

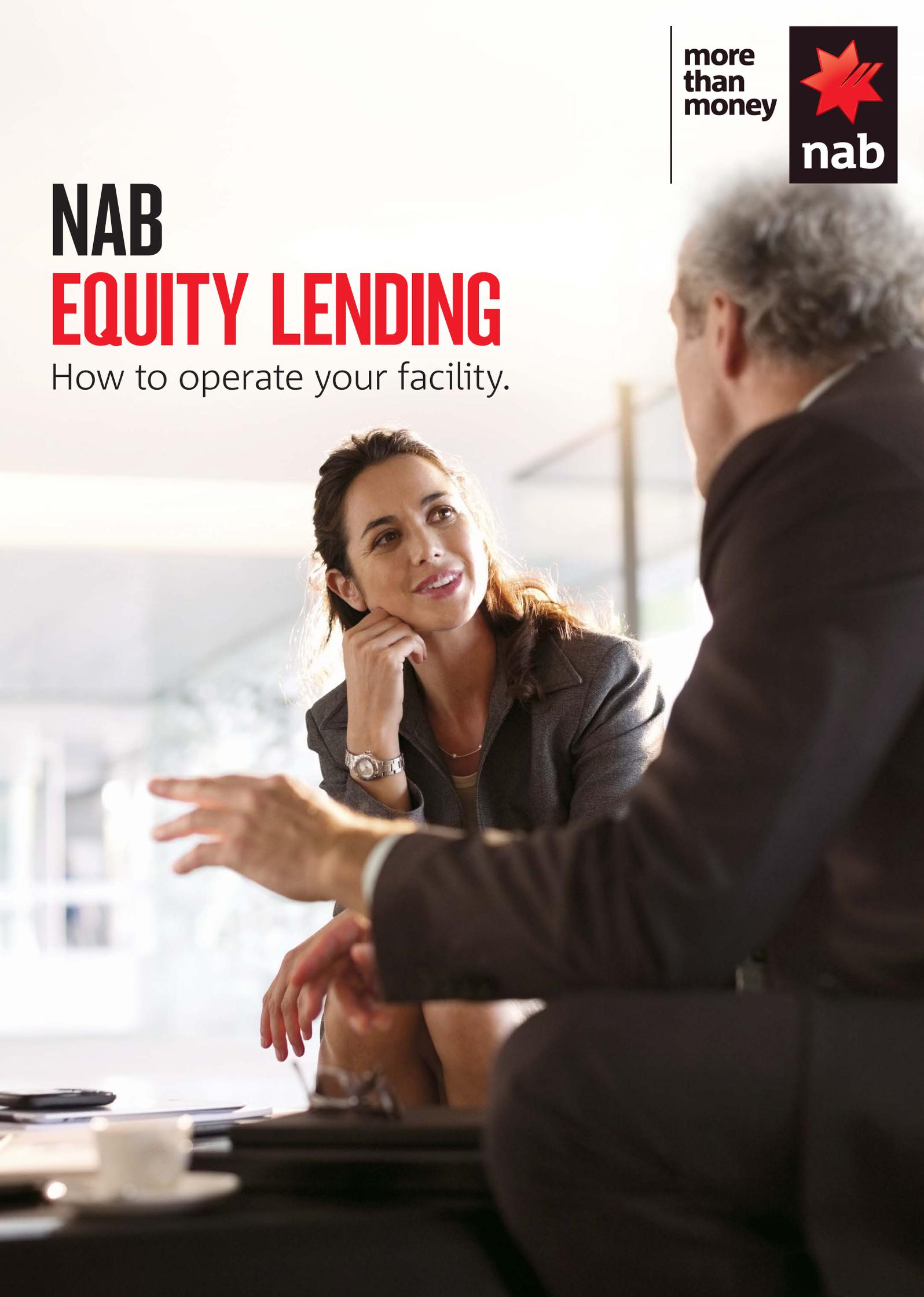
more
than
money



NAB

EQUITY LENDING

How to operate your facility.



Important notice

The information in this brochure has been prepared without taking into account your personal objectives, financial situation or needs. Before acting on any information in this brochure, National Australia Bank Limited (ABN 12 004 044 937) (NAB) recommends you consider whether it is appropriate for your personal circumstances. A Product Disclosure Statement (PDS) is available for the NAB Equity Lending Facility and the NAB Equity Lending Cash Management Account (CMA) referred to in this brochure. NAB is the issuer of the CMA and the NAB Equity Lending Facility and recommends you consider the PDS for both of these products before making any decisions regarding these products. The PDS documents are available via our website at nab.com.au/equitylending or by calling NAB Equity Lending on **1300 135 145**.

This brochure is not a substitute for reading NAB Equity Lending Facility Terms, the NAB Equity Lending PDS or the CMA PDS.

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Welcome

Thank you for choosing to establish a NAB Equity Lending Facility.

The information in this brochure is designed to assist you with the ongoing management and operation of your Facility.

Enclosed is a range of forms to enable you to provide us with instructions regarding your Facility. You may like to make copies of these forms so that you have additional ones on hand. Alternatively, you can download the forms from our website at nab.com.au/equitylending

Instructions you provide to us in relation to your NAB Equity Lending Facility will be executed in accordance with NAB Equity Lending Facility Terms. Consequently, this brochure should be read in conjunction with the Facility Terms.

A guide to operating your Facility

The following table provides a quick reference on how to provide us with instructions for your Facility.

If you would like to:	Complete the following form	On page
Transfer shares and/or managed funds to your NAB Equity Lending Facility	Security/managed fund transfer instruction	11
Settle share trades through your Facility	Security/managed fund transfer instruction (if applicable) Financial adviser/broker authority	11 13
Acquire a managed fund investment	Managed fund application/lodgement instruction	15
Redeem a managed fund investment	Managed fund redemption instruction	17
Provide additional security for your loan	Security/managed funds transfer instruction	11
Increase your Facility limit	Request to increase Facility limit Request to increase Facility limit – Guarantor consent (if applicable)	19 21
Establish instalment gearing	Request to establish instalment gearing	23
Pay interest on your margin loan from a nominated bank account	Request for direct debit	25
Request an advance from your NAB Equity Lending Facility	Request for advance	27
Change your interest rate option	Request to change interest rate option	29
Refinance an existing margin loan from another margin lender	Refinance instruction	31
Authorise another person to operate your Facility on your behalf	Client representative(s) authority	33
Nominate an Authorised Representative who is not an existing NAB client	Client Identification Form	35
Nominate a financial adviser or broker	Financial adviser/broker authority	13
Advise us of a change of name and/or address	Change of name/address advice	37
Provide third party security	Contact NAB Equity Lending on 1300 135 145	
Write covered call options	Contact NAB Equity Lending on 1300 135 145	

For further information about operating your NAB Equity Lending Facility, please refer to page 3.

Monitoring your portfolio

NAB Equity Lending provides a number of options for you to access information about your Facility.

Online access – 24 hours a day, 7 days a week

When you log into nab.com.au/equitylending you can view a summary of your Facility and access a range of reports that provide information about your Facility. This includes convenient access to information such as the market and security value of your portfolio, loan balances, available funds, loan transactions and unsettled share transactions.

Also available online is information about our current interest rates and our Approved Investment List.

How do I get online access to my Facility?

NAB Equity Lending will issue you with a User Name and Password shortly after your application has been approved.

If you haven't received your User Name or Password within 10 working days from the date you receive written confirmation that your Facility has been established, please contact a NAB Equity Lending Client Service Representative on **1300 135 145** (Monday to Friday, 8.30am to 5.30pm EST).

Facility statements

We will send you a regular detailed statement that provides a summary of your Facility including the market and security value of your portfolio and your transaction details.

NAB Equity Lending Client Service team

If you require information in addition to that available via our website or contained in your Facility statement, please call our NAB Equity Lending Client Service team on **1300 135 145** for assistance.

General information about your Facility

Facility number

Your Facility number identifies your NAB Equity Lending Facility. You should quote this number when making an enquiry about your Facility and on all written requests and instructions to us.

Minimising the risk of a margin call

It is important that you closely monitor your Facility on a regular basis and promptly take action if you are in a margin call position. While we will make a reasonable attempt to contact you if you are in a margin call position, if we are unable to do so we may sell shares or redeem managed fund units to restore your Facility position without further reference to you.

If you intend to go away or will not be contactable for some time, we recommend you consider the following:

- deposit additional funds (either to the credit of your variable interest rate loan account or to your Cash Management Account);
- provide additional approved investments as security;
- nominate an authorised representative to act on your behalf (including responding to margin calls).

Other ways to minimise the risk of a margin call are:

- for variable interest rate loans, pay the interest monthly instead of having the interest added (capitalised) to your loan balance;
- arrange for dividends and distributions to be credited directly to your variable rate loan or Cash Management Account;
- do not borrow up to the maximum allowed. For example only borrowing up to 60% against an investment with a security value of 70% provides you with additional protection;
- diversify your portfolio across a number of investments and industry sectors to lessen the impact of poorly performing investments.

Regular payments and deposits to your Facility

You can take advantage of NAB's extensive distribution network to make regular payments to your Facility. For example, payments can be made by:

- internet banking;
- telephone banking;
- visiting any NAB branch and using a deposit book (which you can request from us);
- sending a cheque directly to us made payable to the name of your Facility.
- BPAY

Approved Investment List and current interest rates

You can access NAB Equity Lending Approved Investment List and current interest rates at any time by going to nab.com.au/equitylending

Alternatively, contact a NAB Equity Lending Client Service Representative on **1300 135 145** (8.30am – 5.30pm EST, Monday to Friday).

Operating your NAB Equity Lending Facility

To operate or request changes to your Facility details, you will generally need to provide us with written instructions.

To assist you in providing us with instructions that we can action promptly on your behalf, please read the information below and simply complete the relevant form. Additional copies of the forms contained in this brochure can be obtained from nab.com.au/equitylending

If you would like to:

Transfer shares and/or managed funds to your NAB Equity Lending Facility

To transfer shares and/or managed funds to your NAB Equity Lending Facility complete the **'Security/managed fund transfer instruction'** form found on page 11.

Shares

Shares you offer as security and any shares you purchase using your NAB Equity Lending Facility that can be held in the Clearing House Electronic Register System (commonly referred to as 'CHESS') will be registered in your name. The sponsoring participant for your holdings in CHESS is National Margin Services Pty Ltd (unless we agree otherwise). Any shares that cannot be held in CHESS will be registered in the name of NMS Nominees Pty Ltd (unless we agree otherwise).

Any shares you offer as security, and any shares you purchase using your NAB Equity Lending Facility, cannot be sold or transferred to another person or entity without the consent of NAB Equity Lending.

Managed funds

Managed funds can also be used as security for your NAB Equity Lending Facility without any change in beneficial ownership. Where required by the fund manager, your managed fund holdings will be transferred to NMS Nominees Pty Ltd to be held by them as nominee on your behalf (unless we agree otherwise).

Settle share trades through your Facility

If you haven't provided security to NAB Equity Lending to commence trading, you need to complete the **'Security/managed fund transfer instruction'** form found on page 11.

You must also provide NAB Equity Lending with the authority to settle with any broker you will be trading through, including discount and on-line brokers. To do this, please complete the form titled **'Financial adviser/broker authority'** found on page 13.

When you begin trading using your Facility, you will need to:

1. Contact a NAB Equity Lending Client Service Representative to confirm the availability of funds and/or the number of shares available to trade.
2. Advise your broker when placing an order, that NAB Equity Lending will be settling the trade on your behalf. Your broker should send a copy (a faxed copy is sufficient) of the contract note to NAB Equity Lending to inform us of the trade and ensure settlement takes place on time.

Acquire a managed fund investment

You can apply to acquire an approved managed fund investment using funds from your margin loan.

To arrange for NAB Equity Lending to draw funds from your Facility and submit the application for units in an approved managed fund on your behalf, please complete the **'Managed fund application/lodgement instruction'** form found on page 15. You also need to provide us with the completed application form contained in the offer document for the relevant fund.

When you wish to acquire units, NAB Equity Lending will generally deal directly with the relevant fund manager to facilitate any instructions you provide to us.

Redeem a managed fund investment

To redeem a managed fund investment please complete the **'Managed fund redemption instruction'** form found on page 17.

If the redemption will put your Facility in the buffer or margin call position, the proceeds from your redemption will be automatically credited to your Facility.

If the redemption has no impact on the normal operation of your Facility, you can request that the proceeds of the redemption be credited directly to your bank account by completing the 'Details of account to be credited' section on the form.

When you redeem a managed fund investment, NAB Equity Lending will deal directly with the relevant fund manager to facilitate any instructions you provide to us.

Provide additional security for your loan

Any existing shares or managed funds that you (or a third party) hold can be lodged as security for your Facility at any time by completing the **'Security/managed funds transfer instruction'** form found on page 11. You also need to provide us with copies of the most recent shareholder statements and/or unitholder statements for the shares and managed funds you are lodging as security.

Increase your Facility limit

To request an increase to your Facility limit please complete the form titled **'Request to increase Facility limit'** found on page 19.

If there are any guarantors to your Facility, you will need to obtain consent for any increase from all guarantors before NAB Equity Lending will approve the increase. You should provide any guarantors with the form titled **'Request to increase Facility limit – Guarantor consent'** found on page 21 and ask that they complete this and return the form directly to NAB Equity Lending.

Establish instalment gearing

Your NAB Equity Lending Facility can be established with instalment gearing. This provides you with the ability to invest in approved managed funds (which appear on the Approved Investment List) on a monthly basis.

To establish an instalment gearing arrangement complete the **'Request to establish Instalment Gearing'** form found on page 23.

Pay interest on your margin loan from a nominated bank account

If you would like your interest payments to be debited from a nominated bank account, please complete the **'Request for direct debit'** form found on page 25.

It is important that you read the Direct Debit Service Agreement contained in the NAB Equity Lending Facility Terms before you complete this request. To obtain a copy of the Direct Debit Service Agreement contained within the Facility Terms go to nab.com.au/equitylending

Request an advance from your NAB Equity Lending Facility

Funds advanced under your Facility must be used wholly or predominantly for business or investment purposes. We may refuse to grant a request for an advance if it is made by an individual and we are not satisfied it will not be used for a Code Purpose (as defined in the NAB Equity Lending Facility Terms).

A request for an advance must also:

- be for a minimum of \$2,000;
- not place your Facility in a buffer or margin call position; and
- not cause the total loan(s) outstanding to exceed the Facility limit.

To request an advance from your NAB Equity Lending Facility, complete the **'Request for advance'** form found on page 27.

Upon receipt of your request, NAB Equity Lending will assess whether the advance can be made and, if so, make the funds available to you by:

- mailing a cheque to your nominated postal address; or
- directly crediting the funds to a bank account nominated by you.

Change your interest rate option

You may request to change the interest rate option applying to your Equity loan or a portion of your loan. To do this, complete the form titled **'Request to change interest rate option'** found on page 29.

Fixed rate loans

The **'Request to change interest rate option'** form should also be completed if your fixed rate loan is due to mature and you would like to continue to have a fixed rate loan for another term.

Please note that changing a fixed rate loan before the end of the fixed rate period may mean you will incur fees and charges. An economic cost may apply to fixed interest rate loans that are terminated or changed before the end of the fixed rate period.

Variable rate loans

All or part of a variable rate loan can be changed to a fixed interest rate loan as long as the minimum loan balance on the fixed rate component of the loan is \$20,000. Interest can be paid either annually in advance or monthly in arrears.

Refinance an existing margin loan from another margin lender

To refinance an existing margin loan with NAB Equity Lending, please provide us with details of the securities and/or managed funds you wish to transfer to your NAB Equity Lending Facility by completing the **'Refinance instruction'** form found on page 31.

Authorise another person to operate your Facility on your behalf

If you are going away or may not be contactable for some time, we recommend you consider appointing an authorised representative to operate your Facility on your behalf. Your authorised representative is able to make decisions and give instructions on your behalf, including responding to a margin call.

To appoint an authorised representative, complete the form titled **'Client representative(s) authority'** on page 33. If the authorised representative is not an existing NAB client, they will also need to complete the **Client Identification Form** on page 35.

Nominate a financial adviser or broker

You can trade with any broker of your choice, however, your broker must be given authority to buy and sell shares utilising your Facility. If you wish to nominate a financial adviser or broker to act on your behalf, please complete the **'Financial adviser/broker authority'** form found on page 13.

Your nominated broker will receive correspondence from us confirming your Facility details and contact details for settlement enquiries.

Advise us of a change of name/address

To notify us of a change of name and/or address please complete the **'Change of name/address advice'** form found on page 37.

If you change your name due to marriage, a certified copy of the marriage certificate must also be provided. If you change your name for any other reason, please include any relevant supporting legal documentation.

Provide third party security

Another person or company (except where acting as a trustee) may provide security for your NAB Equity Lending Facility. This is known as third party security and provides you with the opportunity to use another person's or company's investments as security for your Facility.

The owner of the shares or managed funds needs to act as guarantor to your NAB Equity Lending Facility. A guarantor can be:

- A director of a company providing a director's guarantee for a NAB Equity Lending Facility established in the company's name; or
- A third party who provides security such as cash and/or shares and/or managed funds.

If you would like to arrange for a guarantor to provide third party security for your Facility, please contact a NAB Equity Lending Client Service Representative on **1300 135 145**.

Write covered call options

NAB Equity Lending provides you with the opportunity to write call options by using the shares held as security for your Facility as specific cover for those options.

For further information regarding covered call options, contact your NAB Equity Lending Account Manager on **1300 135 145**.

NAB Equity Lending recommends that you seek advice from your financial adviser or broker before embarking on any strategy involving call options.

How to contact NAB Equity Lending

If at any time you need assistance or have any queries regarding your Facility please:

- visit our website at nab.com.au/equitylending
- call us on **1300 135 145** (8.30am – 5.30pm EST, Monday to Friday) and speak to one of our Client Service Representatives
- fax any correspondence to us on **1300 739 923**
- email us at equity.lending@nab.com.au
- write to us at **NAB Equity Lending, GPO Box 5350, Melbourne VIC 3001**

Privacy Notification

This notification covers National Australia Bank Ltd ABN 12 004 044 937 and its related companies (the 'Group'). It includes all the banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations in the Group. We are grateful for the trust and confidence you have in us to safeguard your privacy. The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy available at www.nab.com.au/privacy. By providing personal information to us, you consent to the collection, use and disclosure of your information in accordance with this Notification and any other arrangements that apply between us.

How we collect information from you

We'll collect your personal information from you directly whenever we can, for example when you fill out a form with us, when you've given us a call, used our websites (including via cookies) or mobile applications (including collection of information about your use of technology when you access these services, such as location data and information about how you use your devices) or dropped into one of our branches. (See our Cookies Policy www.nab.com.au/cookies for more information). Sometimes we collect your personal information from third parties. You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How we collect your information from other sources

Sometimes we collect information about you from other sources. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud detection and prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we have loyalty programs with or we sponsor;
- at your request, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold with information collected from or held by external sources.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law. NAB believes that by applying for this account, you're not a US citizen or tax resident. If you are a US citizen or tax resident, you'll need to advise NAB by calling **1300 550 316** between 9am and 5pm (AEST/ADST) Monday to Friday.

How we use your information

We use your information to provide you with the product or service you asked for, and for other purposes including:

- giving you information about a product or service including financial help, guidance and advice;
- considering whether you are eligible for a product or service, including identifying or verifying you or your authority to act on behalf of a customer;
- processing your application and providing you with a product or service;
- administering the product or service we provide you, which includes answering your requests and complaints, varying products and services, conducting market research, and managing our relevant product portfolios;
- telling you about other products or services that may be of interest to you, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to;
- identifying opportunities to improve our service to you and improving our service to you;
- determining whether a beneficiary will be paid a benefit;
- assisting in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- allowing us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing)
- preventing, detecting or investigating any fraud or crime, or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- for any purpose for which you have given your consent.

You can let us know at any time if you no longer wish to receive direct marketing offers from the Group. We will process your request as soon as practicable. Where you have subscribed to something specific (like to hear from one of our sponsored organisations) then these subscriptions will be managed separately. If you no longer wish to receive these emails click the unsubscribe link included in the footer of our emails.

How we use your credit information

In addition to the ways for using personal information mentioned above, we may also use your credit information to:

- enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange the securitising of loans.

What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- personalise your experience with us;
- verify your identity or protect against fraud; or
- let you know about other products or services from our Group that might better meet your financial, e-commerce and lifestyle needs.

Sharing Your Information

We may share your information with other organisations for any purposes for which we use your information.

Sharing with the Group

We may share your personal information with other Group members. This could depend on the product or service you have applied for and the Group member you are dealing with. Where appropriate we integrate the information we hold across the Group to provide us with a complete understanding of you and your needs, including giving you access to the Group or related products you hold via Internet Banking.

Sharing with MLC Limited

NAB acts for MLC Limited ABN 90 000 000 402 (described as MLC Life Insurance) in distributing their life insurance products. MLC Limited is no longer part of the NAB Group of companies. We may exchange personal information with MLC Limited or their service providers in order to administer and manage your life insurance products that are issued by them. We may also need to share information so as to ensure:

- your insurance premium is calculated correctly (balance information may be required to be shared so your insurance can be calculated) and where authorised, make payments on your behalf to MLC Limited;
- insurance claims and benefits are paid;
- insurance products are viewable to service customer contact (this includes showing your insurance products in NAB Internet Banking if you have a NAB Internet Banking ID);
- NAB and MLC Limited can both tell you about our respective marketing and products offers (including ensuring customers who hold MLC Limited products are excluded from NAB Group campaigns marketing MLC Limited products);
- a smooth customer experience when you contact us, including:
 - we can transfer you to the right service centre;
 - where appropriate, NAB and MLC Limited can cooperate in order to handle your complaint;
 - we are able to provide assistance should you wish to speak about your MLC Limited products held (for example, where possible, we may assist by updating contact details on request).

Some of the information exchanged will be stored and visible within NAB Group customer databases; with some of these databases being accessible to MLC Limited for a transition period. All information stored in these databases is subject to this privacy policy as well as NAB Group's security procedures and controls.

Sharing at your request

We may need to share your personal information with your representative or any person acting on your behalf (for example, financial advisers, lawyers, settlement agents, accountants, executors, administrators, trustees, guardians, brokers or auditors) and your referee such as your employer (to confirm details about you).

Sharing with credit reporting bodies

When we're checking your credit worthiness and at other times, we might share information about you with credit reporting bodies. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information that we give to credit reporting bodies may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

With your consent, personal information may also be shared with credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information. These checks help us verify whether your identity is real and are not a credit check.

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the NAB Group who sell products or services on our behalf;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- insurance, investment, superannuation and managed funds organisations, and their advisers and service provider;
- medical professionals, medical facilities or health authorities who verify any health information you may provide;
- real estate agents, valuers and insurers (including lenders' mortgage insurers and title insurers), re-insurers, claim assessors and investigators;
- brokers or referrers who refer your application or business to us;
- other financial institutions, such as banks, as well as guarantors and prospective guarantors of your facility;
- organisations involved in debt collecting, including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- service providers that assist with fraud detection and prevention;
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property;
- organisations we sponsor and loyalty program partners, including organisations the NAB Group has an arrangement with to jointly offer products or has an alliance with to share information for marketing purposes;
- companies we arrange or distribute products for, such as insurance products;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- any party involved in securitising your facility, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- organisations that assist with our product planning, analytics, research and development;
- mailing houses and telemarketing agencies and media organisations who assist us to communicate with you, including media or social networking sites;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities); and
- where you've given your consent or at your request, including to your representatives, or advisors.

Sharing outside of Australia

We run our business in Australia and overseas. We may need to share some of your information (including credit information) with organisations outside Australia. Sometimes, we may need to ask you before this happens. You can view a list of the countries in which those overseas organisations are located at www.nab.com.au/privacy/overseas-countries-list.

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure. We will not share any of your credit information with a credit reporting body, unless it has a business operation in Australia. We are not likely to share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with organisations unless they have business operations in Australia. However in the event NAB seeks assistance from a related company to manage defaulting loans, we may need, as a consequence, to disclose credit eligibility information to the Bank of New Zealand, located in New Zealand. We are likely to share other credit information about you with organisations outside Australia. A list of countries in which those overseas organisations are located is set out above.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit information we obtain about you from a credit reporting body or that we derive from that information. You can find out how to access your information (including your credit eligibility information) by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling 13 22 65 and asking us for a copy.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct your credit information. You can find out how to correct your information (including your credit information) by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling **13 22 65** and asking us for a copy.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with these complaints, by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling **13 22 65** and asking us for a copy.

Contact Us

We care about your privacy. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by:

- submitting an online Compliments, Suggestions or Complaints form via www.nab.com.au
- calling our contact centre on 13 22 65 (Hearing impaired customers can call TTY 13 36 77)
- speaking to us in person at a branch

Contact details for credit reporting bodies

When we're checking your credit worthiness and at other times, we might share information about you with credit reporting bodies. The contact details of those credit reporting bodies are set out below. Each credit reporting body has a credit reporting policy about how they handle your information. You can obtain copies of these policies at their websites.

Illion

www.checkyourcredit.com.au

Illion's credit reporting policy is set out at <https://www.illion.com.au/legal/illion-credit-reporting-policy-australia>

Phone: 1300 734 806

Mail: Public Access Centre Illion Australia
PO Box 7405 St Kilda Rd VIC 3004

Experian Australia

www.experian.com.au

Experian's credit reporting policy is set out at www.experian.com.au/privacy-policy

Phone: 1300 783 684

Mail: Consumer Support Experian Australia
PO Box 1969 North Sydney NSW 2060

Equifax Australia Information Services and Solutions Pty Limited

www.mycreditfile.com.au

Equifax's credit reporting policy is set out at <https://www.equifax.com.au/credit-reporting-policy>

Contact credit reporting bodies if you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you. If you do this, the credit reporting body mustn't use or disclose the information during an initial 21 day period without your consent (unless the use or disclosure is required by law). This is known as a **ban period**.

If, after the initial 21 day ban period, the credit reporting body believes on reasonable grounds that you continue to be or are likely to be the victim of fraud, the credit reporting body must extend the ban period as they think reasonable in the circumstances. The credit reporting body must give you a written notice of the extension.

Contact credit reporting bodies if you don't want your information used by them for direct marketing/pre-screening purposes

Credit reporting bodies can use the personal information about you that they collect for a pre-screening assessment at the request of a credit provider unless you ask them not to. A pre-screening assessment is an assessment of individuals to see if they satisfy particular eligibility requirements of a credit provider to receive direct marketing. You have the right to contact a credit reporting body to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for that purpose.

For more information call:

13 22 65

or visit us at **nab.com.au**

For more information about privacy in general, you can visit the Office of the Australian Information Commissioner's website **oaic.gov.au**

Hearing impaired customers with telephone typewriters can contact us on **13 36 77**

Managed funds (attach copies of most recent unit holder statements)

Transfer managed fund investments listed below to NMS Nominees Pty Ltd (ABN 62 088 233 792)

APIR code	Name of managed fund	Number of units	Investor number

Applicant signatures

I/We authorise the transfer of shares listed to National Margin Services Pty Ltd, and the managed fund investments to NMS Nominees Pty Ltd as required. I/We also authorise National Australia Bank Limited to pay out any outstanding loan against these shareholdings or managed fund holdings (if any).

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

Note: If you are transferring your entire share portfolio and HIN to National Margin Services Pty Ltd, by authorising the transfer, your sponsorship agreement with the existing broker/margin lender will cease.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Financial adviser/broker authority

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Facility name

Facility number

Financial adviser/broker authority

Please tick the appropriate box:

Financial adviser: I/We authorise the National Australia Bank Limited to take instructions from the financial adviser whose name appears below on my/our behalf.

Please remove my previous nominated financial adviser Yes No

Broker: I/We authorise the broker whose name appears below to request National Australia Bank Limited to provide funds, stocks or managed fund investments (in accordance with Clause 56.2 of NAB Equity Lending Facility Terms) to enable National Australia Bank Limited to settle transactions undertaken by the broker on my/our behalf.

Please remove my previous nominated broker Yes No

Contact details

Adviser/Broker name

Licensed dealer group (if applicable)

Company name

Address

State

Postcode

Telephone number

Facsimile number

Mobile number

Email address

Trading account number (if applicable)

Adviser/Broker stamp

I/We permit our nominated adviser/broker to access our Facility details via the internet. Yes No

I/We permit our nominated adviser/broker to receive a regular statement of our Facility. Yes No

I/We permit our nominated adviser/broker to receive notification of a margin call on my/our behalf. Yes No

If you permit your nominated adviser/broker to receive a notification of a margin call on your behalf, you are required to complete further documentation before this can occur. We will forward this documentation to you and your nominated adviser/broker.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Managed fund application/lodgement instruction

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Guarantor name

Facility number

Application/lodgement instruction(s)

I/We request National Australia Bank Limited to make me/us an advance to finance the application for the units described in this instruction. I/We understand that units purchased with the advance will become secured property under my/our NAB Equity Lending Facility.

You should read and understand the offer document and all related documentation regarding the offer and seek advice from financial and other advisers as appropriate. I/We agree to be bound by the conditions applicable to the offer.

If NAB Equity Lending requires, I/we authorise:

- NMS Nominees Pty Ltd to make application for the secured property in its name on my/our behalf in accordance with NAB Equity Lending Facility Terms;
- NMS Nominees Pty Ltd to agree to the conditions applicable to the offer; and
- the secured property to be held in the name of NMS Nominees Pty Ltd on my/our behalf.

APIR code	Name of managed fund	Investor number	Number of units^ (\$)	Amount*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

^ Only applicable for existing unit holders

* Only applicable for new applications

Please attach a fully completed and signed application form for the managed fund(s) you are investing in.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Signature – second applicant

Full name

Full name

Date

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name

Full name

Office held (Director/Secretary)

Office held (Director/Secretary)

Date

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name

Full name

Office held (Director/Secretary)

Office held (Director/Secretary)

Date

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Request to increase Facility limit

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Facility name

Facility number

Facility limit request

Current Facility limit

 \$

Requested amount of increase

 \$

Requested new Facility limit

 \$

Please increase:

Current variable rate loan

New variable rate loan

Additional fixed rate loan

Fixed interest rate annually in advance

Term of loan

1 year 2 years 3 years 4 years 5 years

Fixed interest rate monthly in arrears

Term of loan

1 year 2 years 3 years 4 years 5 years

Are you providing additional security to support your request for an increase to your Facility limit?

Yes No

If yes, please also complete and submit the form titled 'Security/managed fund transfer instruction'.

Financial Information

Please complete the following to enable us to assess your request for an increase to your Facility limit.

Part A

Income and expenses

First applicant/First Director				Second applicant/Second Director			
Net Income (Monthly)		Expenses (Monthly)		Net Income (Monthly)		Expenses (Monthly)	
Employment income	\$	Mortgage payments	\$	Employment income	\$	Mortgage payments	\$
Rental income	\$	Lease payments	\$	Rental income	\$	Lease payments	\$
Investment income (including dividends and interest)	\$	Loan payments	\$	Investment income (including dividends and interest)	\$	Loan payments	\$
Other income	\$	Credit card payments	\$	Other income	\$	Credit card payments	\$
		Existing margin loan payments	\$			Existing margin loan payments	\$
		Other expenses	\$			Other expenses	\$
Total income	\$	Total expenses	\$	Total income	\$	Total expenses	\$

For verification purposes, please provide us with evidence of your annual income (eg. copies of two payslips from the past three months, or a copy of your most recent tax return).

Part B

Financial statements

Provide the following information from the latest end of financial year Financial Statements, as prepared by your Accountant/Taxation adviser.

Financial Year that this information relates to: / /

Total Income/Revenue/Sales: \$

Total Net Profit (Loss) before tax \$

Part C

Assets and liabilities

Where there is more than one person providing details, please complete Part C on a combined basis or attach supplementary information to this page.

Assets		Liabilities	
Residential property % owned: ____%	\$	Residential property mortgage	\$
Investment property(ies) % owned: ____% Number:	\$	Investment property(ies) mortgage	\$
Motor vehicles % owned: ____% Number:	\$	Car loan(s)	\$
Existing share portfolio (not including superannuation) % owned: ____%	\$	Existing margin loan(s)	\$
Cash	\$	Credit/store cards balance	\$
Share of company/business (if any)	\$	Other loans	
Other assets	\$	Other expenses	\$
	\$		\$
	\$		\$
Total assets	\$	Total liabilities	\$

Additional information

Have you taken out a loan to fund the increased equity contribution for this margin loan? No Yes (if 'yes', provide details below)

Was the loan secured against your primary residential property? No Yes

Amount borrowed: \$

Are you a "wholesale" investor (as defined under Section 761G of the Corporations Act 2001)? No Yes

Applicant signatures

I/we consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Request to increase Facility limit – Guarantor consent

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Guarantor name

Facility name

Facility number

Facility limit request

Current Facility limit

\$

Requested amount of increase

\$

Requested new Facility limit

\$

Please increase:

Current variable rate loan

New variable rate loan

Additional fixed rate loan

Fixed interest rate annually in advance

Term of loan

1 year 2 years 3 years 4 years 5 years

Fixed interest rate monthly in arrears

Term of loan

1 year 2 years 3 years 4 years 5 years

Guarantor consent

Please tick the appropriate box

As Guarantor for the above mentioned NAB Equity Lending Facility, I/we consent to the Facility limit increase set out above. I understand that if the increase is approved, my liability as Guarantor to guarantee the client's obligations under the Facility will increase to the amount of the requested Facility limit.

As Guarantor for the above mentioned NAB Equity Lending Facility, I/we do not consent to the increase to the Facility limit.

Guarantor signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

Individual/Joint

Signature – first guarantor

Signature – second guarantor

Full name

Full name

Date

/ /

Date

/ /

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name

Full name

Office held (Director/Secretary)

Office held (Director/Secretary)

Date

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Acknowledgment

Before signing this Direct Debit Request you should read and understand the terms and conditions governing the direct debit arrangement between you and National Australia Bank Limited as set out in the Direct Debit Request Service Agreement in the NAB Equity Lending Facility Terms.

Direct debit details

The account nominated may be debited for (tick relevant boxes):

- initial monthly equity contribution
 monthly equity contribution

Declaration

By signing this Direct Debit Request I/we declare that:

- this Direct Debit Request authorises National Australia Bank Limited to instruct the financial institution to debit the account (as described) on my/our behalf;
- all information given to National Australia Bank Limited is accurate and not misleading and that I/we are aware that National Australia Bank Limited is relying on it; and
- I/we will not alter the direct debit arrangements (including closing or changing the account described) set out in this Direct Debit Request without notifying National Australia Bank Limited at least 14 days prior to the next debit day due date.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Request for direct debit

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Facility name

Facility number

Please read the Direct Debit Request Service Agreement contained in the NAB Equity Lending Facility Terms before completing this request.

Direct debit request

I/We request and authorise National Australia Bank Limited (the User) (User ID number 153106) to arrange for any amount National Australia Bank Limited may debit or charge me/us under NAB Equity Lending Facility Terms in respect of interest charges and other fees and charges or for monthly loan repayments to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and condition of the Direct Debit Service Agreement and the instructions provided by me/us below.

Financial institution details

Name of financial institution

Address of financial institution

State

Postcode

Details of account to be debited

Name of account

BSB number

Account number

Debit Payment Type

You can choose to have any combination or all of the debit payments listed below:

Interest payment(s) and other fees and charges

Monthly loan repayment of \$_____ (This amount will be deducted on the 10th day of the month)

Acknowledgment

Before signing this Direct Debit Request you should read and understand the terms and conditions governing the direct debit arrangement between you and National Australia Bank Limited as set out in the Direct Debit Request Service Agreement in the NAB Equity Lending Facility Terms.

Declaration

By signing this Direct Debit Request I/we declare that:

- this Direct Debit Request authorises National Australia Bank Limited to instruct the financial institution to debit the account (as described above) on my/our behalf;
- all information given to National Australia Bank Limited is accurate and not misleading and that I/we are aware that National Australia Bank Limited is relying on it; and
- I/we will not alter the direct debit arrangements (including closing or changing the account described above) set out in this Direct Debit Request without notifying National Australia Bank Limited at least 14 days prior to the next debit day due date.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Request for advance

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Requests for an advance must be received before 12.00pm (Melbourne time) for same day processing.

Client/Facility name

Facility number

Cash advance details

I/We request National Australia Bank Limited to make an advance from and pursuant to my/our NAB Equity Lending Facility in accordance with the instructions below. I/we intend to use the advance for the purchase of approved securities, managed funds or for other business and/or investment purposes.

I/we acknowledge that National Australia Bank Limited may refuse to make an advance if:

- The advance will put my/our Facility in a margin call position or cause the secured value of the secured property to fall below 100% of the secured liabilities; or
- The amount requested is less than \$2,000; or
- The advance will cause me/us to exceed my/our Facility limit; or
- The client is an individual and National Australia Bank Limited is not satisfied that the proceeds of the advance will not be used for a Code Purpose (as that expression is defined in the Facility Terms).

Debit from loan/Cash Management Account number

Amount of advance

BSB number

Account number

\$

Advances paid by cheque

Cheque payable to:

Post cheque to my/our registered address

Post cheque to the following address:

State

Postcode

Advances paid by direct deposit

Deposit to the following bank account

Details of account to be credited

Name of account

BSB number

Account number

Client confirmation

I/We confirm that the proceeds of the advance will not be used for a Code Purpose (as that expression is defined in the Facility Terms)

Yes No

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Request to change interest rate option

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Current Facility details

Client/Facility name	Facility number
<input type="text"/>	<input type="text"/>

Current Facility limit
\$

Current loan type	Amount
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

New Facility details

Please note that fixed interest rate loans terminated prior to the expiry date of the loan may be subject to economic costs. Please refer to the NAB Equity Lending Facility Terms for details.

The aggregate value of the loan amounts must equal the current Facility limit. If an increase in the Facility limit is required, please complete the form titled **'Request to increase Facility limit'**.

I/We make application to National Australia Bank Limited to change my/our loan type for my/our Facility as follows:

Type of loan

Fixed interest rate annually in advance

Term of loan

- 1 year 2 years 3 years 4 years 5 years

\$

Fixed interest rate monthly in arrears

Term of loan

- 1 year 2 years 3 years 4 years 5 years

\$

Variable rate

\$

Investment payment

I/we would like interest:

- Debited from a nominated bank account (please provide account details below)
- Debited from a Cash Management Account established as part of this Facility (if applying for a fixed rate loan only)
- Capitalised
 - To variable rate loan
 - To fixed rate loan

Details of account to be debited

Name of account	BSB number	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Refinance instruction

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name
[]
1300 739 923

Facility details

Client/Facility name [] Facility number []

Refinance from another margin lender

Please complete if you wish to transfer your existing margin loan to NAB Equity Lending. Please provide details of the securities and/or managed funds you wish to transfer to NAB Equity Lending.

Name of existing margin lender [] Existing account details/number [] Existing loan balance [] \$

Transfer existing shares and/or managed funds

Name in which shares/managed funds are registered:

Title [] Surname [] First given name [] Second given name []

Participant sponsored shares (attach copies of most recent CHESSE statements)

Name of broker [] Participant Identifier (PID) [] Holder Identification Number (HIN) []

Transfer HIN and all my/our CHESSE holdings

Transfer securities listed below from my existing Sponsoring Participant named above to National Margin Services Pty Ltd (ABN 81 088 233 872)

ASX code	Security name	Quantity

Managed funds (attach copies of most recent unit holder statements)

Transfer managed fund investments listed below to National Margin Services Pty Ltd (ABN 81 088 233 872)

APIR code	Name of managed fund	Number of units	Investor number

Applicant signatures

I/We (or acting in capacity as Company Directors or trustee of a Trust) authorise the transfer of shares listed to National Margin Services Pty Ltd, and the managed fund investments to NMS Nominees Pty Ltd as required. I/We also authorise National Australia Bank Limited to pay out any outstanding loan against these shareholdings or managed fund holdings (if any).

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Note: If you are transferring your entire share portfolio and HIN to National Margin Services Pty Ltd, by authorising the transfer, your sponsorship agreement with the existing broker/margin lender will cease.

Individual/Joint

Signature – first applicant

Full name

Date

Signature – second applicant

Full name

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

Signature of authorised person

Full name

Office held (Director/Secretary)

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Client representative(s) authority

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Facility name

Facility number

Client representative authority

I/We authorise National Australia Bank Limited, National Margin Services Pty Ltd and NMS Nominees Pty Ltd and their related entities to act on the instructions of the person(s) whose details appear below as my/our authorised representative(s). We acknowledge that authorised representatives are able to do anything I/we can do under our NAB Equity Lending Facility including increase the Facility limit, buy and/or sell investments and receive and respond to any margin calls that may arise.

This authority is to remain in place until I/we provide National Australia Bank Limited with a written request to terminate the appointment of the authorised representative(s). If more than one person is nominated as my/our representative, National Australia Bank Limited may act on the instructions of any of them unless otherwise advised.

Authorised representative details

First authorised representative

TITLE SURNAME

First given name

Second given name

Residential address

State

Postcode

Postal address (if different to residential)

State

Postcode

Occupation

Relationship to applicant

Home telephone number

Work telephone number

Mobile number

Fascimilie number

Email address

First authorised representative signature†

Date

Second authorised representative

TITLE SURNAME

First given name

Second given name

Residential address

State

Postcode

Postal address (if different to residential)

State

Postcode

Occupation

Relationship to applicant

Home telephone number

Work telephone number

Mobile number

Fascimilie number

Email address

Second authorised representative signature†

Date

† By signing this form, the authorised representative agrees to be the authorised representative of the applicant(s) for the purpose contemplated by this form and acknowledges receiving NAB's Privacy Notification.

The authorised representative(s) confirms that they have read the Product Disclosure Statement and Facility Terms for NAB Equity Lending and the Product Disclosure Statement for the Cash Management Account.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

Individual/Joint

Signature – first applicant

Signature – second applicant

Full name

Full name

Date

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name

Full name

Office held (Director/Secretary)

Office held (Director/Secretary)

Date

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Client Identification Form

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Client/Facility name

Facility number

Complete ONE Client Identification Form FOR EACH Applicant, Guarantor or any nominated Authorised Representative who is not an existing NAB client and who will be a party to this Facility.

Individual details

Please tick one Individual Joint applicant Sole trader Member of a partnership
 Trustee Company Director/Secretary Guarantor Authorised Representative

Full Name

Date of Birth

Residential Address

Suburb

State

Postcode

Country

If sole trader complete the following:

Business Name

ABN

Principal Place of Business

Suburb

State

Postcode

Country

Attach the required documentation (see overleaf) and complete the following:

Identification Document Details

Document 1 – From Table A (see overleaf)

Document 2 – From Table A or B (see overleaf)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Refer overleaf for a list of approved certifiers.

Accepted Documents

Please provide certified documentation verifying the customer's full name **and** either date of birth **or** residential address by selecting either:

ONE Primary Photographic document from Table A;

or

ONE Primary Non-Photographic document from Table B **and** **ONE** Secondary document from Table C below.

Table A: Primary Photographic Identification

Australian driver's licence containing a photograph of the person
Australian passport (a passport that has expired within the preceding 2 years is acceptable)
Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
Government issued foreign passport containing a photograph and signature of the person*
Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth*
National identity card issued by a foreign government*

Table B: Primary Non-photographic Identification

Australian birth certificate or Australian citizenship certificate (these documents cannot be used together for the purposes of identification)
Pension/Health Care/Seniors health cards - Australian Government issue

Table C: Secondary Identification

A document issued by the Australian Taxation Office within the preceding 12 months which contains the individual's name and residential address
A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
Letter of reference or equivalent originating from Aboriginal/Torres Strait Islanders Community Leaders
Medicare card issued by the Australian Government

*Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

Approved Certifiers

A **certified** copy means a document that has been certified as a true copy of an original document by one of the following persons:

1. A 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 (however described)
2. A judge of a court
3. A magistrate
4. A chief executive officer of a Commonwealth court
5. A registrar or deputy registrar of a court
6. A Justice of the Peace
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
8. A police officer
9. An agent of the Australian Postal Corporation who is in charge of supplying postal services to the public
10. A 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
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
13. A finance company officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declarations Regulations 1993)
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees or
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

Certified Copy Requirements

A **certified copy** is a document that has been approved as a true copy of an original document.

The following certification requirements **must appear on each page of the copy**:

- **Full printed name** of the Approved Certifier e.g. Michelle Helena Citizen
- **Full address** of the Approved Certifier
- Registration number (if applicable)
- Date that the document was certified
- The text: **"This is to certify that this is a true copy of the original which I have sighted"**
- Signature of the Approved Certifier
- The capacity in which they have certified the document, e.g. **A police officer** etc.

Change of name/address advice

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Client/Guarantor name

Facility number

CHESS HIN

Current (old) CHESS registration details

Address

State

Postcode

New details

Please provide an original certified copy of a marriage certificate, legal name change document, or any other relevant documentation.

I/We request National Australia Bank Limited:

- change my/our record of name/address with respect to my/our NAB Equity Lending Facility; and
- pass this information on to persons or bodies where this is necessary to administer my/our NAB Equity Lending Facility.

Client/Guarantor name

New CHESS registration details

Address

State

Postcode

Please update the following with my/our new details:

- CHESS registration
- Postal address for my/our Facility
- All of the above

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending Facility Terms.

Individual/Joint

Signature – first applicant

Signature – second applicant

Full name

Full name

Date

Date

Company applicant*

Executed by

Name of company and ABN

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name

Full name

Office held (Director/Secretary)

Office held (Director/Secretary)

Date

Date

* If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Notes

Notes

Notes

Want more information?

Just call

1300 135 145

8.30am – 5.30pm EST, Monday to Friday

Email equity.lending@nab.com.au

or visit us at nabmarginlending.com.au