

Submitting your BankSA Margin Lending Credit Limit Variation Request.

Use this form to:

1. Request an increase in your credit limit, or where you are required to have the current credit limit re-assessed on your BankSA Margin Loan.

Complete sections 1–4 and sign section 7 of this form.

In addition to the above, if you are a Director Guarantor of a Company/Company Trustee borrower please also read and sign in section 8.

OR

2. Request a decrease to your credit limit on your BankSA Margin Loan.

Complete sections 1 and 7 of this form.

To conduct the assessment for credit limit increase requests, we require certain details of your income and financial situation which we specify in this form. We can only finalise the assessment after consideration and verification of your financial circumstances. In the case of credit limit increase requests, we may approve a credit limit which is lower than the limit you request.

Submitting your form.

When finished, you can scan and email your completed Credit Limit Variation Request to MLTRANSACT@stgeorge.com.au.

Please note however, that the original Credit Limit Variation Request and attachments still need to be sent to us at:

BankSA Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224

Approval of your credit limit increase request.

Please note that all credit limit increase requests are subject to reporting body checking and our approval.

BankSA Margin Lending will contact you or your nominated financial adviser (where applicable) to notify you of the decision and/or any additional information and conditions.

Questions.

If you have any questions regarding completing this form please contact the Account Management Team on 1300 305 172 Monday to Friday, 8:00am–5:00pm (Adelaide time).

Section 1 – Borrower Details

This section is to be completed by individual borrowers/company directors. This includes individual trustee borrowers and directors of a company trustee borrower.

BankSA Margin Loan account name

Client Reference Number

Credit Limit Request

Current credit limit

\$

Requested credit limit

\$

Section 2 – Individual Details

2.1 – Individual 1 Personal Details

Type of borrower

Individual

Director

Individual Trustee

Director of Trustee Company

Title

Surname

Given name(s) in full

Marital status

Single

Married

Divorced

Widowed

De facto

Number of dependants

2.2 – Individual 1 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status

Full-time Part-time Casual/temporary/contractor Self-employed Other Specify _____

Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader

Time with current employer/business

Years

Months

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self-employed/sole trader

Time with previous employer/business

Years

Months

2.3 – Individual 2 Personal Details

Type of borrower

Individual Director Individual Trustee Director of Trustee Company

Title

Surname

Given name(s) in full

Marital status

Single Married Divorced Widowed De facto

Number of dependants

2.4 – Individual 2 Employment Details

Give details of your main employment only. Attach details of any additional employment.

Current employment status

Full-time Part-time Casual/temporary/contractor Self-employed Other Specify _____

Occupation (if self-employed, describe nature of business)

Current employer's name or full business name if you are self-employed/sole trader

Time with current employer/business

Years

Months

Previous employment details (if less than 2 years with current employer)

Previous employer's name or full business name if you are self-employed/sole trader

Time with previous employer/business

Years

Months

Section 3 – Financial Details

This section is to be completed by ALL individual borrowers/company directors on this BankSA Margin Loan facility. If there are more than 2 borrowers/directors, please complete an additional BankSA Margin Lending Credit Limit Variation Request and attach it to this request. This includes individual trustee borrowers, and directors of a company trustee.

BankSA Margin Lending is committed to responsible lending practices and as such conducts a comprehensive loan assessment process which includes reporting body checking and affordability verification to determine an applicant's capacity to repay the loan. Please complete this section accurately and provide supporting income and liabilities verification documentation as described in Section 4.

3.1 – Income Details

Please attach details if there is insufficient space.

Income type	Individual 1	Individual 2
Gross annual salary	\$	\$
Bonus, overtime and allowances	\$	\$
Other investment income	\$	\$

3.2 – Statement of Financial Position – Assets and Liabilities

Please attach details if there is insufficient space.

Assets ¹	Description	Value	Percentage Ownership	
			Individual 1	Individual 2
Residence	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Investment property	<i>Suburb</i>	\$	%	%
Cash at bank	<i>Name of institution</i>	\$	%	%
Existing share/ investment portfolio		\$	%	%
Superannuation		\$	%	%
Other		\$	%	%

Liabilities ¹	Description	Limit ²	Outstanding balance	Interest rate	Monthly payments	Percentage Ownership	
						Individual 1	Individual 2
Loan 1		\$	\$	%	\$	%	%
Loan 2		\$	\$	%	\$	%	%
Loan 3		\$	\$	%	\$	%	%
Credit cards		\$	\$	%	\$	%	%
Rent ³					\$	%	%
Leases		\$	\$	%	\$	%	%
Other loans		\$	\$	%	\$	%	%
Aggregate Living Expenses ⁴					\$		

1. Attach details if there is insufficient space.
2. For Line of Credit or overdraft facilities, this is your approved limit. For home loan redraw facilities, this is your current loan balance plus funds available for redraw.
3. Please provide a copy or evidence of current lease or rent receipt that confirms current rental amount.
4. Applicants are required to declare all personal fixed and variable monthly personal household expenses that will continue after this loan is granted. Some examples of fixed expenses include groceries, transport, petrol, utilities, rates, clothing, etc. Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, Internet, pay TV, gym membership, cleaner, holidays, etc. For joint applicants, the total aggregate living expenses are to be recorded. Where a spouse/defacto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

Where you have listed a margin loan in your liabilities above, will this BankSA Margin Loan be used to refinance the above facility?

No Yes Please ensure you also complete a Loan Refinance form.

Section 4 – Verification of Income and Liabilities

This section is to be completed by ALL individual borrowers/company directors on this BankSA Margin Loan facility. If there are more than 2 borrowers/directors, please complete an additional BankSA Margin Lending Credit Limit Variation Request and attach it to this request. This includes individual trustee borrowers, and directors of a company trustee. All documentation must be original, or a copy of the original.

Please indicate which documents each applicant is attaching to this request to support and verify the main income details provided in Section 3. BankSA Margin Lending may request additional information further to the below, where required.

PAYG INCOME

Two most recent computerised/electronically produced payslips; OR	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
Salary/employment letter dated no more than 6 weeks prior to the date of this request AND evidence of consistent income amounts regularly deposited to a bank account; OR	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
Most recent employment contract AND evidence of consistent income amounts regularly deposited to a bank account.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>

SELF-EMPLOYED/SOLE TRADER INCOME

Signed financial statements (balance sheet and profit and loss) of the business for the last 2 years AND tax returns* for yourself and the business for the last 2 years.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
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COMPANY AND TRUST INCOME

Please provide the following documents for the company and the trust:

Signed financial statements (balance sheet and profit and loss) AND tax returns*, both for the last 2 years.	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
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INVESTMENT INCOME

If you earn investment income which you would like to be included in your affordability assessment, please PROVIDE YOUR LATEST TAX RETURN*, PLUS any of the following as they apply to you.

Rental income

The most recent rental statement from the managing real estate agent, confirming amount of gross and net rent, coupled with confirmation that the property is still tenanted (for each property owned).	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

Dividend Income

Current holding statement evidencing ownership for each investment held.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

* After 1 December, it is mandatory to supply the previous 30 June tax returns.

LIABILITIES

Provide us with supporting documents for all existing debt(s) such as housing/investment loans, personal loans, car loans, margin loans, tax debts, buy now pay later, credit card and/or store debit cards not being refinanced by this loan.

Loans and cards with other financial institutions

Current statement covering at least 1 continuous month prior to the date of this request (most recent no more than 6 weeks prior).	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

Rent/board

Evidence showing current rental/board amount being paid and payment frequency.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
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Child support/spouse or de facto maintenance

Court order or child support agency letter dated within last 12 months confirming the amount of the ongoing obligations; OR	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>
Bank statement or transaction listing covering 2 payment cycles.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>

Tax Debts

Australian Taxation Office (ATO) letter evidencing the formal payment plan with the ATO; OR	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>	Company <input type="checkbox"/>	Trust <input type="checkbox"/>
Printout from the ATO Portal evidencing the formal payment plan with the ATO.	Individual 1 <input type="checkbox"/>	Individual 2 <input type="checkbox"/>	Company <input type="checkbox"/>	Trust <input type="checkbox"/>

Section 5 – Privacy Statement and Consent Request

PRIVACY STATEMENT.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at banksa.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 13 76 to request a hard copy of our Privacy Statement.

YOUR CONSENT.

By making a request to increase your credit limit, you consent to us:

- obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your requests for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you.
- disclosing your personal information (including information we already hold about you) to other co-applicants.

MARKETING COMMUNICATIONS.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Section 6 – Other Acknowledgments and Consents

You acknowledge that:

- We may confirm the details of the information provided in your request which includes contacting your employer to confirm salary, address or other personal details.
- The request is not an offer or acceptance of credit.
- Valuations obtained by us are ours for our own use and we are not obliged to make a copy available to you.
- You are not borrowing the funds for the purposes of purchase by a Self-Managed Superannuation Fund.

Section 7 – Declaration and Signing

By signing this Credit Limit Variation Request, I/we **ACKNOWLEDGE, DECLARE AND CONFIRM THAT:**

For credit limit increase requests:

- Any additional credit to be provided (if applicable) by the Lender is to be applied wholly or predominantly for business or investment purposes (other than to purchase, renovate or improve residential property or refinance credit for that purpose), and
- All the information provided on this form is true and correct, and
- You are an Australian resident for tax purposes and reside in Australia, and
- You are aware that an increase in the credit limit will also increase your liability for any shortfall incurred should the entire portfolio be sold down to cover any adverse movements in the market value of securities held on the BankSA Margin Loan, and
- No part of any credit limit increase will be available for use, until all documentation is executed as required.

For credit limit decrease requests:

- You are aware that the new Credit Limit must be sufficient to cover anticipated loan advances, any regular gearing payments and any interest to be capitalised.
- You are aware that any future requests to increase your Credit Limit will need to be supported by appropriate financial information in an effort to determine your capacity to repay the facility at that time.

Trust Applicants.

Please select the appropriate declaration:

Has there been any change to the Trust Deed or Trustees since the last credit limit approval?

No Yes ► Please provide details and evidence of the change(s).

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Individual 1**

Full name of **Individual 1**

Title Director Sole Director and Secretary

Date (dd/mm/yyyy)

____ / ____ / ____

Signature of **Individual 2**

Full name of **Individual 2**

Title Director Company Secretary

Date (dd/mm/yyyy)

____ / ____ / ____

Section 8 – Privacy Statement and Consent Request: Director Guarantors of Company and Company Trustee Borrowers

PRIVACY STATEMENT.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at banksa.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 13 76 to request a hard copy of our Privacy Statement.

YOUR CONSENT.

This section is to be completed by all company directors. If there are more than 2 company directors, please complete an additional BankSA Margin Lending Credit Limit Variation Request, and attach it to this request.

By signing below, you consent to us obtaining credit reporting information about you from a credit reporting body to assess whether to accept you as a guarantor in relation to the increase in credit limit requested by the borrower in this request.

Signature of **Guarantor 1**

Full name of **Guarantor 1**

Date (dd/mm/yyyy)

____ / ____ / ____

Signature of **Guarantor 2**

Full name of **Guarantor 2**

Date (dd/mm/yyyy)

____ / ____ / ____