

ANZ SHARE INVESTMENT LOAN

APPLICATION FORM
JUNE 2017



ANZ SHARE INVESTMENT LOAN APPLICATION FORM



June 2017

ANZ Investment Lending

Phone 1800 639 330

Fax 1800 186 286

Email investmentlending@anz.com

Website wealth.anz.com/investments/investment-loans

For more information, speak to your financial adviser or contact ANZ Investment Lending directly.

Please complete this form and forward to:

ANZ Investment Lending
Reply Paid 4338
Melbourne VIC 8060

What is in this Pack?

This ANZ Share Investment Loan Application Pack includes:

- ANZ Share Investment Loan Application Form Page 4
- Form 1 – Customer Identification Process Page 21
- Form 2 – Refinance Request Page 23
- Form 3 – Share Transfer Authorisation Page 25
- Form 4 – Managed Funds Application/Lodgement Authority Page 27
- Glossary Page 29

What you may need for your Application

Information you may need to complete this application	Who you are				What you're doing		Lodging Managed Funds
	Individual(s)	Individual(s) as Trustee	Company Borrower	Corporate Trustee	Loan Refinancing	Transferring your own Shares	
TFN/TFN Exception Code	•	•	•	•			
Driver Licence	•	•	•	•			
ANZ CRN/Bank Account Number	•	•	•	•			
Nominated Account Details	•	•	•	•			
Certified copy of a full Trust Deed		•		•			
ABN/ACN			•	•			
Existing loan details					•		
HIN					•	•	
SRN						•	
ASX Code(s)					•	•	
APIR Code(s)					•		•
Investor Number					•		•

ANZ reserves the right to ask you for more information. This is based on what you provide and what other information we need to assess your loan application.

This Application must be completed in full or approval of your application may be delayed. You should read the ANZ Share Investment Loan Product Disclosure Statement on wealth.anz.com/investments/investment-loans and the ANZ Investment Lending Terms and Conditions. You should save or retain a copy of each of these documents. All dollar amounts in this application must be in Australian dollars (\$AUD). If you need assistance, please contact ANZ Investment Lending on 1800 639 330 or visit wealth.anz.com/investments/investment-loans

Office Use Only

Account Manager's Name

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

Please complete relevant sections if you are:

An Individual or Joint Borrower

- Section 1 Personal Details for each individual
- Section 4 Employment Details for each individual
- Section 5 Loan Details
- Section 6 Statement of Position – Not required for Wholesale1 Borrowers(s)
- Section 7 Declaration and Execution for each Individual (**Section 7.1 and 7.3**)

A Sole Trader

- Section 1 Personal Details
- Section 2.1 Sole Trader Details
- Section 4 Employment Details
- Section 5 Loan Details
- Section 6 Statement of Position – Not required for Wholesale1 Borrower(s)
- Section 7 Declaration and Execution (**Section 7.1 and 7.3**)

An Individual(s) acting as Trustee

- Section 1 Personal Details for each Trustee
- Section 3 Trust Details
- Section 5 Loan Details
- Section 6 Statement of Position of the Trust – Not required for Wholesale1 Borrower(s)
- Section 7 Declaration and Execution for each Trustee (**Section 7.1 and 7.3**)

A Company Borrower

- Section 1 Personal Details for each Company's Director(s)
- Section 2 Company/Corporate Trustee Details
- Section 5 Loan Details
- Section 7 Declaration and Execution on behalf of the Company (**Section 7.2 and 7.3**)

A Company acting as Trustee

- Section 1 Personal Details for each Trustee Company's Directors
- Section 2 Company/Corporate Trustee Details
- Section 3 Trust Details
- Section 5 Loan Details
- Section 7 Declaration and Execution on behalf of the Company (**Section 7.2 and 7.3**)

If you require additional copies of a form to provide extra information, please reprint the form and attach the copies to your Application.

Wholesale requirements¹

Under the *Corporations Act 2001* (Cth) applicants applying as Wholesale Borrowers must provide an original Accountant's Certificate stating they have:

- Ownership of net assets greater than \$2.5 million or
- Gross income greater than \$250,000 per annum for the past 2 consecutive financial years.

We may also accept refinanced loans with equity contributions greater than \$500,000.

Joint applications and Trusts must provide evidence of Wholesale status for each Individual/Trustee.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

Adviser information (if applicable):

Name*	
Organisation*	Code
Email*	
Mobile*	Phone
Campaign Code	BDM
Adviser notes	Adviser stamp

When you refer to borrower(s) throughout this Application, you are referring to:

Borrower(s) Name	
Borrower Type:	<input type="checkbox"/> Individual(s) <input type="checkbox"/> Individual(s) Trust <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Corporate Trust

SECTION 1. PERSONAL DETAILS

In order to process your Application, we require some personal details which will be used to:

- Contact you where we need to and in the event of a margin call
- Properly identify all Borrowers and
- Comply with the Law.

Individual/Director/Trustee 1

Title	First name	Middle name(s)
Family name	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Citizenship (mandatory)

Primary (e.g. Australian)	Secondary (if applicable)
Tax File Number (TFN) [^] <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or TFN exemption (or state reason for a TFN exemption)

[^]You do not have to give us your TFN under the Law. If you do so, you authorise us to disclose it to the ANZ Group (us and our related bodies corporate) and other organisations for reasons to do with the securities in the loan portfolio and apply it or TFN exemptions to your linked ANZ V2 PLUS account. If you do not provide your TFN, we may deduct withholding tax from interest earned on that account.

Tax Residency Details

Please complete where the Account Holder is an Individual or Sole Trader

(Please note, US Citizens are considered to be Tax Residents of the US)

I am only Tax Resident in Australia

OR

I have included below all countries in which I am Tax Resident (other than Australia)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Residential address		
Suburb	State	Postcode
Length of time at address	Years <input type="text"/>	Months <input type="text"/>
Mail Address (if different to above)		
Suburb	State	Postcode

When provided, we use a Mail Address for the registration of securities.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

Contact Details

Home phone	Business phone	Mobile phone
Email		

Identification

Driver Licence Number

Are you an existing ANZ Customer? Yes > Please supply account information below. No > Please complete **Form 1** – Refer to page 21.

ANZ Customer Registration Number (CRN) or ANZ Bank Account Number

Your CRN is the same as your internet banking user name.

Individual/Director/Trustee 2

Title	First name	Middle name(s)
Family name	Date of Birth	

Citizenship (mandatory)

Primary (e.g. Australian) Secondary (if applicable)

Tax File Number (TFN)[^] or TFN exemption (or state reason for a TFN exemption)

[^]You do not have to give us your TFN under the Law. If you do so, you authorise us to disclose it to the ANZ Group (us and our related bodies corporate) and other organisations for reasons to do with the securities in the loan portfolio and apply it or TFN exemptions to your linked ANZ V2 PLUS account. If you do not provide your TFN, we may deduct withholding tax from interest earned on that account.

Tax Residency Details

Please complete where the Account Holder is an Individual or Sole Trader

(Please note, US Citizens are considered to be Tax Residents of the US)

I am only Tax Resident in Australia

OR

I have included below all countries in which I am Tax Resident (other than Australia)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

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B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Residential address

Suburb State Postcode

Length of time at address Years Months

Mail Address (if different to above)

Suburb State Postcode

Contact Details

Home phone	Business phone	Mobile phone
Email		

Identification

Driver Licence Number

Are you an existing ANZ Customer? Yes > Please supply account information below. No > Please complete **Form 1** – Refer to page 21.

ANZ Customer Registration Number (CRN) or ANZ Bank Account Number

Your CRN is the same as your internet banking user name.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

SECTION 2. COMPANY/CORPORATE TRUSTEE DETAILS

All Company Directors must complete **Section 1** and additionally all Company/Corporate Trustees must also provide these details.

Company name

Company ABN^{^^} Company ACN

^{^^}You authorise us to apply the ABN to your linked ANZ V2 PLUS Cash Management account. If you do not supply your ABN, we may deduct withholding tax from interest earned on your ANZ V2 PLUS Cash Management account.

Contact phone number

Registered address

Suburb State Postcode

Principal place of business address (if different to above)

Suburb State Postcode

Mail address (if different to above)

Suburb State Postcode

Place of establishment/registration (Country)

Nature of business

(Generates at least 50% of your gross revenue OR at least 50% of the assets of the Company are held in connection with carrying on the business identified as the nature of business activities.)

Company net profit (last financial year) \$

Please refer to the ANZ Share Investment Loan PDS for further details.

Tax Residency Details

Please complete the following information in relation to the Company. If the Company is Publicly Listed, please skip this question.

The Company is **only** Tax Resident in Australia

OR

The Company has no residency for tax purposes and its country of effective management or jurisdiction in which its principal/registered office is located is:

OR

I have included below all countries in which the Company is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

B – TIN Not Required (The Country does not require collection of a TIN)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Does this Company earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income? Yes No

If yes, please ensure Tax Residency Details are completed in relation to Beneficial Owner and Senior Managing Official of the Company.

Beneficial Owner Details for the Company (mandatory)

A beneficial owner is any individual who ultimately owns 25% or more of the company's issued share capital (directly or indirectly).

This includes any individual who exercises control (directly or indirectly) through:

- the ultimate authority to make financial and operating decisions on a day-to-day basis; or
- voting rights of 25% or more; or
- authority to control the decisions and operations of the company through a power of veto.

An individual will have control if they hold the relevant rights or powers directly, or indirectly through a chain of ownership or by means of trusts, agreements, arrangements, understanding and practices.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

Beneficial Owner 1

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete if the Company is Publicly Listed.

If the Company has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Beneficial Owner 2

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete if the Company is Publicly Listed.

If the Company has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

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Beneficial Owner 3

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

Tax Residency Details

Do not complete if the Company is Publicly Listed.

If the Company has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Beneficial Owner 4

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

Tax Residency Details

Do not complete if the Company is Publicly Listed.

If the Company has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

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Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

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Senior Managing Official of the Company

Complete this section if no beneficial owners for the company have been provided above.

A senior managing official is an individual who makes or participates in key decisions for the company or can significantly affect the financial standing of the company (e.g. CEO, CFO, COO, president, treasurer, managing director).

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

Tax Residency Details

Do not complete if the Company is Publicly Listed.

If the Company has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Company's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Senior Managing Official is only Tax Resident in Australia
OR

I have included below all countries in which this Senior Managing Official is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Additional Payment

You must attach a cheque payable to 'ANZ Investment Lending' for the required company-related fees outlined under ANZ Share Investment Loan Costs.

Guarantees

All Company/Corporate Trust Directors must supply personal guarantees for their Company or Corporate Trust's ANZ Share Investment Loan. We will personally contact the Directors based on the details provided in Section 1.

2.1 SOLE TRADER DETAILS (ONLY COMPLETE THIS SECTION IF YOU ARE A SOLE TRADER)

ABN

Full business name
Nature of business

(Generates at least 50% of your gross revenue OR at least 50% of the assets of the Business are held in connection with carrying on the business identified as the nature of business activities.)

Principal place of business address (if any)
--

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

SECTION 3. TRUST DETAILS

Both Individual and Corporate Trustees must give details below for the Trust on behalf of which they are applying. If you, as the Borrower(s), are acting as Trustee for a Trust, please state the name of the Trust.

Please refer to the ANZ Share Investment Loan PDS for further details.

You must attach a stamped certified copy of the Trust Deed and any amendments to this Application.

Trust name

Trust ABN/ARSN*

Trust Deed Date / Date of Variation

Registered address of Trust

Suburb State Postcode

Place of Establishment / Registration (Country)

Nature of business

(Generates at least 50% of your gross revenue OR at least 50% of the assets of the Trust are held in connection with carrying on the business identified as the nature of business activities.)

Trust Net Profit (previous financial year) \$

Tax Residency Details

Please complete the following information in relation to the Trust. If the Trust has indicated its type is Superannuation Fund, please skip this question.

- The Trust is **only** Tax Resident in Australia
- OR
- The Trust has no residency for tax purposes and its country of effective management or jurisdiction in which its principal/registered office is located is:
- OR
- I have included below all countries in which the Trust is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Does this Trust earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income? Yes No

If yes, please ensure Tax Residency details are completed in relation to Beneficial Owners for the Trust and Settlor of Trust.

Beneficial owner details for the Trust (mandatory)

A beneficial owner is an individual who exercises direct or indirect control over the trust arrangement.

This includes the following individuals:

- The appointer or protector
- Any other individual who can appoint/remove trustees or add/ remove beneficiaries
- Trustees who have discretion over how to distribute trust property (or where the trustee is a company, the individuals who own or control the trustee, including through a chain of ownership or control)
- Any individual who can direct or veto the decisions of the trustee(s).

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Beneficial Owner 1

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete the following if the Trust is a Superannuation Fund.

If the Trust has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Beneficial Owner 2

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete the following if the Trust is a Superannuation Fund.

If the Trust has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

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Beneficial Owner 3

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete the following if the Trust is a Superannuation Fund.

If the Trust has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Beneficial Owner 4

Full name		
Residential address		
Suburb	State	Postcode
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/>	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Tax Residency Details

Do not complete the following if the Trust is a Superannuation Fund.

If the Trust has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Beneficial Owner is only Tax Resident in Australia

OR

I have included below all countries in which this Beneficial Owner is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

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Settlor of trust

A Settlor is the person who created the trust; and an example of the Settlor may be (for the avoidance of doubt, not in all cases) an Accountant or Lawyer.

Full name

Residential address

Suburb

State

Postcode

Date of Birth

Tax Residency Details

Do not complete the following if the Trust is a Superannuation Fund.

If the Trust has indicated that it does earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income, please complete the following:

(Please note, US Citizens are considered to be Tax Residents of the US)

This Settlor is **only** Tax Resident in Australia

OR

I have included below all countries in which this Settlor is Tax Resident (**other than Australia**)

Country of Tax Residence (Do not include country of Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (if Reason Code is Z)

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Additional Payment

You must attach a cheque payable to 'ANZ Investment Lending' for the required trust-related fees outlined under ANZ Share Investment Loan Costs.

Please refer to the ANZ Share Investment Loan PDS for further details.

*You authorise us to apply the ABN to your linked ANZ V2 PLUS Cash Management account. If you do not supply your ABN, we may deduct withholding tax from interest earned on your ANZ V2 PLUS Cash Management account.

SECTION 4. EMPLOYMENT DETAILS

Individual 1

Please tick this box if you are a student, unemployed, receiving a government pension/benefit or are a retiree.

Occupation

Employer's Name

Employer's Phone Number

How long have you worked for your current employer?

Years

Months

Income Details (Gross Annual)

Other Income includes rent, overtime, bonuses or similar payments.

Base salary \$

Other income \$

Other income consists of

(rent, overtime, bonuses or similar payments)

Investment income \$

Total yearly income \$

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

Individual 2

Please tick this box if you are a student, unemployed, receiving a government pension/benefit or are a retiree.

Occupation

Employer's Name

Employer's Phone Number

How long have you worked for your current employer?

Years

Months

Income Details (Gross Annual)

Base salary \$

Other income \$

Other income consists of

(rent, overtime, bonuses or similar payments)

Investment income \$

Total yearly income \$

SECTION 5. LOAN DETAILS

Please tell us how much you would like to borrow and what product features you would like. The minimum amount is \$20,000.

Your credit limit will be reviewed as a part of your credit assessment. You understand that we may propose a credit limit that is less than you apply for in certain instances.

5.1. YOUR CREDIT LIMIT AMOUNT REQUEST

\$50,000

\$100,000

\$250,000

\$500,000

\$1 million

Other \$

I will be refinancing from another lender – Please complete **Form 2** – Refer to page 23.

5.2 EQUITY CONTRIBUTION

Please tell us below what security contribution you will provide for this loan.

Your Contribution(s)

Where funds are to be transferred into your new V2 PLUS Cash Management account, we will provide you the account details after you open the loan.

Source	Amount	Action
Cash	\$	<ul style="list-style-type: none">• Submit a cheque with this Application or• Transfer funds to your loan or ANZ V2 PLUS Cash Management account.
Shares (Market value of securities you wish to transfer)	\$	<ul style="list-style-type: none">• Please complete Form 3 – Refer to page 25.

Are you borrowing (or have you borrowed) to fund any of the above contributions?

Yes

No

If Yes, does this include a mortgage over your main residential property?

Yes

No

Amount borrowed against your main residential property: \$

5.3 THIRD PARTY EQUITY CONTRIBUTORS

Please give us details of any third party who will contribute financial security for this loan.

Separately list any other third parties and attach this to your Application. We will contact each person for more details and provide your guarantee details.

Company Name (if applicable)

Trust (if applicable)

Individual/Director/Trustee contact details

Title

First name

Middle name(s)

Family name

Date of Birth

D D

M M

Y Y Y Y

Residential Address

Suburb

State

Postcode

Driver Licence Number

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

5.4 PASSWORD

Please give us a password so we can identify you when you call ANZ Investment Lending.

A password must be between 6-8 characters, and should contain both letters and numbers.

Password

5.5 OUR DIVERSIFIED FEATURE

Do you wish to activate the Diversified feature? Yes

The Diversified feature can give a higher leverage against a wider range of stocks than a standard ANZ Share Investment Loan. ANZ Investment Lending Terms and Conditions provide more information about this feature including your eligibility. Before applying for this feature, please ensure that you understand the Terms and Conditions. For more information please call our Client Services Team on 1800 639 330 or visit wealth.anz.com/investments/investment-loans.

5.6 REGULAR GEARED SAVINGS PLAN

The Regular Geared Savings Plan (RGSP) combines the discipline of a regular savings plan with the performance power of a gearing strategy giving you the potential to reach your investment goals sooner. Each month, a nominated portion of your savings or salary, together with funds loaned to you by ANZ, are combined and invested into your choice of managed funds.

Do you want to open a Regular Geared Savings Plan? Yes > Please complete **Form 4** – Refer to page 27 No

5.7 YOUR INTEREST PAYMENTS

Interest on your ANZ Share Investment Loan is debited monthly in arrears on the last business day of each month.

If you do not choose a payment option, we will automatically add your variable interest charges to your loan (capitalise your interest).

How do you wish to pay your interest?

Variable loan > Choose 1 of our variable loan options.

Monthly direct debit from your nominated bank account > Please complete this **Section 5.7** and **Section 5.8**.

Debit the entire interest amount each month.

Debit a fixed portion of interest each month (outstanding to be added to my loan).

Amount to be debited monthly: \$

Fixed interest loan > If you wish to fix and pre-pay all or any part of your loan interest, our Client Services Team can be contacted on 1800 639 330 or you can download and complete our Fixed Interest Loan Authorisation Form at wealth.anz.com/investments/investment-loans.

5.8 YOUR NOMINATED BANK ACCOUNT

Direct Debit Request Customer Service Agreement is located within the ANZ Investment Lending Terms and Conditions.

You must nominate an account to which we will debit or credit funds in line with your instructions and in accordance with the Direct Debit Request Customer Service Agreement. If you do not choose a payment option, we will automatically add your variable interest charges to your loan (capitalise your interest).

Bank Name

Account Name

BSB number

Bank Account number

5.9 ANZ V2 PLUS CASH MANAGEMENT ACCOUNT OPTIONS

We will open an ANZ V2 PLUS Cash Management account for you automatically when your ANZ Share Investment Loan Application is approved. Please tell us how you would like your ANZ V2 PLUS Cash Management account sweeps to work.

You can change your Autosweep options at any time by calling our Client Services Team on 1800 639 330.

A. Autosweep from ANZ V2 PLUS Cash Management account to ANZ Share Investment Loan

We will automatically move available funds from your linked ANZ V2 PLUS Cash Management account to your ANZ Share Investment Loan. This reduces your loan balance and minimises the interest you are charged. Dividends can also be paid directly into your ANZ V2 PLUS Cash Management account.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

B. Autosweep from ANZ Share Investment Loan to ANZ V2 PLUS Cash Management account

We will automatically transfer any credit balance in your ANZ Share Investment Loan into your ANZ V2 PLUS Cash Management account so your cash is readily accessible and earns interest for you.

Please choose the Autosweep option(s) you desire:

- Autosweep from my ANZ V2 PLUS Cash Management account to my ANZ Share Investment Loan.
- Autosweep from my ANZ Share Investment Loan to my ANZ V2 PLUS Cash Management account.
- No Autosweep.

If you would like to link your ANZ V2 PLUS Cash Management account to your internet banking using your ANZ Customer Registration Number (CRN), please tick and provide it below:

Yes, I would like to link my accounts. My ANZ CRN is:

5.10 YOUR PRIVACY AND INFORMATION ABOUT OUR OTHER SERVICES

You agree that:

- We may collect and use your personal information in line with and for the purposes outlined in the ANZ Investment Lending Terms and Conditions.
- Although we are authorised to disclose your information or where we reasonably believe the Law requires us to do so, this does not require us to disclose information of the kind under Section 275(1) of the *Personal Property Securities Act 2009* (Cth) unless section 275(7) of that Act applies.
- The ANZ Group (us and our related bodies corporate) may contact you from time to time about our (or our Corporate partners) products and services that may interest you.

Please tick this box if you do not wish to receive information about other ANZ products and services.

If you tick this box, we cannot give you information about products and services that may benefit you.

5.11 INSTRUCTIONS TO ANZ BY EMAIL, MAIL, FACSIMILE AND TELEPHONE CHANNELS

In requesting ANZ to accept and act on your or your authorised representatives instructions given by email, mail, facsimile, telephone or any other manner agreed by ANZ, you acknowledge that you have read, understood and agree to be bound to the terms outlined in the ANZ Investment Lending Terms and Conditions.

Refer to ANZ Investment Lending Terms and Conditions for more information.

5.12 AUTHORISED PERSON AUTHORITY

Complete this section to give your representative authority for your loan as outlined in the ANZ Investment Lending Terms and Conditions. This is someone other than yourself who you authorise us to discuss your loan with, and who can instruct us on your behalf. Please notify us immediately if you wish to cancel an authority.

Name of Authorised Person

Contact Phone number Driver Licence Number

Date of Birth

Citizenship (mandatory)

Primary (e.g. Australian) Secondary (if applicable)

Are you an existing ANZ Customer? Yes > Please supply account information below. No > Please complete Form 1 – Refer to page 17.

ANZ Customer Registration Number (CRN) or ANZ Bank Account Number

Your CRN is the same as your internet banking username.

Signature

Name

Date

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

SECTION 6. STATEMENT OF POSITION

To help us assess your personal circumstances and approve your requested limit, we require some details about your financial circumstances and obligations. For Joint Applications, please combine financial details.

6.1 YOUR CURRENT MONTHLY FINANCIAL COMMITMENTS

Your living/other expenses should include day-to-day expenses such as petrol, food etc.

Real estate loan payments/rent	\$
Other investment loan payments	\$
Other financial commitments	\$
Living/other expenses	\$
Your total monthly financial commitments	\$

6.2 YOUR CURRENT STATEMENT OF POSITION

Please provide the market value for these assets.

Assets

Real estate value (main residence)	\$
Other real estate (land and building)	\$
Other investment assets (not including superannuation)	\$
Cash	\$
Your total assets	\$

Cash should include all cash or cash-based assets such as term deposits or high yield accounts.

Liabilities

Name of credit provider(s)

Real estate loans (main residence)	\$	
Other real estate loans	\$	
Other investment loans	\$	
Other loans	\$	
Your total liabilities	\$	

Other loans include total credit card limits, car loans and other personal loan commitments.

SECTION 7. DECLARATION AND EXECUTION

PART A. POWER OF ATTORNEY

This power of attorney is given by each Borrower to:

- (a) each of our employees and each employee of any of our Related Bodies Corporate:
 - (i) whose title is or includes the word 'manager', 'accountant' or 'officer' or who is acting in a position with such a title; or
 - (ii) who is authorised by us to act as our attorney; and
- (b) any solicitor acting for us.

1 – Each borrower

This clause applies if you are listed in this document as a Borrower.

For valuable consideration, you irrevocably appoint each attorney separately to fill in the gaps in the following documents and to sign them on your behalf:

- (a) the ANZ Investment Lending Terms and Conditions Agreement between you as Borrower and us which incorporates the ANZ Investment Lending Terms and Conditions ;
- (b) a Security Interest between you as the person giving a Security Interest and us, which incorporates the Security terms as set out in the ANZ Investment Lending Terms and Conditions; and
- (c) a CHESS Sponsorship Deed between you as the sponsored client and ANZ Margin Services Pty Ltd ABN 88 005 949 664 which incorporates the CHESS Sponsorship terms as set out in the ANZ Investment Lending Terms and Conditions.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

You authorise each attorney separately to fill in the gaps in these documents using the information in this application. You also appoint each attorney to separately do any of these things for you, as the attorney decides:

- (a) anything that the attorney thinks ought to be done to perfect any document or to make it effective;
- (b) sell any of the property that becomes subject to a Security Interest granted to us under the Security terms in the ANZ Investment Lending Terms and Conditions, whether or not the Security Interest has become enforceable and, without limitation, deal in any way with any and all company shares, other securities and new rights registered in your name at any time;
- (c) execute and deliver any document or perform any act, matter or thing at the absolute discretion of the attorney in any way relating to your involvement in any investment lending transaction contemplated by those documents or a sale or dealing contemplated by paragraph (b); and
- (d) make any necessary changes to the registration details held by any applicable registrar (excluding changes of beneficial ownership) to perfect any document or to make it effective, including changes to names(s) and address(es).

Any issuer of shares, other securities or new rights may rely upon a statement issued by us or an attorney as conclusive evidence that the attorney's act is authorised by you under this power of attorney.

2 – Protections for the attorney

This clause applies separately for each person listed in this document as a Borrower.

You agree to be bound by anything that an attorney does as if you had done it personally, and you agree to ratify and confirm whatever an attorney does under this document.

You agree to indemnify each attorney against all losses, liabilities, costs and expenses suffered or incurred as a result of anything done under the authorities that you give the attorneys in this document.

An attorney may exercise or concur in exercising the rights and powers conferred by this document or by law even though that attorney may have a conflict of interest in exercising those rights and powers or may have a direct or personal interest in the means or result of that exercise of those rights and powers.

This Power of Attorney is intended to take effect as a deed.

PART B. EXECUTION CLAUSES

By signing below, you acknowledge, declare and confirm that:

B.1 For all Borrowers

By completing and signing this Application Form below you:

1. confirm that you understand the risks of borrowing to invest, that market fluctuations and external influences may cause investments in assets such as shares and managed funds to decrease in value and borrowing to invest may lead to loss or magnify your loss;
2. acknowledge that you are personally liable for any losses and any shortfall;
3. consent to having been given a copy of the ANZ Financial Services Guide by it being made available on anz.com;
4. consent to having been given and having read and understood the ANZ Share Investment Loan Product Disclosure Statement, including any updates to or replacement of it, and the matters incorporated into it by it being made available on <http://www.wealth.anz.com/investments/investment-loans>
5. confirm that the information provided in the Application Form is true and complete and that ANZ may rely on the accuracy of this information for the purposes of assessing my application for credit for up to 90 days from the signing of this Application Form;
6. acknowledge that you have read and understood and agree to be bound to the ANZ Investment Lending Terms and Conditions as varied from time to time;
7. acknowledge and consent to ANZ collecting and using your personal information in accordance with the ANZ Investment Lending Terms and Conditions and as described in this Application Form;
8. declare that the credit to be provided to you by ANZ is to be applied wholly or predominantly for business or investment purposes (or both purposes) and as a standard margin lending facility under the Corporations Act.
IMPORTANT: You should not sign this declaration unless the loan is wholly or predominantly for business and/or investment purposes other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code;
9. authorise the application of the tax file number or exemptions given in Part A of this Application Form and/or the ABN provided in Part A of this Application Form to your linked ANZ V2 PLUS account;
10. provide the power of attorney, including the power to sign documents on your behalf, described in Part A Section 7 of this Application Form;
11. make the requests and authorisations detailed in this Application Form including any forms and attachments;
12. acknowledge terms that are outlined in the ANZ Investment Lending Terms and Conditions have the same meaning in this Power of Attorney;
13. confirm that you have obtained the necessary consent and authorisation to allow disclosure and use of the Tax Residency Details provided in this form.
14. understand that you must notify ANZ Share Investing within 30 days of any change to the Tax Residency Details provided in this form.

B.2 For Company/Trust

I/We certify that; the place of establishment/registration of the Company/Trust specified in this form is accurate and can be relied upon by ANZ Investment Lending and the nature of business specified in this form generates at least 50% of Company's/Trust gross revenue or at least 50% of the assets of the Company/Trust are held in connection with carrying on the business identified as the nature of business activities.

ANZ SHARE INVESTMENT LOAN APPLICATION FORM

7.1 INDIVIDUAL/JOINT/INDIVIDUAL TRUSTEE(S) EXECUTIONS AND SIGNATURES

When you sign below, you agree to the Declarations in **Part A** and **B** of **Section 7** (where additional space required, please reprint page). Each Borrower signature must also have a Witness signature in **Section 7.3**.

Signed, Sealed and Delivered by:

Individual/Trustee 1

Individual/Trustee 2

Full name

Full name

Signature

Signature

Date

Date

As Trustee for (name of Trust if applicable)

7.2 COMPANY/CORPORATE TRUSTEE(S) EXECUTIONS AND SIGNATURES

When you sign below, you agree to the Declarations in **Part A** and **B** in **Section 7** under subsection 127(1) of the *Corporations Act 2001* (Cth) by the authority of its Director(s). If the Borrower is a company with a Sole Director/Secretary, the Director must write the words 'As Sole Director and Company Secretary of the company' in the space for Director 2 (where additional space required, please reprint page).

Signed, Sealed and Delivered by:

Director 1

Director 2/Company Secretary

Full name

Full name

Signature

Signature

Date

Date

As Trustee for (name of Trust if applicable)

Executed by (print name of company acting as Corporate Trustee if applicable)

7.3 WITNESS SIGNATURES

The witness must not be one of the Borrower(s) or their representatives.

Signed, Sealed and Delivered by:

Witness 1

Witness 2

Full name

Full name

Address

Address

Suburb

State

Postcode

Suburb

State

Postcode

Signature

Signature

Date

Date

ANZ SHARE INVESTMENT LOAN CHECKLIST

Please attach the following information if you are:

Not an existing ANZ customer(s)

- | | |
|---|---|
| <input type="checkbox"/> Identity document (ID) | Certified copies of at least 1 ID from 'A' or 2 from 'B' for each Borrower – Refer to page 21 |
| <input type="checkbox"/> Customer Identification Process Form | Completed Form 1 signed by an Australian Authorised Person – Refer to page 21 |

A Company Borrower

- | | |
|--|---|
| <input type="checkbox"/> Application Fee | A cheque payable to 'ANZ Investment Lending' – Refer to the PDS for further details |
| <input type="checkbox"/> The last 1 year's financial statements for the company including Balance Sheets and Profit and Loss Statements. | |

A Trust Borrower

- | | |
|---|--|
| <input type="checkbox"/> Trust Deed Certificate | 1 certified copy of the dated and stamped Trust Deed with any amendments |
| <input type="checkbox"/> Application Fee and Trust Deed Vetting Fee | A cheque payable to 'ANZ Investment Lending' – Refer to the PDS for further details. |

Wholesale Borrower (Individual or Joint)

- | | |
|--|--|
| <input type="checkbox"/> Accountant's Certificate ²
or | Original Accountant's Certificate ² |
| <input type="checkbox"/> Refinance Request Form | For an equity contribution greater than \$500,000, complete Form 2 – Refer to page 23 |

Refinancing a loan from another margin lender

- | | |
|---|--|
| <input type="checkbox"/> Refinance Request Form | Completed Form 2 – Refer to page 23 |
|---|--|

Transferring shares you already own

- | | |
|--|--|
| <input type="checkbox"/> Share Transfer Authorisation Form | Completed Form 3 – Refer to page 25 |
|--|--|

Lodging or purchasing managed funds

- | | |
|---|--|
| <input type="checkbox"/> Managed Funds Application/
Lodgement Authority Form | Completed Form 4 – Refer to page 27 |
|---|--|

All Borrower(s) and Witness(es)

- | | |
|-------------------------------------|--|
| <input type="checkbox"/> Signatures | Sign all required Sections – Refer to page 19 plus additional Forms as required.
Witness(es) must sign where required – Refer to page 19. |
|-------------------------------------|--|

ACCOUNTANT'S CERTIFICATE REQUIREMENTS²

The Accountant's Certificate should:

1. Have an Accountant's membership affiliation number.
2. Address the relevant financial requirements (outlined on page 3).
3. Identify the Borrower as the subject of the Certificate.
4. Be signed within the previous 20 months.

You may need to complete some extra forms depending on your requirements. If you are unsure, please refer to the checklist above or call us on 1800 639 330.

Form 1	Customer Identification Process	page 21
Form 2	Refinance Request	page 23
Form 3	Share Transfer Authorisation	page 25
Form 4	Managed Funds Application/Lodgement Authority	page 27
Glossary	Terms used in all Forms within this Application	page 29

If you need to provide extra information, please reprint the relevant Form(s) and attach all copies to your Application.

ANZ SHARE INVESTMENT LOAN

FORM 1 CUSTOMER IDENTIFICATION PROCESS

To comply with Anti Money-laundering and Counter-Terrorism Financing Legislation (AML/CTF), ANZ has a Customer Identification Process for customers seeking banking services.

- **Note:** If you currently hold an ANZ service or product (bank account, home loan), you may not be required to complete the Customer Identification Process.
- Each identity document must contain name plus either date of birth OR residential address (except Medicare card).
- No Document type can be used more than once (e.g. foreign drivers licence).
- Documents must be current unless otherwise specified and may be Australian or foreign* except where otherwise specified.
- Photocopies must be clear and legible.

A – Primary Government issued photographic ID documents

- Australian state/territory photographic driver's licence or learner's permit;
- Australian passport (current or has expired within the past two years);
- Foreign passport;
- Australian state/territory Government issued proof of age card;
- Government issued National Identification card;
- Australian firearms/shooting licence;
- Australian explosives licence; or
- Australian waterways/boat licence.

B – Secondary ID documents

- Government issued birth certificate, birth card, birth extract;
- Citizenship certificate;
- Foreign driver's licence;
- Australian Centrelink pension card including:
 - Health and Veterans Affairs card;
 - DHS or DVA Pensioner Concession cards (excluding interim cards);
- Notice issued by the Australian Tax Office (ATO) within preceding 12 months recording debt payable/refund due by/to the person at the stated address;
- Notice issued within the last 12 months by an Australian approved aged care facility detailing the resident's name and residential address;
- Notice issued within last 12 months by Australian Commonwealth, State or Territory, recording provision of financial benefits to person at the stated address;
- Letter issued by the Australian Electoral Commission within the last three months, confirming name and residential address;
- Australian Medicare card; or
- Australian ImmiCards:
 - Evidence of Immigration Status (EIS) ImmiCard;
 - Permanent Resident Evidence (PRE) ImmiCard; and
 - Residence Determination ImmiCard (RDI).

***Please Note:** If the identification document is written in a language other than English, the customer must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

WHO IS AN 'AUSTRALIAN AUTHORISED PERSON'?

Below is a list of persons authorised to certify copies of documentation under the anti-money laundering legislation ("**Approved Certifier**"). Unless specified, an approved certifier must be either an Australian citizen or permanent resident of Australia.

Please note: An original certified copy of the identity documents referred to on page 21 must be provided and certification must have taken place within three months of submitting this application.

- 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;
- Judge of a court;
- Magistrate;
- Chief executive officer of a Commonwealth court;
- Registrar or deputy registrar of a court;
- Justice of the Peace;
- Notary Public;
- Police Officer;
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public;
- Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*);
- Officer with two or more continuous years service with one or more Australian financial institutions (for the purposes of the *Statutory Declaration Regulations 1993*) or overseas financial institutions with which ANZ has an existing correspondent banking relationship;
- Officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees;
- Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants; or
- Pharmacist.

ANZ SHARE INVESTMENT LOAN

FORM 1 CUSTOMER IDENTIFICATION PROCESS

This form must be signed by an Australian Authorised Person as detailed on page 18.

A. INDIVIDUAL'S DETAILS

Where more than one applicant is required to provide identification, please make additional copies of this form.

Title	First name	Middle name(s)
Family name	Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Residential address		
Suburb	State	Postcode
Occupation		

If the residential address is not an Australian address, please state the reason for seeking a banking relationship in Australia.

B. DOCUMENTS CERTIFIED - ENSURE CERTIFIED COPIES ARE ATTACHED TO THIS FORM

Please refer to the list of documents that we can accept on page 21.

Primary Photographic ID

Primary/Secondary ID

Warning: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to produce false or misleading information, produce a false or misleading document or forge a document for use in an applicable customer identification procedure.

Guidance Notes for Certified Copies

Certified copy means a document that has been certified as a true copy of an original document by one of the authorised persons. To produce a certified copy, you should make a photocopy of the original document and take the original and the copy to an authorised person.

C. DETAILS OF AUSTRALIAN AUTHORISED PERSON

Full Name of Australian Authorised Person (no initials)

Title	First name	Middle name(s)
Family name		
Name of Organisation		
Address of Organisation	State	Postcode
Phone number	Professional Membership Number	

Date

ANZ SHARE INVESTMENT LOAN FORM 2 REFINANCE REQUEST

1. EXISTING MARGIN/SHARE INVESTMENT LOAN

Account Name/Existing loan in the name of

Please note that differences between the existing account name provided and the ANZ Borrower account name may cause delays in processing.

Existing Loan Provider

Existing Account Number

Holder Identification Number (HIN)

2. SECURITY TO BE TRANSFERRED

Please attach a copy of your latest loan statement.

Select from 1 of the options below:

Full refinance > Please note the entire HIN will be transferred to ANZ Margin Services Pty Ltd.

Partial refinance > Please complete the table below with the share code as well as the name and number of units you wish to refinance:

AS APIR Code	Investor Number (for APIR Code only)	Quantity

Approximate loan balance \$

Did you borrow to fund the initial equity contribution on your existing margin loan?

Yes No

If yes, does this include a mortgage over your main residential property?

Yes No

Amount borrowed against main residence: \$

3. SIGNATURES AND TRANSFER AUTHORISATION

You:

- Authorise ANZ to refinance your existing margin loan to ANZ and to pay out any outstanding loan(s) against these shareholdings.
- Authorise the current lender to transfer the shares and managed funds as shown above to ANZ Margin Services Pty Ltd. and to lodge any managed funds with ANZ.
- Understand that the transfer of securities may affect existing dividend payment instructions and you will need to monitor, and if necessary, amend them and
- Authorise the current lender to provide ANZ with any information regarding your existing loan.

Signature(s) of Security Holder(s) authorising transfer

Security Holder 1

Full name

Title (if company holding)

Signature

Date

D D

M M

2 0

Y Y

Security Holder 2

Full name

Title (if company holding)

Signature

Date

D D

M M

2 0

Y Y

ANZ SHARE INVESTMENT LOAN

FORM 2 REFINANCE REQUEST (CONTINUED)

Office Use Only

Client name

Client Number

ANZ Investment Lending

Visit wealth.anz.com/investments/investment-loans

Call 1800 639 330 between 8am-6pm (AEST) and talk to our Client Services Team

Fax 1800 186 286

Mail Reply Paid 4338, Melbourne VIC 8060

ANZ SHARE INVESTMENT LOAN FORM 3 SHARE TRANSFER AUTHORISATION

1. NAME SHARES REGISTERED IN

The shares are currently registered under the name of:

Please note that differences between the name the shares are registered in and the ANZ Borrower account name may cause delays in processing.

2. SHARE TRANSFER - COMPLETE THE SECTIONS RELEVANT TO YOU

Section A – Transfer shares held at a share registry – Issuer Sponsored shares

Transfer my/our attached Issuer Sponsored holdings to ANZ Margin Services Pty Ltd.

Tick a box for us to transfer:

All your holdings – please attach your shareholder statement(s), or

Only the holdings you nominate below:

ASX Code	SRN	Quantity

Section B – Transfer shares held with a Broker – Participant Sponsored shares

I/We authorise the following sponsor to transfer the securities listed below to ANZ Margin Lending Services Pty Ltd:

To help us with your transfer, please attach your most recent holder statement.

Sponsor (your existing broker)

Sponsor's ASX PID

Your Account Number with the sponsor

Your HIN

Tick a box for us to transfer:

All your HIN holdings, or

Only the holdings you nominate below.

ASX Code	Quantity

3. AUTHORISATION

You authorise that the current sponsor you nominate on this form is to transfer the shares and holdings listed here to ANZ Margin Services Pty Ltd. You understand that:

- The transfer of securities may affect dividend payment instructions.
- You will need to monitor and possibly amend these instructions.

Security Holder Signature(s) requesting transfer

Security Holder 1

Full name

Title (if company holding)

Signature

Date

Security Holder 2

Full name

Title (if company holding)

Signature

Date

ANZ SHARE INVESTMENT LOAN

FORM 3 SHARE TRANSFER AUTHORISATION (CONTINUED)

Office Use Only

Client name

Client Number

ANZ Investment Lending

Visit wealth.anz.com/investments/investment-loans

Call 1800 639 330 between 8am-6pm (AEST) and talk to our Client Services Team

Fax 1800 186 286

Mail Reply Paid 4338, Melbourne VIC 8060

ANZ SHARE INVESTMENT LOAN

FORM 4 MANAGED FUNDS APPLICATION/LODGEMENT AUTHORITY

1. NAME MANAGED FUND(S) REGISTERED IN

The managed funds are currently registered under the name of:

2. LODGING EXISTING MANAGED FUNDS

Transfer processes for lodging managed funds may take up to 14 days.

You authorise that the following existing managed funds are to be registered with ANZ Investment Lending:

APIR Code	Fund name	Investor number

Please attach your existing managed fund unit holding statements for each fund listed.

3. NEW INVESTMENTS INTO MANAGED FUNDS

You authorise ANZ to pay the relevant fund managers to process the application(s) for the following funds:

APIR Code	Fund name	Total investment
		\$
		\$
		\$
		\$
		\$
		\$
Total managed fund		\$

Please attach the completed and signed Managed Fund Application Forms for each of the above funds. You need to obtain managed fund Applications Forms direct from the provider(s).

Please tell us how you would like to organise payment for your new managed fund by completing the following:

- Cheque**
 Make out a cheque to 'ANZ Investment Lending' for the specified amount.
 - BPAY®**
 We will call you with the payment details once we set up your account.
 - Pay into ANZ V2 PLUS Cash Management account**
 Make out a cheque payable to 'ANZ Investment Lending'.
 - Authorisation has been granted directly with managed fund**
 See the attached Managed Funds Application Form.
 - ANZ Loan Contribution**
 We will add this amount to your ANZ Share Investment Loan.
- Total contribution (your Contribution and ANZ Loan Contribution)**

Note: Please check the total contribution matches the total managed fund above.

ANZ SHARE INVESTMENT LOAN

FORM 4 MANAGED FUNDS APPLICATION/LODGEMENT AUTHORITY

4. REGULAR GEARED SAVINGS PLAN (RGSP)

Please check that the selected managed funds are eligible for RGSP – Please refer to the ANZ Approved Securities List on wealth.anz.com/investments/investmentloans

Your initial investment and your monthly contribution can be as much as you want so long as the total investment is above the minimum amounts required by the fund manager. You can choose how much ANZ contributes, up to the Loan to Value Ratios (LVR), of the managed funds you select. This facility can only be implemented where managed funds are held as securities in this loan.

If you elected to enable the RGSP in Section 5.6 of the Application Form, please ensure you abide by the following and complete the table below:

- Your contribution meets your fund manager's minimum monthly amount.
- The total monthly contribution for each fund below meets their individual requirements.

APIR Code	Fund name	Your Monthly Contribution (\$50 minimum)	ANZ Monthly Contribution (\$50 minimum)	Total Monthly Contribution (\$100 minimum)
		\$		
		\$		
		\$		
		\$		
		\$		
Total monthly contribution		\$		

Monthly Contributions

- We will debit your monthly contributions from your account in line with the fund manager's date for accepting contributions.
- Different fund managers have different debit dates.
- Your monthly contribution will not be debited until your application has been approved.
- Funds must be available in your nominated account by the first week of each month.

5. SIGNATURES

Managed Fund Unit Holder 1

Date

Managed Fund Unit Holder 2

Date

Office Use Only

Client Number

ANZ Investment Lending

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ANZ SHARE INVESTMENT LOAN

GLOSSARY

Any capitalised terms in this application form have the same meaning as detailed in the ANZ Investment Lending Terms and Conditions.

ABN	Australian Business Number.
ACN	Australian Company Number.
ANZ Share Investment Lending 'Costs'	Found in the ANZ Share Investment Loan Product Disclosure Statement (PDS) and the ANZ Share Investment Loan Fees and Charges available on our website.
AEST	Australian Eastern Standard Time.
ANZ Investment Lending	A division of ANZ.
APIR Code	Asia Pacific Investment Register – A unique identifier issued to managed funds.
ASL	Approved Securities List.
ARSN	Australian Registered Scheme Number – It is a number issued to Managed Investment Schemes.
ASX	Australian Securities Exchange.
CHESS	Clearing House Electronic Subregister System.
CRN	Customer Registration Number.
Equity contribution	The security we require from you or a third party to approve your ANZ Share Investment Loan.
HIN	Holder Identification Number – This number links your personal details to your Individual investment holdings.
PDS	ANZ Share Investment Loan Product Disclosure Statement, including any updates to or replacement of it and the matters incorporated into it.
PID	Participant Identification Number – It identifies your broker and is on your CHESS Holding statements.
RGSP	Regular Geared Savings Plan.
share investment loan	The generic term for our margin loan.
SRN	Shareholder Reference Number.
TFN	Tax File Number.
'we/our/us'	Refers to Australia and New Zealand Banking Group Limited (ANZ).
'you/your'	Refers to the Borrower.

Any questions? Call 1800 639 330 between 8.00am – 6.00pm (AEST) on ASX Trading days.

