLD	MACA LIMITED	40%	35%	45%	40%	35%
MLT	MILTON CORPORATION LIMITED	60%	55%	65%	60%	55%
MLX	METALS X LIMITED			40%		
MMS	MCMILLAN SHAKESPEARE LIMITED	60%	55%	65%	60%	55%
MND	MONADELPHOUS GROUP LIMITED	60%	55%	65%	60%	55%
MNF	MINF GROUP LIMITED	45%	40%	50%	45%	40%
MNS*	MAGNIS RESOURCES LIMITED			40%		
MNY	MONEY3 CORPORATION LIMITED	45%	40%	50%	45%	40%
MOC	MORTGAGE CHOICE LIMITED	40%	35%	45%	40%	35%
MOE	MOELIS AUSTRALIA LIMITED	45%	40%	50%	45%	40%
MOGL	MONTGOMERY GLOBAL EQUITIES FUND (MANAGED FUND)	70%	65%	75%	70%	65%
MOY	MILLENNIUM MINERALS LIMITED			40%		
MPL	MEDIBANK PRIVATE LIMITED	70%	65%	75%	70%	65%
MQL	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPB	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPC	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MSB	MESOBLAST LIMITED			40%		
MTS	METCASH LIMITED	60%	55%	65%	60%	55%
MVF	MONASH IVF GROUP LIMITED	45%	40%	50%	45%	40%
MVP	MEDICAL DEVELOPMENTS INTERNATIONAL LIMITED	35%	30%	40%	35%	30%
MVW	MARKET VECTORS AUSTRALIAN EQUAL WEIGHT ETF	70%	65%	75%	70%	65%
MXI	MAXITRANS INDUSTRIES LIMITED			40%		
MXT	MCP MASTER INCOME TRUST	45%	40%	50%	45%	40%
MXUPA	MULTIPLE SITES TRUST	55%	50%	60%	55%	50%
MYO*	MYOB GROUP LIMITED	60%	55%	65%	60%	55%
MYR*	MYER HOLDINGS LIMITED			40%		
MYS	MYSTATE LIMITED	55%	50%	60%	55%	50%
MYX	MAYNE PHARMA GROUP LIMITED	50%	45%	55%	50%	45%
NAB	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABHA	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPA	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPB	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPC	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPD	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPE	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NAN	NANOSONICS LIMITED	50%	45%	55%	50%	45%
NCK	NICK SCALI LIMITED	55%	50%	60%	55%	50%

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**Accepted ASX Listed Equities
 as at 21 Jan 2019**

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
NCM	NEWCREST MINING LIMITED	70%	65%	75%	70%	65%
NCZ	NEW CENTURY RESOURCES LIMITED			40%		
NDQ	BETASHARES NASDAQ 100 ETF	65%	60%	70%	65%	60%
NEA	NEARMAP LTD			40%		
NEC	NINE ENTERTAINMENT CO. HOLDINGS LIMITED	60%	55%	65%	60%	55%
NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED	55%	50%	60%	55%	50%
NHC	NEW HOPE CORPORATION LIMITED	45%	40%	50%	45%	40%
NHF	NIB HOLDINGS LIMITED	65%	60%	70%	65%	60%
NSC	NAOS SMALL CAP OPPORTUNITIES COMPANY LIMITED	35%	30%	40%	35%	30%
NSR	NATIONAL STORAGE REIT	55%	50%	60%	55%	50%
NST	NORTHERN STAR RESOURCES LTD	55%	50%	60%	55%	50%
NTC	NETCOMM WIRELESS LIMITED			40%		
NUF	NUFARM LIMITED	65%	60%	70%	65%	60%
NVT	NAVITAS LIMITED	55%	50%	60%	55%	50%
NWH	NRW HOLDINGS LIMITED			40%		
NWL	NETWEALTH GROUP LIMITED	45%	40%	50%	45%	40%
NWS	NEWS CORPORATION	65%	60%	70%	65%	60%
NXT	NEXTDC LIMITED	55%	50%	60%	55%	50%
OFX	OZFOREX GROUP LIMITED	40%	35%	45%	40%	35%
OGC	OCEANAGOLD CORPORATION	55%	50%	60%	55%	50%
OML	OOHMEDIA LIMITED	55%	50%	60%	55%	50%
ORA	ORORA LIMITED	70%	65%	75%	70%	65%
ORE	OROCOBRE LIMITED	40%	35%	45%	40%	35%
ORG	ORIGIN ENERGY LIMITED	70%	65%	75%	70%	65%
ORI	ORICA LIMITED	70%	65%	75%	70%	65%
OSH	OIL SEARCH LIMITED	65%	60%	70%	65%	60%
OVH	ONEVUE HOLDINGS LIMITED			40%		
OZF	SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND	65%	60%	70%	65%	60%
OZL	OZ MINERALS LIMITED	60%	55%	65%	60%	55%
OZR	SPDR S&P/ASX 200 RESOURCES FUND	65%	60%	70%	65%	60%
PAC	PACIFIC CURRENT GROUP LIMITED	35%	30%	40%	35%	30%
PAI	PLATINUM ASIA INVESTMENTS LIMITED	60%	55%	65%	60%	55%
PAN	PANORAMIC RESOURCES LIMITED			40%		
PAXX	PLATINUM ASIA FUND (QUOTED MANAGED HEDGE FUND)	70%	65%	75%	70%	65%
PDL	PENDAL GROUP LIMITED	60%	55%	65%	60%	55%
PFP	PROPEL FUNERAL PARTNERS LIMITED	45%	40%	50%	45%	40%
PFC	PARAGON CARE LIMITED	45%	40%	50%	45%	40%
PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED	55%	50%	60%	55%	50%
PGH	PACT GROUP HOLDINGS LTD	60%	55%	65%	60%	55%
PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	55%	50%	60%	55%	50%
PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	55%	50%	60%	55%	50%
PIXX	PLATINUM INTERNATIONAL FUND	70%	65%	75%	70%	65%
PLB	PLATO INCOME MAXIMISER LIMITED	60%	55%	65%	60%	55%
PLG	PROPERTYLINK GROUP	50%	45%	55%	50%	45%
PLS	PILBARA MIN LTD			40%		
PMC	PLATINUM CAPITAL LIMITED	60%	55%	65%	60%	55%
PME	PRO MEDICUS LIMITED	40%	35%	45%	40%	35%
PMGOLD	PERTH MINT GOLD	60%	55%	65%	60%	55%
PMV	PREMIER INVESTMENTS LIMITED	65%	60%	70%	65%	60%
PNC	PIONEER CREDIT LIMITED	45%	40%	50%	45%	40%
PNI	PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	40%	35%	45%	40%	35%
PNR	PANTORO LIMITED	40%	35%	45%	40%	35%
PNV	POLYVOX LIMITED			40%		
PPC	PEET LIMITED	45%	40%	50%	45%	40%
PPH	PUSHPAY HOLDINGS LIMITED			40%		
PPS	PRAEMIUM LIMITED	40%	35%	45%	40%	35%
PPT	PERPETUAL LIMITED	65%	60%	70%	65%	60%
PRU	PERSEUS MINING LIMITED	30%	25%	35%	30%	25%
PTM	PLATINUM ASSET MANAGEMENT LIMITED	60%	55%	65%	60%	55%
PWH	PWR HOLDINGS LIMITED			40%		
QAN	QANTAS AIRWAYS LIMITED	70%	65%	75%	70%	65%
QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	65%	60%	70%	65%	60%
QBE	QBE INSURANCE GROUP LIMITED	70%	65%	75%	70%	65%
QFN	BETASHARES S&P/ASX 200 FINANCIALS SECTOR ETF	70%	65%	75%	70%	65%
QMS	QMS MEDIA LIMITED	45%	40%	50%	45%	40%
QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	70%	65%	75%	70%	65%
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND	75%	70%	80%	75%	70%
QUAL	MARKET VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF	60%	55%	65%	60%	55%
QUB	QUBE HOLDINGS LIMITED	65%	60%	70%	65%	60%
QUBHA	QUBE SUBORDINATED NOTES	65%	60%	70%	65%	60%
QVE	QV EQUITIES LIMITED	60%	55%	65%	60%	55%
RCR*	RCR TOMLINSON LIMITED			40%		
RDV	RUSSELL HIGH DIVIDEND AUSTRALIAN SHARES ETF	60%	55%	65%	60%	55%
REA	REA GROUP LTD	65%	60%	70%	65%	60%
REG	REGIS HEALTHCARE LIMITED	45%	40%	50%	45%	40%
REH	REECE LIMITED	55%	50%	60%	55%	50%
RFF	RURAL FUNDS GROUP	60%	55%	65%	60%	55%
RHC	RAMSAY HEALTH CARE LIMITED	70%	65%	75%	70%	65%
RHCPA	RAMSAY HEALTH CARE LIMITED	70%	65%	75%	70%	65%
RHL	RURALCO HOLDINGS LIMITED	50%	45%	55%	50%	45%
RIC	RIDLEY CORPORATION LIMITED	55%	50%	60%	55%	50%
RIO	RIO TINTO LIMITED	75%	70%	80%	75%	70%
RMD	RESMED INC	70%	65%	75%	70%	65%
RMS	RAMELIUS RESOURCES LIMITED	35%	30%	40%	35%	30%
ROBO	ETF ROBO GLOBAL ROBOTICS AND AUTOMATION ETF	60%	55%	65%	60%	55%
RRL	REGIS RESOURCES LIMITED	60%	55%	65%	60%	55%
RSG	RESOLUTE MINING LIMITED	40%	35%	45%	40%	35%
RVR	RED RIVER RESOURCES LIMITED			40%		
RWC	RELIANCE WORLDWIDE CORPORATION LIMITED	55%	50%	60%	55%	50%
S32	SOUTH32 LIMITED	70%	65%	75%	70%	65%

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**Accepted ASX Listed Equities
 as at 21 Jan 2019**

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
SAR	SARACEN MINERAL HOLDINGS LIMITED	40%	35%	45%	40%	35%
SBM	ST BARBARA LIMITED	50%	45%	55%	50%	45%
SCG	SCENTRE GROUP	75%	70%	80%	75%	70%
SCP	SHOPPING CENTRES AUSTRALASIA PROPERTY GROUP	65%	60%	70%	65%	60%
SDA	SPEEDCAST INTERNATIONAL LIMITED	45%	40%	50%	45%	40%
SDF	STEADFAST GROUP LIMITED	65%	60%	70%	65%	60%
SDG	SUNLAND GROUP LIMITED	40%	35%	45%	40%	35%
SEC	SPHERIA EMERGING COMPANIES LIMITED	50%	45%	55%	50%	45%
SEK	SEEK LIMITED	70%	65%	75%	70%	65%
SEN	SENETAS CORPORATION LIMITED			40%		
SFR	SANDFIRE RESOURCES NL	55%	50%	60%	55%	50%
SFY	SPDR S&P/ASX 50 FUND	75%	70%	80%	75%	70%
SGF	SG FLEET GROUP LIMITED	45%	40%	50%	45%	40%
SGM	SIMS METAL MANAGEMENT LIMITED	65%	60%	70%	65%	60%
SGP	STOCKLAND	75%	70%	80%	75%	70%
SGR	THE STAR ENTERTAINMENT GROUP LIMITED	70%	65%	75%	70%	65%
SHL	SONIC HEALTHCARE LIMITED	70%	65%	75%	70%	65%
SHV	SELECT HARVESTS LIMITED	45%	40%	50%	45%	40%
SIG*	SIGMA HEALTHCARE LIMITED	40%	35%	45%	40%	35%
SIQ	SMARTGROUP CORPORATION LTD	50%	45%	55%	50%	45%
SKC	SKYCITY ENTERTAINMENT GROUP LIMITED	65%	60%	70%	65%	60%
SKI	SPARK INFRASTRUCTURE GROUP	65%	60%	70%	65%	60%
SKT	SKY NETWORK TELEVISION LIMITED.	40%	35%	45%	40%	35%
SLC	SUPERLOOP LIMITED	40%	35%	45%	40%	35%
SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	60%	55%	65%	60%	55%
SLK	SEALINK TRAVEL GROUP LIMITED	45%	40%	50%	45%	40%
SLR	SILVER LAKE RESOURCES LIMITED	40%	35%	45%	40%	35%
SM1	SYNLAIT MILK LIMITED	50%	45%	55%	50%	45%
SOL	WASHINGTON H SOUL PATTINSON & COMPANY LIMITED	65%	60%	70%	65%	60%
SPK	SPARK NEW ZEALAND LIMITED	65%	60%	70%	65%	60%
SPL	STARPHARMA HOLDINGS LIMITED			40%		
SRV	SERVICORP LIMITED	45%	40%	50%	45%	40%
SSM	SERVICE STREAM LIMITED	45%	40%	50%	45%	40%
STO	SANTOS LIMITED	55%	50%	60%	55%	50%
STW	SPDR S&P/ASX 200 FUND	70%	65%	75%	70%	65%
SUL	SUPER RETAIL GROUP LIMITED	60%	55%	65%	60%	55%
SUN	SUNCORP GROUP LIMITED	75%	70%	80%	75%	70%
SUNPE	SUNCORP GROUP LIMITED	75%	70%	80%	75%	70%
SUNPF	SUNCORP GROUP LIMITED	75%	70%	80%	75%	70%
SUNPG	SUNCORP GROUP LIMITED	75%	70%	80%	75%	70%
SVW	SEVEN GROUP HOLDINGS LIMITED	60%	55%	65%	60%	55%
SWM	SEVEN WEST MEDIA LIMITED	50%	45%	55%	50%	45%
SWTZ	SWITZER DIVIDEND GROWTH FUND	60%	55%	65%	60%	55%
SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	60%	55%	65%	60%	55%
SXY	SENEX ENERGY LIMITED	35%	30%	40%	35%	30%
SYD	SYDNEY AIRPORT	75%	70%	80%	75%	70%
SYI	SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND	70%	65%	75%	70%	65%
SYR	SYRAH RESOURCES LIMITED	35%	30%	40%	35%	30%
TAH	TABCORP HOLDINGS LIMITED	70%	65%	75%	70%	65%
TCL	TRANSURBAN GROUP	75%	70%	80%	75%	70%
TECH	ETF5 MORNINGSTAR GLOBAL TECHNOLOGY ETF	65%	60%	70%	65%	60%
TGA*	THORN GROUP LIMITED			40%		
TGG	TEMPLETON GLOBAL GROWTH FUND LIMITED	60%	55%	65%	60%	55%
TGP	360 CAPITAL GROUP			40%		
TGR	TASSAL GROUP LIMITED	60%	55%	65%	60%	55%
TLS	TELSTRA CORPORATION LIMITED.	75%	70%	80%	75%	70%
TME	TRADE ME GROUP LIMITED	65%	60%	70%	65%	60%
TNE	TECHNOLOGY ONE LIMITED	60%	55%	65%	60%	55%
TOP	THORNEY OPPORTUNITIES LTD			40%		
TPM	TPG TELECOM LIMITED	55%	50%	60%	55%	50%
TRS*	THE REJECT SHOP LIMITED	40%	35%	45%	40%	35%
TWE	TREASURY WINE ESTATES LIMITED	65%	60%	70%	65%	60%
UBA	UBS IQ MSCI AUSTRALIA ETHICAL ETF	70%	65%	75%	70%	65%
UMAX	BETASHARES S&P 500 YIELD MAXIMISER FUND	60%	55%	65%	60%	55%
URW	UNIBAL-RODAMCO-WESTFIELD	70%	65%	75%	70%	65%
USD	BETASHARES U.S. DOLLAR ETF	75%	70%	80%	75%	70%
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	65%	60%	70%	65%	60%
VAH	VIRGIN AUSTRALIA HOLDINGS LIMITED	45%	40%	50%	45%	40%
VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	70%	65%	75%	70%	65%
VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	70%	65%	75%	70%	65%
VCX	VICINITY CENTRES	75%	70%	80%	75%	70%
VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF	60%	55%	65%	60%	55%
VEA	VIVA ENERGY GROUP LIMITED	60%	55%	65%	60%	55%
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	65%	60%	70%	65%	60%
VG1	VGI PARTNERS GLOBAL INVESTMENT LIMITED	40%	35%	45%	40%	35%
VGAD	VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ETF	70%	65%	75%	70%	65%
VGE	VANGUARD EMERGING MARKETS ETF	60%	55%	65%	60%	55%
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	70%	65%	75%	70%	65%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	70%	65%	75%	70%	65%
VLW	VILLA WORLD LIMITED.	40%	35%	45%	40%	35%
VOC	VOCUS GROUP LIMITED	45%	40%	50%	45%	40%
VRL	VILLAGE ROADSHOW LIMITED	45%	40%	50%	45%	40%
VRT	VIRTUS HEALTH LIMITED	60%	55%	65%	60%	55%
VSO	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF	60%	55%	65%	60%	55%
VTG	VITA GROUP LIMITED	40%	35%	45%	40%	35%
VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	65%	60%	70%	65%	60%
VVR	VIVA ENERGY REIT	60%	55%	65%	60%	55%
WAM	WAM CAPITAL LIMITED	65%	60%	70%	65%	60%
WAX	WAM RESEARCH LIMITED	55%	50%	60%	55%	50%
WBA	WEBSTER LIMITED	45%	40%	50%	45%	40%

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Accepted ASX Listed Equities
as at 21 Jan 2019

ASX Code	Security Name	Investment Loan		Margin Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single LVR	PLVR	Standard LVR	Single LVR
WBC	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPD	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPE	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPF	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPG	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPH	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPI	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WDIV	SPDR GLOBAL DIVIDEND ETF UNITS	65%	60%	70%	65%	60%
WDMF	ISHARES EDGE MSCI WORLD MULTIFACTOR ETF	70%	65%	75%	70%	65%
WEB	WEBJET LIMITED	55%	50%	60%	55%	50%
WES	WESFARMERS LIMITED	75%	70%	80%	75%	70%
WGB	WAM GLOBAL LIMITED	60%	55%	65%	60%	55%
WGN	WAGNERS HOLDING COMPANY LIMITED	40%	35%	45%	40%	35%
WGX	WESTGOLD RESOURCES LIMITED			40%		
WHC	WHITEHAVEN COAL LIMITED	50%	45%	55%	50%	45%
WHF	WHITEFIELD LIMITED	50%	45%	55%	50%	45%
WIC	WESTOZ INVESTMENT COMPANY LIMITED	35%	30%	40%	35%	30%
WLE	WAM LEADERS LIMITED	60%	55%	65%	60%	55%
WMI	WAM MICRO CAP	45%	40%	50%	45%	40%
WOR	WORLEYPARSONS LIMITED	50%	45%	55%	50%	45%
WOW	WOOLWORTHS LIMITED	75%	70%	80%	75%	70%
WPL	WOODSIDE PETROLEUM LIMITED	75%	70%	80%	75%	70%
WPP	WPP AUNZ LTD	40%	35%	45%	40%	35%
WQG	WCM GLOBAL GROWTH LIMITED	45%	40%	50%	45%	40%
WSA	WESTERN AREAS LIMITED	35%	30%	40%	35%	30%
WTC	WISETECH GLOBAL LIMITED	45%	40%	50%	45%	40%
WXHG	SPDR S&P WORLD EX AUSTRALIA (HEDGED) FUND	60%	55%	65%	60%	55%
WXOZ	SPDR S&P WORLD EX AUSTRALIA FUND	65%	60%	70%	65%	60%
XRO	XERO LIMITED	55%	50%	60%	55%	50%
YANK	BETASHARES STRONG U.S. DOLLAR FUND (HEDGE FUND)	35%	30%	40%	35%	30%
YMAX	BETASHARES AUS TOP20 EQUITY YIELD MAX FUND (MG FD)	70%	65%	75%	70%	65%
Z1P	ZIP CO LIMITED			40%		
ZYAU	ETF S&P/ASX 300 HIGH YIELD PLUS ETF	70%	65%	75%	70%	65%

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The information in this document forms part of the CommSec Adviser Services Investment Loan PDS dated 1 July 2014. The PDS, issued by the Bank, is available from our website

Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

Please note the lending ratio on this list is subject to change at any time without prior notice.

* Capped Stock: no further lending will be accepted against this security
Bold and Italics: Indicates Bonus stocks (LVR is applicable for diversified portfolios)
Yellow shading indicates changes since 3 Jan 2019