

# Direct Margin Lending Savings Gearing Loan



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Complete this form to set up a new Savings Gearing Loan, or, amend or cancel your existing Savings Gearing Loan. Not all managed funds or master trusts allow regular contributions. Minimum initial investments and minimum monthly investments may apply and any margin loan advance is subject to your borrowing limit and credit limit. Ask your adviser or fund manager for details.

**Section 1 Please select one of the below:**

- Open a Savings Gearing Loan application – complete ALL sections of this form and complete and attach:
  - i. The Direct Margin Lending – Managed Funds Investment form (if applicable) and
  - ii. The Managed Fund Application form for your choice of Managed Funds. Refer to our Acceptable Securities List for details.
- Amend my existing Savings Gearing Loan – complete only sections 2, 5 and 8 of this form.
- Cancel my entire Savings Gearing Loan – complete only sections 2 and 8 of this form.

**Section 2 Borrower Details**  
Borrower's Client Reference Number

Name of borrower(s) – *(exactly as it appears on the Direct Margin Lending Application)*

If the Borrower is a Company or Trust please, specify the Company or Trust name

**Section 3 Savings Gearing Loan** The Savings Gearing Loan will continue until we receive a written authority from you to cancel this plan or we may terminate the regular gearing arrangement at any time if we consider that a loan contribution may result in the amount outstanding under your facility exceeding either your borrowing limit or your credit limit. You can set a limit at any time. To set a limit please contact the Client Service Team on 1300 300 128.

**Section 4 Initial Contribution** If you wish to make an initial contribution to your specified Managed Fund Investment(s), please complete and attach the Managed Funds Investment form available within this pack or on our website [directmarginlending.com.au](http://directmarginlending.com.au)

Section 5 Monthly Investment	Please state New/Amend*/Cancel	Name of Managed Fund/Master Trust	Your Monthly Contribution	Monthly Margin Loan Advance	Total Monthly Investment per fund
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>	<input style="width: 100%; height: 16px;" type="text" value="\$"/>
<b>Total Monthly Investment</b>					<input style="width: 100%; height: 16px;" type="text" value="\$"/>

(\*If amending, only include details of those investments that need to be amended)

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## Section 6 Cash Management Trust Account

By applying for a Savings Gearing Loan, you authorise us to open a Cash Management Trust Account (CMA) on your behalf. The CMA will be opened in the name of Value Nominees, a fully owned subsidiary of St. George Bank.

This CMA is set up to collect part of the payment for your investments from your variable loan and the other part from your external bank account as you instruct under the Direct Debit Request section below. In addition, your fund manager will be provided authority to draw on this CMA for your total monthly investment.

*Note: This CMA cannot be used for any other purposes, e.g. interest or dividend payments. If you wish to do so, you may set up another CMA by completing a Cash Management Trust Account form in Section 7 of the Application or is available on our website, [stgeorgemarginlending.com.au](http://stgeorgemarginlending.com.au).*

## Section 7 Direct Debit Details

This request is to enable Direct Margin Lending (USER ID number 106209) to deduct monthly contributions for savings gearing. By signing this request, I/we, the account holder(s) whose account is identified below, authorise you, Direct Margin Lending, to use the direct debit system to debit my/our account identified below in accordance with the terms of this request. This Direct Debit Request is subject to the terms and conditions of the Direct Debit Request Service Agreement, a copy of this is available on our website [directmarginlending.com.au](http://directmarginlending.com.au).

Account name

Name of financial institution

Branch name

BSB number

Account number

*Note: Should your direct debit contribution fail, and we have not heard from you to cancel this loan, we will continue to deduct the monthly Savings Gearing contribution amount from your margin loan each month and will charge you interest on this amount at the standard variable interest rate.*

Sign in accordance with authority on the bank account.

Full name

Full name

Signature

Signature

Date

Date

## Section 8 Declaration

I/We confirm that the above details are true and correct and that I/we have read and understood the terms and conditions of the Savings Gearing Loan.

Borrower/Trustee/Director 1

Full name

Borrower/Trustee/Director 2

Full name

Signature

Signature

Date

Date

Please send the completed form to:  
Direct Margin Lending  
Reply Paid 1842  
Royal Exchange NSW 1224