



# NAB

## Super Lever

How to operate your Facility.

Issued by

National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686

**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 Super Lever Facility referred to in this brochure. NAB is the issuer of the NAB Super Lever Facility and recommends you consider the PDS for the product before making any decisions. The PDS is available via our website at [nab.com.au/equitylending](http://nab.com.au/equitylending) or by calling NAB Equity Lending on **1300 135 145**.

This brochure is not a substitute for reading NAB Super Lever Facility Terms or the NAB Super Lever PDS.

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## 1. Welcome

Thank you for choosing to establish a NAB Super Lever 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](http://nab.com.au/equitylending)

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

## 2. 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
Provide an instruction to acquire a new asset	Loan Request (and Investment Instruction)	9
Request a complete or partial sale of an acquired asset	Sell / Close Request	11
Increase your Facility Limit	Request to Increase Facility Limit	12
	Request to Increase Facility Limit – Guarantor consent	13
Change the interest rate option on a loan	Request to Change Loan Interest Rate Option	14
Change the SMSF cash account used for direct debit / credit	Change Nominated Account for Direct Debit / Credit	15
Link a Financial Adviser with your Facility	Financial Adviser Authority	16
Authorise another person to operate your Facility	New Authorised Representative	17
Notify us of a change of name or address	Change Name / Address Advice	19
Request the transfer of an acquired asset to your SMSF	Transfer Out Request – to SMSF	20
Provide additional 3rd party security to support your Facility	Transfer Request (In / Out) – Guarantor Security	21

For further information about operating your NAB Super Lever Facility, please refer to page 4.

## 3. Monitoring your NAB Super Lever Facility

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

### 3.1 Online Access – 24 hours a day, 7 days a week

When you log into [nab.com.au/equitylending](http://nab.com.au/equitylending) you can select to view your NAB Super Lever details. You can then view a summary of your Facility, as well as the detail associated with each financed investment. This includes convenient access to information such as the market and security value of your financed investment, third party security, loan balance, and loan activity.

Also available online is information about our current interest rates and the NAB Super Lever Approved Investment List.

#### 3.1.1 How do I get online access to my NAB Super Lever 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).

### 3.2 Facility Statements

Statements for your NAB Super Lever Facility will be made available quarterly at [nab.com.au/equitylending](http://nab.com.au/equitylending). You may elect to receive hard copy statements. A single statement will summarise and list the current investments and outstanding loans that exist within your NAB Super Lever Facility.

### 3.3 NAB Equity Lending Client Service team

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

## 4. General Information about your Facility

### 4.1 Limited Recourse Borrowing Arrangement

NAB Super Lever is a limited recourse borrowing arrangement. This means that:

- if a loan is in default, recourse to your SMSF is limited to the asset acquired using the loan facility.
- no existing SMSF assets can be involved in the arrangement, aside from the cash that the SMSF trustee chooses to provide to:
  1. help fund the financed investment
  2. pay for loan interest and associated fees, or
  3. reduce / repay the outstanding loan balance.

All investments acquired using a NAB Super Lever loan will be purchased by NMS Nominees Pty Ltd in its role as investment trustee.

Once the loan is completely repaid using SMSF funds, the SMSF trustee should request the investment trustee to transfer the unencumbered asset to the SMSF.

### 4.2 Security Ratios, the Buffer, and Margin Calls

The security ratio assigned to each security on the NAB Super Lever Approved Investment List represents the maximum initial gearing level permitted when making a request to acquire a financed investment.

The buffer is the additional gearing tolerated, above the standard security ratio, before corrective action becomes necessary. Corrective action is required when the gearing level of a loan moves above the sum of the security ratio and the buffer (the margin call trigger point).

### 4.3 Electronic communication to prompt preventative or corrective action

When any loan moves into the buffer or margin call position, you will be sent electronic notification via both SMS and email. It is expected that you will provide us with both a mobile phone number as well as an email address for this purpose. Each day that you have a financed investment in the buffer zone, you will be sent a message that will detail the cash required to correct the position. When a margin call has been triggered you will be sent a message with a request for corrective action.

### 4.4 Corrective action expected when a margin call occurs

When a margin call is triggered, the balance within a facility needs to be restored within a specified timeframe.

The balance can be restored by:

1. reducing the loan balance with an additional SMSF cash contribution,
2. lodging a satisfactory quantity of approved third party security,
3. instructing us to sell part or all of the financed investment, or
4. a combination of these.

If you do not take sufficient corrective action, we will take the necessary action to restore the balance by selling a portion (or all) of the financed investment.

### 4.5 Minimising the risk of a margin call

It is important that you monitor each loan within your NAB Super Lever Facility.

Unlike a traditional margin loan, each investment and loan is managed separately, and is not influenced by the state of any other NAB Super Lever loans associated with your SMSF.

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

- deposit additional funds to reduce your variable loan balance
- provide third party security in the form of cash or approved investments. Third party security cannot be used to reduce a loan balance prior to the complete sale of the financed investment
- nominate an authorised representative to act on your behalf (including responding to margin calls).

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 position without further reference to you.

### 4.6 Other ways to minimise the risk of a margin call

- for variable interest rate loans, pay the interest monthly instead of having the interest added (capitalised) to your loan balance;
- do not borrow the maximum allowed per investment. For example, only borrow 40% of the value of an investment with a security ratio of 50%. By gearing a financed investment at a level less than its security ratio, the price fall required to trigger a margin call increases. In this example, a price fall of 39% is required to trigger a margin call, compared to a 23% price fall if the gearing was set at the maximum of 50%.

### 4.7 Deposits to your Facility to reduce individual loans

You can make deposits to your NAB Super Lever Facility at any time to reduce individual loans.

For example, payments can be made by:

- internet banking;
- telephone banking;
- sending a cheque directly to us made payable to the name of your Facility, and identify the loan to be reduced
- BPAY (Please contact NAB Equity Lending for the Biller code and reference number for a particular loan)

### 4.8 Approved Investment List and current interest rates

You can access the NAB Super Lever Approved Investment List and current interest rates at any time by going to [nab.com.au/equitylending](http://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).

## 5. Operating your NAB Super Lever 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](http://nab.com.au/equitylending)

If you would like to:

### 5.1 Acquire listed securities or unlisted managed funds with your NAB Super Lever Facility

Please complete the 'NAB Super Lever – Loan Request Form' found on page 9.

NMS Nominees Pty Ltd is the investment trustee within NAB Super Lever and is responsible for all transaction execution. All investments will be purchased in the name of the investment trustee on behalf of the trustee of your SMSF. For example: investments will be registered as: NMS Nominees Pty Ltd < SMSF trustee ATF XYZ Superannuation Fund >.

Each new purchase request, as detailed on the NAB Super Lever – Loan Request Form, will be assessed against your NAB Super Lever Facility and Transaction Limits.

All approved orders will be transacted at the prevailing market price once your SMSF cash contribution has been received as cleared funds. If third party security is required to support a new investment purchase, the third party security needs to be in place before the new transaction can proceed. (Please see the "Transfer Security In" form.)

If you want to purchase an unlisted managed fund, please also complete the fund manager's application form and include it with your NAB Super Lever loan request.

### 5.2 Share Registry and Fund Manager Correspondence

The address that you provide in your NAB Super Lever application will be used as the CHESS registration address for any listed security purchases. Similarly, your address will be provided to the relevant fund manager for mailing purposes. This will ensure that all information distributed by the investment issuer will be sent to you.

### 5.3 Distributions

For all financed investments:

1. cash will be selected by the NAB Super Lever investment trustee as the preferred option for all distributions from the financed investment,
2. the SMSF cash account BSB and Account Number provided in your original application will be used to receive ongoing cash distributions,
3. your SMSF TFN will be lodged with CHESS and/or the relevant fund manager.

If your preference is to receive ongoing distributions from the financed investment as additional new shares or units in a managed fund, please contact NAB Equity Lending after the investment has been acquired. These non-cash distributions will not be treated as loan security and will be available to be transferred to your SMSF at anytime.

Any cash distribution received by NAB Super Lever will be used to reduce any outstanding loan balance.

**Cash advances are not permitted from NAB Super Lever facilities.**

### 5.4 Facility number(s)

Each investment we make on your behalf, plus the associated loan, will receive its own facility number. You should quote this number when making an enquiry about one of your investments or loan positions. The complete list of loans currently associated with your SMSF will be summarized on the one statement and internet view.

## 5.5 Loan Types and the capitalisation of loan interest

Each new transaction will involve the opening of a new variable interest loan account. Your SMSF cash contribution will be deposited into this variable loan account and will accrue interest until the funds are withdrawn to pay for a new investment.

Once a loan amount is drawn, loan interest is calculated daily and added monthly to the loan balance. The addition of loan interest to an existing loan balance is called the “capitalisation” of loan interest.

If you elect to use the Direct Debit facility to pay for the monthly loan interest, we will collect the loan interest from your nominated SMSF cash account on the first business day of each month. You can make this election at the time of the new investment, or at a later date of your choosing.

The flexibility to capitalise loan interest on an individual loan depends on two factors:

1. The loan balance must be less than the security value of the purchased asset, and
2. The sum of all drawn loan balances within your NAB Super Lever facility must be less than your approved facility limit.

The capitalisation of loan interest may push an individual loan account into the buffer zone or into margin call. Once a loan account moves into margin call you are obliged to correct the position by reducing the loan balance, or by arranging for the contribution of satisfactory third party loan security. If you fail to do either, some or all of the purchased asset may be sold to correct the position.

## 5.6 Change the interest rate option on an existing loan

At any time, you may provide us with an instruction to fix the interest rate on part, or all, of an existing variable rate loan balance.

- The minimum fixed rate loan balance is \$20,000.
- Interest can be paid annually in advance or monthly in arrears.

To request such a change, please complete the form titled ‘**Request to change interest rate option**’ found on page 14.

Please note that breaking a fixed rate loan before the end of the fixed rate period may incur fees and charges. If you plan to break a fixed rate loan early, you should ask your NAB Equity Lending Account Manager to estimate the associated costs before you request to break a fixed rate loan.

## 5.7 Request to sell the financed investment

At anytime, you may request us to sell part or all of the financed investment acquired through NAB Super Lever. Please use the NAB Super Lever – Sell / Close Request form to provide this instruction – see page 11. The first priority for any sale proceeds will be to repay, or reduce any outstanding loan balance.

Cash advances are not permitted from NAB Super Lever facilities.

## 5.8 Request to transfer an asset to your SMSF once the loan has been repaid

Once the relevant loan has been completely repaid, the remaining asset is available to be transferred to your SMSF. Please use the NAB Super Lever – Transfer Out Request form to provide this instruction – see page 20.

## 5.9 Provide additional security for your loan

**Who can provide additional security for your loan?** An individual member of your SMSF.

Acceptable third party security must be on the NAB Super Lever Approved Investment List and will receive the applicable NAB Super Lever security ratios.

As the third party guarantee applies to the entire NAB Super Lever Facility limit, the flexibility exists to move the security to the individual asset/loan combination that requires it. The instruction on how to allocate third party security across multiple financed investments needs to be delivered as a written request or via taped phone conversation.

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



### 5.10 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 12.

Consent is separately required from all personal guarantors before NAB Equity Lending will approve the requested increase.

### 5.11 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 17. If the authorised representative is not an existing NAB client, they will also need to complete the **Client Identification Form** on page 19.

### 5.12 Nominate a financial adviser or a financial services company

If you wish to change:

- financial adviser, or
- financial services company

please complete the 'Financial Adviser authority' found on page 16.

### 5.13 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 19.

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.

## 6. 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/superlever](http://nab.com.au/superlever)
- 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](mailto:equity.lending@nab.com.au)
- write to us at **NAB Equity Lending, GPO Box 5350, Melbourne VIC 3001**

## 7. Your personal information and privacy

The privacy of your personal information has always been important to us at the National Australia Bank Group ('**Group**'). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Limited. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

The statement is for you, if you are:

- a customer of the Group ('**Customer**'); or
- a representative of a Customer (for example, a signatory), a beneficiary (which includes a potential beneficiary) or some other kind of third party relevant to a Customer (for example a guarantor) (each a '**Third Party**').

A further explanation of our privacy practices is set out in our Privacy Policy.

## Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- **banking and finance products or services** such as personal accounts, loans, credit cards, term deposits, internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- **financial planning or broking services or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- **trustee or custodial services** such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- **life insurance products or general insurance products** which includes those offered in conjunction with other Group products or services.

If you are, or may be acquiring, or have acquired a product or service from a Group organisation it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you);
- managing and administering the product or service;
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you are a representative of a Customer then your personal information will be collected for the purpose of identifying you.

If you are a beneficiary your personal information will be collected for the purpose of determining whether you will be paid a benefit that has become payable upon another person's death.

If you are any other type of Third Party your personal information will be collected for the purpose of providing the Customer with the relevant product or service (including assessing their application and identifying them), managing and administering the product or service or protecting against fraud where it is a banking and finance or insurance product or service.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs,
- if you are a representative, to verify your authority to act on behalf of a Customer,
- if you are a beneficiary, to consider the information you have not provided in determining whether you will be paid a benefit,
- if you are another type of Third Party, to provide a Customer with the relevant product or service (including assessing their application and identifying them), manage and administer their product or service or protect against fraud.

## Using and disclosing your personal information

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with NAB Privacy Principles in the Privacy Act 1988 (Commonwealth), any relevant Health Privacy Principles under state legislation (for example, those contained in the Health Records Act 2001 (Vic) or the privacy provisions contained in part 2 of the Health Records (Privacy and Access) Act 1997 (ACT)) and other applicable privacy laws and codes.

The relevant organisations are those:

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders, mortgage insurers and our advisers
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

### **In addition, for Group organisations offering:**

- **banking and finance products or services** – other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, reinsurers and other organisations involved in our normal business practices (such as securitisation).
- **financial planning or broking services or investment products** – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation).
- **trustee or custodial services** – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices.
- **life insurance products or general insurance products** – other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, reinsurers, fraud detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes.

Because we operate throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory.

### **Consent**

It is our practice to seek your consent to use or disclose your personal information to tell you about and develop other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see 'Contacting us' below).

### **Gaining access to your personal information**

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see 'Contacting us'). In some cases, we may be able to deal with your request over the telephone or over a counter.

### **Contacting us**

For more information about our Privacy Policy, please call **13 22 65** and select the option to speak to a Customer Service Representative between 8am – 8pm EST Monday to Friday.

Or visit [nab.com.au/equitylending](http://nab.com.au/equitylending)

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website at [privacy.gov.au](http://privacy.gov.au)



# NAB Super Lever Loan Request Form

Please use blue or black pen and write in BLOCK letters

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

or Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

## Application/Investment Instructions(s)

I/we request National Australia Bank Limited to purchase the investments listed in this loan request. I/we acknowledge that any investments acquired will become secured property under my/our NAB Super Lever Facility.

Investment Code (ASC <sup>2</sup> /APIR <sup>2</sup> Code)	Value of Investments to be purchased	SMSF cash contribution <sup>3</sup>	Loan amount required <sup>4,5</sup>	Direct Debit to pay loan interest (Y/N)	Guarantor security to be involved (Y/N) <sup>6</sup>
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
<b>Total</b>	\$	\$	\$		

## Payment Details

NMS Nominees Pty Ltd is responsible for all transaction execution. All orders will be transacted at the prevailing market price after your SMSF contribution has been received as cleared funds.

Total Funds to be provided from your SMSF:

SMSF cash contribution	<input type="text" value="\$"/>
Estimate of Brokerage <sup>8</sup>	<input type="text" value="\$"/>
<b>Total</b>	<input type="text" value="\$"/>

## Investment Payment

I/we will pay the above total amount via:

- Direct Debit using the bank account nominated in my application  
 Cheque<sup>10</sup>

## Investment Attestation

- I/We (by ticking this box) confirm that the value of the requested *investments* (above), plus the value of any existing *investments* purchased via my/our NAB Super Lever Facility, DOES NOT EXCEED the net value of my/our SMSF assets.

Current net value of SMSF assets (to nearest \$'000):

- I/We confirm that my/our SMSF has NOT BORROWED to fund the SMSF cash contribution for this investment.

## Applicant Signatures

This form must be signed by the Applicant or their Authorised Representative.

Director 1/Sole Director/Trustee 1/Authorised Representative

Full Name

Date

Contact number

Director 2/Sole Director/Trustee 2/Authorised Representative

Full Name

Date

Contact number

## Application/Investment Instruction(s)

1. Due to movements in the share price of an ASX security, the transacted value may be below or above the value of *investments* nominated on this *loan request*.
2. If you want to purchase an unlisted managed fund, please complete the fund manager's application form and include it with your NAB Super Lever *loan request*.
3. The SMSF cash contribution for each transaction must be greater than or equal to:  $(1 - \text{security ratio of the investment}) \times \text{Value to be purchased}$ . For example: If the security ratio is 50%, and the desired purchase value is \$100,000 the minimum SMSF cash contribution must be \$50,000 or greater (ie:  $50\% \times \$100,000 = \$50,000$ ).
4. The total of any new *loans*, plus the total of any current *loans* under NAB Super Lever, must not exceed your *facility limit*. If you have elected to capitalise interest to the *loan*, the total of all *loans* plus capitalised interest must not exceed your *facility limit*. The minimum loan drawdown per transaction is \$20,000. Any breach of your facility limit is an event of default under the NAB Super Lever facility terms.
5. All *loans* will be variable rate *loans* unless you separately request us to provide you with a fixed rate *loan*. Please contact us if you wish to fix the interest rate on all or a portion of your *loan*.
6. *Approved investments* provided as part of a *guarantor's secured property* may decrease the minimum cash contribution required from your SMSF. Please contact NAB Equity Lending if you intend to have a *guarantor* provide any *secured property*.
7. If you would like the acquired *investments* to be associated with an investment platform or administration service, please contact NAB Equity Lending to discuss which (if any) platforms are currently approved to integrate with a NAB Super Lever Facility.
8. Any brokerage costs will be added to your loan if you choose not to pay for them up front.
9. Table converting an estimate of brokerage at 0.165% (incl. GST) into dollars:

Total ASX Transaction Value	Minimum Processing Fee	Total ASX Transaction Value	Minimum Processing Fee	Total ASX Transaction Value	Minimum Processing Fee
\$30,000	\$49.50	\$190,000	\$313.50	\$350,000	\$577.50
\$40,000	\$66.00	\$200,000	\$330.00	\$360,000	\$594.00
\$50,000	\$82.50	\$210,000	\$346.50	\$370,000	\$610.50
\$60,000	\$99.00	\$220,000	\$363.00	\$380,000	\$627.00
\$70,000	\$115.50	\$230,000	\$379.50	\$390,000	\$643.50
\$80,000	\$132.00	\$240,000	\$396.00	\$400,000	\$660.00
\$90,000	\$148.50	\$250,000	\$412.50	\$410,000	\$676.50
\$100,000	\$165.00	\$260,000	\$429.00	\$420,000	\$693.00
\$110,000	\$181.50	\$270,000	\$445.50	\$430,000	\$709.50
\$120,000	\$198.00	\$280,000	\$462.00	\$440,000	\$726.00
\$130,000	\$214.50	\$290,000	\$478.50	\$450,000	\$742.50
\$140,000	\$231.00	\$300,000	\$495.00	\$460,000	\$759.00
\$150,000	\$247.50	\$310,000	\$511.50	\$470,000	\$775.50
\$160,000	\$264.00	\$320,000	\$528.00	\$480,000	\$792.00
\$170,000	\$280.50	\$330,000	\$544.50	\$490,000	\$808.50
\$180,000	\$297.00	\$340,000	\$561.00	\$500,000	\$825.00

10. If you choose to deliver your *loan contribution* or other payments by cheque, it must be made payable to yourself; eg. XYZ Pty Ltd ATF <ABC Super Fund>, and marked non negotiable. Cheques must clear before your *loan request* with be executed.

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Sell/Close Request Form

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

## Sell/Close Instruction(s)

All listed security sell orders will be transacted at the prevailing market price.

### All loans

- 1  I/we request National Australia Bank Limited to sell all investments purchased under my/our NAB Super Lever Facility. The sale proceeds will be used to repay the associated outstanding loans. Please direct any residual credit balance to the SMSF cash account nominated in my/our original application.
- 2  I/we request National Australia Bank Limited to sell sufficient investments purchased under my/our NAB Super Lever Facility to repay the associated outstanding loans only. [Note: Complete the "Transfer Investments to SMSF" form to request the transfer of any residual investments to your SMSF.]

### Selected loans

- 3  I/we request National Australia Bank Limited to sell the investments in the loan facilities listed below. The sale proceeds will be used to repay the associated outstanding loans. Please direct any residual credit balance to the SMSF cash account nominated in my/our original application.
- 4  I/we request National Australia Bank Limited to sell a sufficient quantity of the investments in the loan facilities listed below to repay the associated outstanding loans only. [Note: Complete the "Transfer Investments to SMSF" form to request the transfer of any residual investments to your SMSF.]
- 5  I/we request National Australia Bank Limited to sell the quantity marked of investments in the loan facilities listed below to reduce the associated outstanding loan.

Facility ID	Investment Code (ASX / APIR Code)	Number of shares or units to be sold <sup>1</sup> (Option 5 only)

1. The instruction to sell an investment that secures a fixed rate loan will involve breaking the fixed rate loan and may incur an economic cost.

## 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 Super Lever Facility Terms.

This form must be signed by the Applicant or their Authorised Representative.

### Applicant 1 / Director 1 / Sole Director / Trustee 1

Signature

Full name

Date

Contact number

### Applicant 2 / Director 2 / Trustee 2

Signature

Full name

Date

Contact number

## Application/Investment Instruction(s)

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Request to increase facility limit

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client Name

ATF

## Facility limit request

Current Facility Limit

Requested amount of increase

Requested new facility limit

Are you providing additional guarantor 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'.

## Facility limit request

### SMSF – Summary of Assets and Liabilities

Assets

Liabilities

Net Assets Available to Pay Benefits

### Independent Auditors Report

Please provide a copy of the most recent Independent Auditor's Report of your self managed superannuation fund.

This report must:

- contain the Statement of Financial Position (assets and liabilities)
- be less than 12 months old, and
- be produced by an Authorised SMSF Auditor

## 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 and/or NAB Super Lever Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility/s (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/s (including a product if relevant) for you.

This form must be signed by the Applicant.

### Director 1/ Sole Director / Trustee 1

Signature

Full name

Date

Contact number

### Director 2/ Trustee 2

Signature

Full name

Date

Contact number



# NAB Super Lever Request to increase facility limit – Guarantor Consent Form

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Facility details

Guarantor name

Facility name

## Facility limit request

Current facility limit

Requested amount of increase

Requested new facility limit

## Guarantor consent

Please tick the appropriate box

- As Guarantor for the above mentioned NAB Super Lever 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 Super Lever 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 Super Lever Guarantee 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.

Signature – first guarantor

Signature – second guarantor

Full name

Full name

Date

Contact number

Date

Contact number





# NAB Super Lever Request to change interest rate option

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

Facility number

Current loan type

Amount

## 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 Super Lever Facility Terms for details.

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 the SMSF Cash Account nominated in the NAB Super Lever application.

Capitalised

To variable rate *loan*

To fixed rate *loan*

If an increase in the Facility limit is required, please complete the form titled 'Request to increase Facility limit'.

## 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 Super Lever Facility Terms.

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

This form must be signed by the Applicant or their Authorised Representative.

Director 1 / Sole Director / Trustee 1 / Authorised Representative

Signature

Full name

Date

Contact number

Director 2 / Trustee 2 / Authorised Representative

Signature

Full name

Date

Contact number

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Request to change account for direct debit/credit

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

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

## Direct debit and credit authorisation

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 Super Lever 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.

Name and address of financial institution at which account is held.

(Note: the bank account must be held in the borrower's name, and a recent bank statement must be provided for a non-NAB account).

Name of financial institution

Address of financial institution

State

Postcode

## Details of account to be credited

Name of account

BSB number

Account number

## Acknowledgment

Before signing this Authorisation 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 Super Lever 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.

### Direct credit request

The default destination account for any cash, available to be distributed to the Self Managed Superannuation Fund (SMSF), will be the account listed above for direct debit purposes. This account will be associated with any investment made with a NAB Super Lever loan.

It is mandatory to provide a valid SMSF cash account for the NAB Super Lever facility to be established.



Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

**Client details**

Client name

ATF

**Financial adviser 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

**Contact details**

Adviser name

Licensed dealer group (if applicable)

Company name

Address

State

Postcode

Telephone number

Facsimile number

Mobile number

Email address

Trading account number (if applicable)

\* 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.

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 notification of a *margin call* on my/our behalf.  Yes\*  No

**Financial Services Company details**

You authorise this company and their service providers; (eg: an SMSF administrator, accounting firm, financial advisory firm, or stockbroking firm) to have access to your account, or to receive information about your account.

You do not authorise this company to make any changes to your account, or to provide any instructions on your behalf.

Company name

Address

Postcode

Email address

Telephone number

Please use blue or black pen and write in BLOCK LETTERS

**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 Super Lever Facility Terms.

This form must be signed by the Applicant or their Authorised Representative.

**Director 1 / Sole Director / Trustee 1 / Authorised Representative**

**Director 2 / Trustee 2 / Authorised Representative**

Signature

Signature

Full name

Full name

Date

Contact number

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Client representative(s) authority

Please complete form in full in black or blue pen using CAPITAL LETTERS and  where appropriate.

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client Name

ATF

## 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).

I/We acknowledge that authorised representatives are able to do anything I/we can do under our NAB Super Lever 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
<input type="text"/>	<input type="text"/>

First given name	Second given name
<input type="text"/>	<input type="text"/>

Residential address

State	Postcode
<input type="text"/>	<input type="text"/>

Postal address (if different to residential)

State	Postcode
<input type="text"/>	<input type="text"/>

Relationship to applicant

Home telephone number  
( )

Work telephone number  
( )

Mobile number

Fascimile number  
( )

Email address

### Second authorised representative

Title	Surname
<input type="text"/>	<input type="text"/>

First given name	Second given name
<input type="text"/>	<input type="text"/>

Residential address

State	Postcode
<input type="text"/>	<input type="text"/>

Postal address (if different to residential)

State	Postcode
<input type="text"/>	<input type="text"/>

Relationship to applicant

Home telephone number  
( )

Work telephone number  
( )

Mobile number

Fascimile number  
( )

Email address

**First authorised representative signature†**

Signature

Date

**Second authorised representative signature†**

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 relevant Product Disclosure Statement(s) and Facility Terms for NAB Super Lever.

**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 Super Lever Facility Terms.

This form must be signed by the Applicant.

**Director 1 / Sole Director / Trustee 1**

Signature

Full name

Date

Contact number

**Director 2 / Trustee 2**

Signature

Full name

Date

Contact number

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Change of name/address advice

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

 

## New details

Please provide an original certified copy of the Deed of Variation to your SMSF trust deed.

I/We request National Australia Bank Limited:

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

New client name

New address

 State  Postcode 

## 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 Super Lever Facility Terms.

This form must be signed by the Applicant or their Authorised Representative.

**Director 1 / Sole Director / Trustee 1 / Authorised Representative**

Signature

Full name

Date

Contact number

**Director 2 / Trustee 2 / Authorised Representative**

Signature

Full name

Date

Contact number

Words written in italics have the same meaning as those in clause 67 of the NAB Super Lever Facility Terms.



# NAB Super Lever Transfer Investments to SMSF Form

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention

NAB Equity Lending contact name

## Client details

Client name

ATF

## Transfer share/s

Transfer securities listed below from NMS Nominees Pty Ltd to my/our SMSF, and deliver to my/our HIN as described below

Name of broker

Participant Identifier (PID)

Holder Identification Number (HIN)

ASX code

Security name

Quantity

## Transfer managed funds

Transfer managed fund investments listed below from NMS Nominees Pty Ltd to my/our SMSF

APIR code

Name of managed fund

Number of units

## Applicant signatures

This form must be signed by the Applicant or their Authorised Representative.

Director 1/Sole Director/Trustee 1/Authorised Representative

Director 2/Trustee 2/Authorised Representative

Full name

Full name

Contact number

Date

Contact number

Date





# NAB Super Lever Guarantor Security transfer instruction

Please use blue or black pen and write in BLOCK LETTERS

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

or

Fax to: 1300 739 923

Attention  
NAB Equity Lending contact name

## Client Details

Client name

ATF

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## 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 CHESS statements)

Name of broker

Participant Identifier (PID)

Holder Identification Number (HIN)

- Transfer HIN and all my/our CHESS holdings
- Transfer securities listed below from my existing Sponsoring Participant named above to National Margin Services Pty Ltd (ABN 81 088 233 872)
- Transfer securities listed below from National Margin Services Pty Ltd to my nominated Sponsoring Participant

ASX code

Security name

Quantity




Issuer sponsored shares (attach copies of most recent issuer sponsored statements)

- Transfer securities listed below from the Issuer to National Margin Services Pty Ltd
- Transfer securities listed below from National Margin Services Pty Ltd to the Issuer

ASX code

Security name

Quantity

Security Reference  
Number (SRN)









## Want more information?

Just call

**1300 135 145**

8.30am – 5.30pm EST, Monday to Friday

Email [equity.lending@nab.com.au](mailto:equity.lending@nab.com.au)

or visit us at [nab.com.au/equitylending](http://nab.com.au/equitylending)