

# SUPER LENDING.

# APPLICATION FORM

October 2020

## FOR OFFICE USE ONLY

Bell Potter Account Name

Bell Potter Equity Account Number

Bell Potter Options Account Number

Client Name 1

Client ID

Client Name 2

Client ID

Adviser

Date

Issued by Bell Potter Capital Limited  
ABN 54 085 797 735 AFSL No. 360457

# SUPER LENDING APPLICATION FORM

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This application form relates to the Bell Potter Super Lending *facility* made available by Bell Potter Capital Limited ABN 54 085 797 735. It should be accompanied by the Bell Potter Super Lending Brochure (referred to in this application form as the *loan facility agreement*) and the Bell Potter Portfolio Lending Product Disclosure Statement ("PDS"). The *loan facility agreement*, together with the *security trust deed* and the *loan security deed* described in section 15 below, are referred to collectively in this application form as the *super lending documents*. You should read the *super lending documents* and the PDS before you complete this application form.

This application form also provides for the appointment by you of Bell Potter Securities Limited as your attorney to execute an application form for a unit in the Bell Financial Trust ARSN 164 391 119. The unit is issued by The Trust Company (RE Services Pty Ltd) ABN 45 003 278 831 AFSL 235150 and the Bell Financial Trust is administered by Bell Potter Capital Limited.

You should read Bell Financial Trust Product Disclosure Statement and Additional Information before you sign this application form.

### A. BORROWER DETAILS

#### 1. INDIVIDUAL BORROWER(S) (Complete full name details in black pen and CAPITAL LETTERS)

##### BORROWER 1

Title	Given Name(s)		
Surname			Date of Birth (dd/mm/yyyy) / /
Residential Address			
Postal Address (if different from above)			
Phone ( )	Email Address		

##### BORROWER 2

Title	Given Name(s)		
Surname			Date of Birth (dd/mm/yyyy) / /
Residential Address			
Postal Address (if different from above)			
Phone ( )	Email Address		

#### 2. COMPANY OR CORPORATE TRUSTEE BORROWER (Complete full name details in black pen and CAPITAL LETTERS)

Section 5 below Authorised representatives must be completed for all Corporate Borrowers.

Company or Corporate Trustee Name	
ACN	Contact Name
Residential Office Address	
Postal Address (if different from above)	
Phone ( )	Email Address

#### 3. ACCOUNT DESIGNATION

<

A/C>

# SUPER LENDING APPLICATION FORM

## BELL POTTER

### 4. TAX FILE NUMBER OR ABN DETAILS

By law you are not required to provide your Tax File Number (TFN). However, if you are an Australian resident and you do not provide your TFN or (if appropriate) your ABN or claim appropriate exemption from the need to provide your TFN, withholding tax may be deducted (see Section 13).

Trust Name	Trust TFN/ABN
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### 5. AUTHORISED REPRESENTATIVES

The person whose signature appears below is authorised to give instructions in relation to this **facility**.

Name of Authorised Representative	Signature of Authorised Representative
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### 6. ADDITIONAL BORROWER INFORMATION (Please provide all information requested below)

#### A. NOMINATED BANK ACCOUNT (Required)

By providing a nominated Bank Account, you are able to arrange *transfers* from the facility to this account by either calling or emailing your Adviser.

Account Name	
Bank Name	Bank Branch
BSB Number	Bank Account Number

#### B. ADVISER COMMISSION (Required)

You may choose to pay your adviser a fee for advice based on your daily loan balance. This fee will be added to the interest charged. Please tick the appropriate box and sign below. I/ We direct Bell Potter Capital

<input type="checkbox"/>	to pay my adviser a fee of 0.50% p.a. on the loan balance and 0.25% p.a. on any credit balance.
<input type="checkbox"/>	to pay my adviser a lower fee of <input type="text"/> % p.a. and <input type="text"/> % p.a. on any credit balance.
<input type="checkbox"/>	to not pay a fee for advice.

### PLEASE SIGN HERE

Borrower 1 Signature	Borrower 2 Signature
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#### C. BELL FINANCIAL TRUST ANNUAL REPORT (Required)

You may elect to receive, free of charge, a copy of the Bell Financial Trust Annual Report. If no election is made, you may access the Bell Financial Trust Annual Report on the Bell Potter website. Do you wish to receive a copy of the Bell Financial Trust Annual Report?

<input type="checkbox"/>	Yes - by email notification to the nominated email address for each account holder provided in this application.
<input type="checkbox"/>	No.

# SUPER LENDING APPLICATION FORM

## BELL POTTER

### B. IMPORTANT INFORMATION

#### 7. POWER OF ATTORNEY (Super lending documents)

By signing this application form, each person named as a *borrower* (referred to in this power of attorney as the *applicant*) appoints Bell Potter Capital Limited ACN 085 797 735, and any person so authorised by Bell Potter Capital Limited (whether before or after the date of this application form), separately as its attorney (each referred to in this power of attorney as an *attorney*) to do on the *applicant's* behalf, in the name of the *applicant* or the *attorney*, anything which the attorney considers should be done to:

- a) execute and deliver on behalf of the *applicant* any document reflecting the *loan facility agreement* at any time (including any document that amends, supplements, novates or replaces any document executed by or on behalf of the *applicant*);
- b) give instructions to the *security trustee* or any other person in relation to any property subject to a security given in favour of the *lender* under or in connection with any *super lending document*;
- c) stamp and register this power of attorney if necessary and any document executed by an attorney that is required to be stamped and registered;
- d) sell any property that is subject to a security given in favour of the *lender* under or in connection with any *super lending document* (whether or not the *borrower* is *in default*);
- e) execute and deliver any document or do anything at the absolute discretion of an *attorney* in any way relating to the *applicant's* involvement in any transaction contemplated by the *super lending documents*; and
- f) appoint one or more substitute attorneys or subattorneys to exercise one or more of the powers given to an attorney and to revoke any of those appointments and, in this power of *attorney*, a reference to an attorney includes a substitute *attorney* or subattorney.

This power of attorney is irrevocable and is given as security for the *amount owing*. An attorney may do anything contemplated by this power of *attorney* even if this constitutes an actual or potential conflict of interest or duty.

The *applicant* declares that everything done by an *attorney* in exercising powers under this power of attorney is as valid as if it had been done by the *applicant* and agrees to ratify and confirm whatever an *attorney* may do in exercising powers under this power of attorney.

The *applicant* indemnifies each *attorney* against liability, loss, costs, charges or expenses arising from the exercise in good faith of powers granted under this power of attorney.

This power of attorney is governed by the law in force in Victoria and takes effect immediately as a deed.

#### 8. POWER OF ATTORNEY (Bell Financial Trust Application)

By signing this application form, each person named as a *borrower* (referred to in this power of attorney as the applicant) appoints Bell Potter Securities Limited ACN 006 390 772, and any person so authorised by Bell Potter Securities Limited (whether before or after the date of this application form), separately as its attorney (each referred to in this power of the attorney as an attorney) to do on the applicants behalf, in the name of the applicant or the attorney, anything which the attorney considers should be done to:

- a) complete (using the information about the applicant contained in this application form), execute and deliver on behalf of the applicant any application form for a unit in the Bell Financial Trust;
- b) appoint one or more substitute attorneys or subattorneys to exercise one or more of the powers given to an attorney and to revoke any of those appointments and, in this power of attorney, a reference to an attorney includes a substitute attorney or subattorney.

An attorney may do anything contemplated by his power of attorney even if this constitutes an actual or potential conflict of interest or duty.

The applicant declares that everything done by an attorney in exercising powers under this power of attorney is as valid as if it had been done by the applicant and agrees to ratify and confirm whatever an attorney may do in exercising powers under this power of attorney.

The applicant indemnifies each attorney against liability, loss, costs, charges or expenses arising from the exercise in good faith of powers granted under this power of attorney.

This power of attorney is governed by the law in force in Victoria and takes effect immediately as a deed.

#### 9. RISK DISCLOSURE

By signing this application form, each person named as a *borrower* acknowledges that:

- a) Each *loan* within the *facility* is separately secured by a *loan asset*, which will generally consist of a holding of a *marketable security* together with any new rights. The price of one or more marketable securities held within the *facility* may fluctuate greatly. A decrease in value of a particular *marketable security* may result in the *borrower* being in *margin call* in respect of one or more *loans* within the *facility*. Each *loan* is considered separately and so a *margin call* will still be required even if other *loans* within the *facility* are in surplus.

# SUPER LENDING APPLICATION FORM

## BELL POTTER

A decrease in the value of a *marketable security* may be significant and very sudden, and it is the *borrower's* responsibility to monitor the super lending *facility* and the value of the portfolio at all times. If the *borrower* is in *margin call*, the *lender* will send the *borrower* a *margin call notice*. It is the *borrower's* responsibility to ensure that the *lender* is able to contact the *borrower*, or its authorised representative, at all times.

If the *borrower* receives a *margin call notice*, the *borrower* must take action to ensure that it ceases to be in *margin call*, which may include: (i) directing the *security trustee* to sell part of the portfolio and use the proceeds to repay part of the *amount owing*; or (ii) repaying the *amount owing* from other sources.

- b) The *lender* retains the discretion to change the *loan asset lending value* at any time. A change in the *loan asset lending value* may result in the *borrower* being in *margin call*, in which case the *borrower* may receive a *margin call notice*.
- c) Should the *borrower* fail to take appropriate action in response to a *margin call notice* or is otherwise *in default*, the *lender* may require repayment of the *amount owing* and take enforcement action, including enforcing its rights in respect of the *borrower's* secured property under the *loan security*, consistent with the terms of the *super lending documents*. The *lender* may also require repayment of the *amount owing* at any time and for any reason. (However, the *lender's* recourse is limited in the way described in section 13.3 of the *loan facility agreement*.)
- d) Under the *super lending documents*, the *lender* may nominate the interest rate and the fees that apply to the *borrower's facility*. If the *borrower* does not want to continue to pay the interest rate or fees nominated by the *lender*, it should repay the *amount owing* and ask the *lender* to cancel the *facility*.
- e) Each person named as a *borrower* should seek or has obtained independent legal and financial advice (including tax advice), relating to all aspects of the *facility*.
- f) The *lender* has not specifically assessed the suitability of the *facility* for the *borrower* and is not providing investment advice, financial product advice or tax advice by making the *facility* available to the *borrower*.
- g) If the *borrower* is a trustee of a regulated superannuation fund, by signing this application form, it warrants to the *lender* under the *super lending documents* that: (i) the entry into of each *super lending document* to which it is a party; (ii) any *loan* requested by it; and (iii) the purchase of the marketable securities within the *facility* all comply with the Superannuation Industry (Supervision) Act 1993 (Cth) or any other applicable law and are permitted under any investment guidelines applicable to the *borrower*.
- h) The *borrower* may be liable for fees or charges payable to the *security trustee* in accordance with the provisions of the *security trust deed*, including stamp duty payable on any *security interest*.
- i) This statement does not disclose all risks involved in borrowing against marketable securities or in relation to the *facility*.

### 10. COMMISSIONS

By signing this application form, each person named as a *borrower* acknowledges that, where permitted by law:

- a) The *lender* may at its discretion share any transaction charge or fee (including but not limited to brokerage or interest) with, or pay a commission, introduction or other fee to any other person in connection with the *facility*.
- b) The *lender* may at its discretion receive a commission, introduction or other fee or benefit from any person in connection with the *facility*.
- c) The *lender* is not obliged to disclose the details of any payment described above to the *borrower*.

### 11. PRIVACY AND DISCLOSURE

By signing this application form, each person named as a *borrower* acknowledges that information about it which is collected by the *lender* is collected for the following purposes (as relevant):

- a) to assess the *borrower's* application for a *facility*, including the *borrower's* creditworthiness;
- b) to administer the *facility* and to provide related services including settlement, sponsorship, nominee and *security trustee* services (as required); and
- c) to ensure compliance with the *super lending documents* and with all applicable legal or regulatory requirements.

By signing this application form, each person named as a *borrower* authorises the *lender* and the *security trustee* from time to time to use and disclose the information for the above purposes and consents to the *lender* and the *security trustee* from time to time:

- a) using or disclosing the information as required by the ASX Settlement Rules, the ASX Market Rules, the ASX Clear Rules (or any Guidance Notes issued under any of those Rules), the *Corporations Act* or any other applicable law;
- b) using the information internally to determine future strategies and to develop services and to market those services;
- c) disclosing the information to related bodies corporate to use internally to determine future strategies and to develop services and to market those services;
- d) disclosing the tax file number of the *borrower* (if supplied) to companies in which investments are made on behalf of the *borrower*, and to the Australian Taxation Office if the *lender* or the *security trustee*, or a related body corporate of the *lender* or the *security trustee*, is required to supply such information to it;

# SUPER LENDING APPLICATION FORM

## BELL POTTER

- e) disclosing the information to any regulatory authority empowered to obtain such information; and
- f) disclosing the information to any person in connection with the *lender's* financing arrangements.

If at any time the *borrower* does not wish information held about it to be used for marketing purposes, it may send a written direction to that effect to the *lender*.

### 12. CREDIT REPORTING CONSENT AND ACKNOWLEDGEMENT

By signing this application form, each person named as a *borrower* consents to the *lender* obtaining credit information in order to assess an application for a *facility*. The *borrower* consents to the *lender*:

- a) obtaining a credit report from a credit reporting agency in relation to personal credit provided by a bank or other financial institution (and providing information about it to a credit reporting agency for this purpose);
- b) obtaining a report in relation to the *borrower's* commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by a bank;
- c) obtaining a report from a credit reporting agency and other information in relation to the *borrower's* commercial credit activities; and
- d) giving or obtaining information about the *borrower's* arrangements to other credit providers where that information is obtained from a credit report.

The *borrower* acknowledges that this information may include personal information about the creditworthiness, credit standing, credit history or credit capacity of the *borrower*.

### 13. EXPLANATION ABOUT DISCLOSURES OF TAX FILE NUMBERS

Each person named as a *borrower* or who provides its Tax File Number ("TFN") to BPC Custody Pty Limited (in its capacity as *security trustee*) in section 4 does so on the understanding that collection of TFNs is authorised and their use and disclosure are strictly regulated by tax laws and the *Privacy Act 1988* (Cth). Quotation is not compulsory, but each person named as a *borrower* acknowledges that if it does not provide its TFN or Australian business number ("ABN"), if relevant, or does not claim an appropriate exemption from providing its TFN, the *security trustee* may be required to take tax out of dividends, or other income paid to the *borrower*, at the top personal marginal rate plus the Medicare levy.

The *borrower* may be entitled to quote an ABN instead of a TFN where its investments under the *facility* are made in the course or furtherance of an enterprise that it carries on. The *borrower* should seek professional advice in relation to its entitlement to quote an ABN instead of a TFN.

For more information about the use of tax file numbers, please phone your nearest Tax Office.

### 14. TAPED TELEPHONE CONVERSATIONS

By signing this application form, each person named as a *borrower* agrees that the *lender*, the *security trustee* or any of their related bodies corporate may record any telephone conversation. By signing this application form, the *borrower* expressly consents to the use of any recording (or transcript of any recording) in any proceedings relating to the *super lending documents*. The *borrower* must make sure that the *authorised representatives* are aware that the *lender*, the *security trustee* or any of their related bodies corporate may record telephone conversations, and that they agree to the recording.

### 15. EXPLANATION OF THE SECURITY TRUST AND LOAN SECURITY DEED

The *security trustee* will hold the *marketable securities* and other property comprising the *secured property* on trust for the *borrower*.

By signing this application form, the *borrower* acknowledges that it is bound by the terms of the *security trust deed*.

Copies of the *security trust deed* and the *loan security deed* are available on the *Bell Potter website*. We have set out below a brief explanation of the security trust arrangements but we recommend that each person named as a *borrower* read the *security trust deed* and the *loan security deed*.

Under the *security trust deed*, the *security trustee* will hold the *marketable securities* and other property comprising the *secured property* on trust for the *borrower*. The *security trustee* is given a range of powers and discretions in relation to the holding of the *secured property*, including to buy and sell property on the *borrower's* behalf.

The *security trustee* has granted the *security interest* in favour of the *lender* over all property that the *security trustee* holds under the *security trust deed*. Your *portfolio* will be subject to the *security interest* as security for your *amount owing*.

# SUPER LENDING APPLICATION FORM

## BELL POTTER

### 16. FACILITY SETTLEMENT ACCOUNT

By signing the application form I/We (being each person named as a *borrower*):

- a. Agree to having received the Bell Financial Trust Product Disclosure Statement and Additional Information and acknowledge these documents were received in Australia.
- b. Acknowledge and agree to be bound by the Constitution, as amended from time to time.
- c. Request that you open a Bell Financial Trust account for me/us.
- d. Acknowledge that the Product Disclosure Statement, Additional Information and Constitution may be amended, modified or replaced from time to time and that those terms and conditions will apply to all additional monies invested in our account.
- e. Agree to the collection, maintenance, use and disclosure of my/our personal information in connection with the provision of services in relation to the Bell Financial Trust. As a provider of those services, Bell Potter Capital Ltd has obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. Bell Potter Capital Ltd is not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws.
- f. Agree that the Annual Report will be delivered to me/us in the manner elected by me/us in this application form and that my election is a standing request by me/us until further notice from me/us.
- g. Confirm that if I/we are a citizen or resident of a country other than Australia, that no laws of that country will be contravened by accepting this application or by investing in Bell Financial Trust.
- h. Acknowledge that I/we am/are over 18 years of age.
- i. Agree to receive all information, including without limitation any notification, disclosure documents, monthly account statements, annual tax statements and ongoing disclosure of material changes and significant events or any other documents, required or permitted to be given to me/us under Corporations Act or any other relevant law:
  - Where it is or may become permissible under the Corporations Act or relevant law, via my/our financial adviser in writing or notice by email or other electronic communication (including online), or
  - Directly:
    - by email (including emails containing a hypertext link), or
    - by other electronic communication (including by accessing [www.bellpotter.com.au](http://www.bellpotter.com.au)).
- j. Agree further information may be required from me/us to comply with relevant legislation, including anti-money laundering and counter-terrorism financing legislation and I/we agree to provide that information on request.
- k. Agree that the responsible entity of the Bell Financial Trust, Bell Potter Capital Limited and Bell Potter Securities Limited have no liability for any loss or damage suffered by me/us as a result of acting on an internet, telephone, fax or written instruction which appears to have been given by me but has been given by another person.
- l. Agree that the responsible entity of the Bell Financial Trust and Bell Potter Capital Limited have no liability for any delay or refusal to act on my instructions if those instructions are not clear.

# SUPER LENDING APPLICATION FORM

## BELL POTTER

### 17. EXECUTION BY THE BORROWER(S)

By signing this application form, each person named below:

- a) acknowledges that it has read and understood the *loan facility agreement* and the summary of each other *super lending document*;
- b) applies for a *facility* and agrees, if the application is successful, to be bound by the terms of the *super lending documents* that apply from time to time and acknowledges that the terms of the *super lending documents* that apply at any time will be available on the *Bell Potter website* or on request from the *lender*;
- c) grants the powers of attorney set out in section 7 and 8 of this application form;
- d) acknowledges the risks described in section 9 of this application form;
- e) acknowledges the disclosures about the payment of commissions set out in section 10 of this application form;
- f) gives the acknowledgements set out in section 16 of this application form in relation to the *facility settlement account* to be opened by the *security trustee*;
- g) acknowledges the disclosures about use of personal information set out in section 11 of this application form and the disclosures about the collection of credit reporting information set out in section 12 of this application form;
- h) consents to the use of personal information described in section 11 of this application form and the use of credit reporting information set out in section 12 of this application form;
- i) consents to the recording of telephone conversations and the use of recorded data described in section 14 of this application form;
- j) acknowledges that it understands the explanation of the security trust and loan security arrangements set out in section 15 of this application form.

**\* EACH INDIVIDUAL BORROWER MUST HAVE HIS OR HER SIGNATURE WITNESSED BY A PERSON WHO IS NOT A PARTY TO ANY SUPER LENDING DOCUMENT.**

#### EXECUTION BY INDIVIDUAL BORROWER(S):

Executed as a deed dated

/ /

Signed, sealed and delivered by:

#### BORROWER 1

Name of <i>Borrower</i>	Signature
Name of Witness	Signature

Signed, sealed and delivered by:

#### BORROWER 2

Name of <i>Borrower</i>	Signature
Name of Witness	Signature

#### EXECUTION BY CORPORATE BORROWER(S):

Executed as a deed dated

/ /

(If signing as sole Director/sole Secretary tick here)

Name of Company	
Name of Director	Signature
Name of Director/Secretary	Signature



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