

# Leveraged Online User Guide

## Adviser Use Only

### Overview

This guide is to help licensed advisers and dealer groups navigate Leveraged Online.

Leverage Online is a secure online service that allows advisers to:

- monitor client loan facilities and investment portfolios;
- send instructions to the Lender to transfer cash to or from a nominated bank accounts (if appointed as an Authorised Person on said accounts);
- download forms to maintain client loan facilities.

### Access

To access Leverage Online, you will need a Facility Access Code (FAC) and password. If you do not have a FAC and/or password, please contact your Relationship Manager on 1300 307 807.

To log on:

- Step 1** Go to [leveraged.com.au](https://leveraged.com.au) select LOGIN in the top right hand corner of the screen and press Leveraged Online.
- Step 2** You will be automatically directed to Leveraged Online
- Step 3** Simply enter your Facility Access Code (FAC) and password. If this is your first time logging in, you will be prompted to change your password.

### Need help?

If you would like a new password or require help with the online service, please contact your Relationship Manager on 1300 307 807.

## Navigation

This is the site navigation bar. Clicking on the menu item will open a new page with details and actions. Home returns you to this page. Quick Links provide access to frequently used information and a copy of this guide. There are also links from the menu bar to change your password as well as view and update your details and marketing preferences from the My Details page.

## Home Page

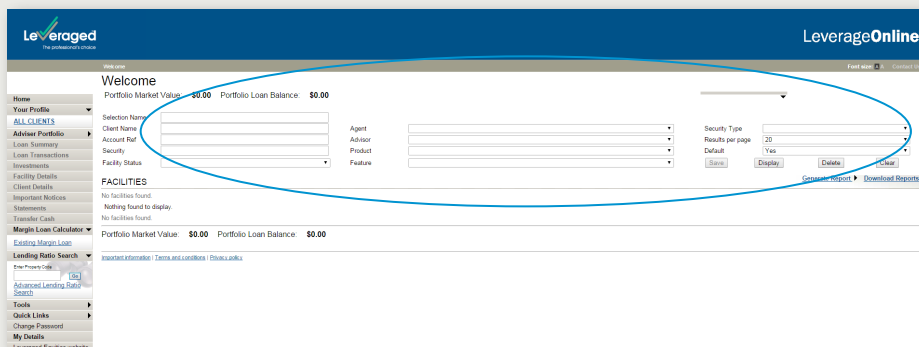
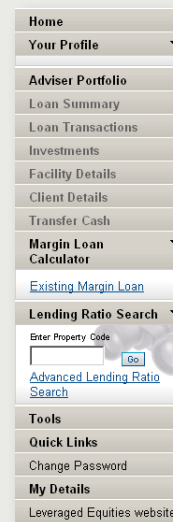
From the Home page, you can view your clients and their facility details. You also have the ability to set and maintain filters (default filters) that will enable you to quickly find the facility and/or facilities you are looking for based on common criteria. Details of how to set defaults are outlined below.

### Please note:

The first time you log in, the filter criteria section as per the below screen will be displayed.

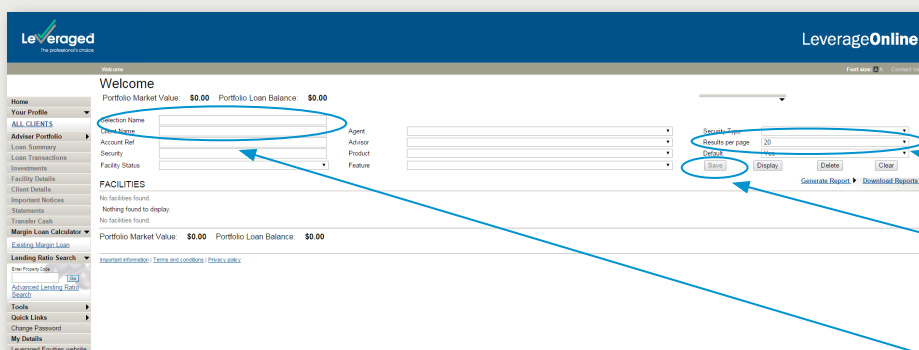
You will need to create a filter before you can continue to view your clients.

### Tips for using the Home Page:



A filter must be created before you can continue – no clients will display until a filter has been applied. To apply a filter, nominate one or more search criteria and select the Display button. This can then be saved by typing a filter title in the Selection Name field and then clicking the Save button.

## Setting a Default Filter



### Default Filter

To create a default filter, enter a Selection Name, this is the name you choose to identify your filter, then select Yes from the drop down box in the Default field and then click the Save button. The next time you log in, results will be displayed according to your default filter criteria.

If you choose to create a default filter of all clients, enter the wildcard character % in the Client Name field, click the Display button, set the Default field to Yes from the drop down box then click the Save button.

## Other actions

Search the Client Name field for Individual, Joint or Company accounts.

The filter supports the use of a wildcard character using % - see the Tips section below for more information.

You can download the following reports:

- Facility Details
- Investment Details
- Loan Transactions
- Portfolio Transactions

You can search for up to 5 stocks (please separate using commas).

- > You can use the wildcard character % in the Client Name field as a prefix or a suffix:
  - When used as a prefix, e.g. %ING, the search will return results for all data ending with ING. This will also return results where the data equals ING only.
  - When used as a suffix, e.g. SMI%, the search will return results for all data beginning with SMI. This will also return results where the data equals SMI only.

Searches without a wildcard character % will return exact matches only.
- > View more information on clients' accounts by clicking on the Facility number (hyperlink). This includes being able to view more information on **Loan Summary, Loan Transactions, Investments, Facility Details and Personal Details**.
- > Certain fields will have a supporting tool tip when the mouse hovers over that field.
- > You can search by one or a combination of filter options to view a particular section of your client base, for example:
  - a) To view only the clients presently in Margin Call with the product Margin Loan.  
**Facility Status = Margin Call and Product = Margin Loan**
  - b) To view all clients who hold Options Positions with the product Margin Loan.  
**Security Type = Options Positions and Product = Margin loan**
- > Some filters cannot be used in the same search, for example:
  - a) **Facility Status = PRP and Product = Margin Loan**  
The PRP facility status is only applicable to Investment Funds Multiplier facilities.
  - b) **Security type = Small Companies and Product = Margin Loan**  
The small companies security type is not a valid security for the selected product.
- > At least one filter must be selected and displayed on screen for the Save button to be active.
- > The Download Selected and Download Reports can be used to export and print filtered selection criteria (only after a filter has been saved).
- > Up to five filtered selections can be saved so that lists can be created for different purposes, for example:
  - Selection 1 - Account status
  - Selection 2 - Products
  - Selection 3 – Features

- > You can filter by the following criteria:
  - Name
  - Client Name
  - Account References
  - Security
  - Facility Status
  - Adviser
  - Product
  - Product Feature
  - Security Type
- > You can view the following details for client facilities:
  - Total Market Value
  - Credit Limit
  - Lending Value
  - Total Amount Owing
  - Available Funds
  - Investment Capacity
  - Gearing Ratio
  - Maximum Lending Ratio
  - Status of the Facility

## Adviser Portfolio Page

This page allows you to view overall client details for your portfolio of Facilities.

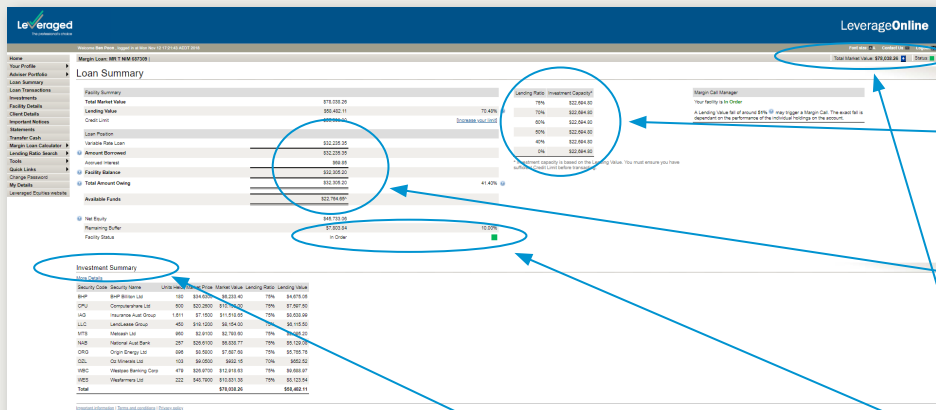
The screenshot shows the 'Adviser Portfolio Report' interface. On the left, a sidebar contains navigation links: 'Home', 'Your Profile', 'ALL CLIENTS', 'Adviser Portfolio' (highlighted), 'Facilities Report', 'Export Applications', 'Loan Summary', 'Loan Transactions', 'Investments', 'Facility Details', 'Client Details', 'Important Notices', 'Statements', 'Transfer Cash', 'Margin Loan Calculator', 'Lending Margin Loan', 'Lending Ratio Search', 'Debt Profile Search', 'Advanced Lending Search', 'Tools', and 'Quick Links'. The main content area shows a table of facilities for 'Cord Minerals Limited' as of 11/01/2016. The table has columns for Adviser Name, Facility Number, Adviser Client Reference, Facility Name, Facility Amount, Transit Items, Available Funds, Buffer, Borrowing Capacity @ 75% LVR, Referral Status, Variable Loan Commitment Rate, Fixed Loan Commitment Rate, Variable Interest Rate, and Fixed Interest Rate. A callout box points to the 'Export Adviser Portfolio(s)' button, with the text: 'Generate a report of Adviser Portfolio data for today or any of the six calendar months prior to the current system month and export the data file to CSV format. You can also choose to print the report.'

### Tips for using the Adviser Portfolio Page:

- > You will be able to select from today's view or a specific month from a rolling six months of historical data, the most recent month being the calendar month preceding the current system month.

## Loan Summary Page

You can access this page by clicking on the Facility number beside the Product on the Home page or by selecting a Facility and clicking on Loan Summary from the left hand navigation bar. The Loan Summary page provides detailed information on the selected facility.



You can view your client's investment capacity based on different Lending Ratios. This is the amount they have available to invest in a security with the corresponding Lending Ratio. You should always check that your client has sufficient Credit Limit before transacting.

You can view your client's loan details by:

- Amount borrowed
- Facility Balance
- Total Amount Owed
- Net Equity

The Investment Summary displays an aggregated view of all securities held under a Facility.

You can view the status of your client's facilities. If it is In Order, a Margin Call hasn't occurred on the Facility. This is an active field that will also tell you if the facility is in Buffer or Margin Call.

## Tips for using the Loan Summary Page:

- > The Facility Status field is active and can display as:
  - In Order
  - Buffer
  - In Review
  - Margin Call
  - Investment Loan Default
  - Market Disruption
  - Principal Repayment Plan
  - Gearing Adjustment
  - Credit Limit Exceeded
- > Click on Total Market Value to access more information about the Facility.
- > Click on More Details to go directly to the Investments page.

## Loan Transactions Page

This page allows you to view transactions relating to a specific account.

Margin Loan: MR T NIM 687209 | Total Market Value: \$78,038.26 | Status: ●

**Loan Transactions**

Start Date: 12/10/18 | End Date: 12/11/18 | **Display**

**Facility Balance (A/C 687209)**

Effective Date	Transaction Date	Description	Debit	Credit	Amount Borrowed
12/10/18	31/10/18	Opening Balance			\$32,085.99
31/10/18	31/10/18	INTEREST FOR OCTOBER 2018 @ 7.19%	\$145.36		\$32,235.35

[Download information](#) | [Terms and conditions](#) | [Privacy policy](#)

You can view historical transactions on a client's Facility for up to 7 years.

## Investments Page

This page allows you to view investments that are held on the selected account.

Margin Loan: MR T NIM 687209 | Total Market Value: \$78,038.26 | Status: ●

**Investments**

MR THIN NIM, HIN 0041643540

Security Code	Security Name	Units Held	Market Price	Market Value	Lending Ratio	Lending Value
BHP	BHP Billiton Ltd	180	\$34.6300	\$6,233.40	75%	\$4,675.05
CPU	CompuShare Ltd	500	\$20.2600	\$10,130.00	75%	\$7,597.50
IAG	Insurance Aust Group	1,611	\$7.1500	\$11,519.65	75%	\$8,638.99
LLC	Lend Lease Group	450	\$18.1200	\$8,154.00	75%	\$6,115.50
MTS	Metcash Ltd	960	\$2.9100	\$2,783.60	75%	\$2,085.20
NAB	National Aust Bank	257	\$26.6100	\$6,838.77	75%	\$5,129.08
ORG	Origin Energy Ltd	896	\$9.5800	\$7,687.68	75%	\$5,765.75
OZL	Oz Minerals Ltd	103	\$9.0500	\$932.15	75%	\$692.52
WBC	Westpac Banking Corp	479	\$20.9700	\$10,118.83	75%	\$7,588.97
WES	Westlakes Ltd	222	\$48.7900	\$10,811.38	75%	\$8,103.54
<b>Subtotal</b>				<b>\$78,038.26</b>		<b>\$58,482.11</b>

Total Market Value \$78,038.26 | Total Lending Value \$58,482.11

View securities held by Security Owner. View securities details by:

- Security Code
- Security Name
- Units Held
- Market Price
- Market Value
- Lending Ratio
- Lending Value

### Tips for using the Investments Page:

- > View unsettled equity trades.
- > View unconfirmed managed funds.
- > The Market Price on this page is delayed by at least 20 minutes for ASX listed securities and prices for managed funds are the last price provided by the issuer. Therefore, the prices displayed may not represent a price at which your clients can buy or sell the investment.
- > Investment Funds Multiplier facilities have a display that differs from Margin Loans.

## Facility Details Page

The Facility Details page displays a summary of how your client has nominated to set up their Facilities and will display any optional product features such as Instalment Plus.

The screenshot shows the 'Facility Details' page. Key sections include:

- Facility Information:** Facility Number 687309, Facility Status Not Active.
- BPay Details:** BPay Code 2185, Biller Reference Number 6873095.
- Loan Details:** A table showing loan information:
 

Loan Number	Amount Borrowed	Interest Rate p.a.	Start Date	End Date	Next Interest Due Date*	Interest Payment Method
Variable Loan	\$32,236.35	7.15%	29/06/06	End of Month	Capitalise	
- Nominated Accounts:** A table showing account details:
 

Account Name	BSB	Account Number	Financial Institution	Account Use
THIN NRM	063244	010000999	CBA Mulgrave Vasey Gardens Shire	Direct Credit Direct Debit

Optional product features such as Instalment Plus are displayed here.

View the interest rate, the next interest payment due date and how your client has nominated to pay their interest.

If applicable, you can view a breakdown of Fixed and Variable loan details here.

You can view your client's nominated bank account details here.

### Tips for using the Facility Details Page:

- > To update your client's nominated bank accounts, print the form that is linked to the Provide (or change) Nominated Account Details hyperlink, have it completed by the Borrower or Authorised Person, then submit it to the Lender.

## Client Details Page

This page allows you to view your client's personal contact details as well as the associated adviser contact details.

The screenshot shows the 'Client Details' page. Key sections include:

- Borrower Details:** Name, Address, Correspondence Address, Work Telephone No, Home Telephone No, Fax No, Mobile No, Email.
- Security Owner Details:** Name, Address, Correspondence Address, Work Telephone No, Home Telephone No, Fax No, Mobile No, Email.
- Adviser Details:** Adviser, Adviser Group, Telephone No, Telephone No 2, Mobile No, Fax No, Email.

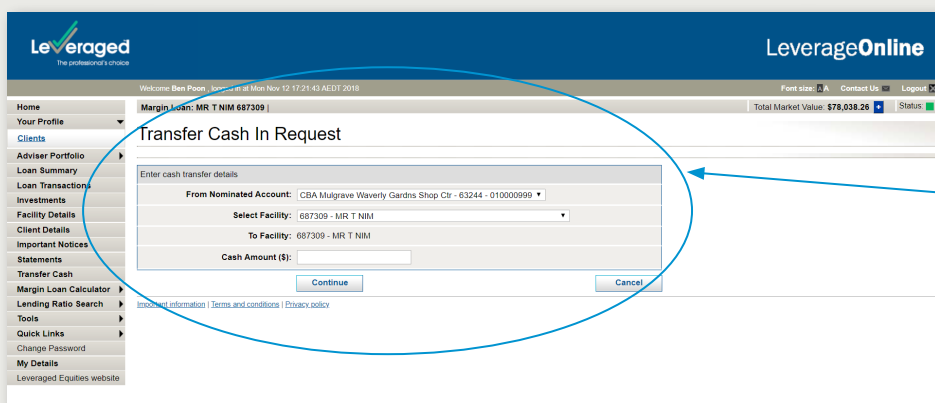
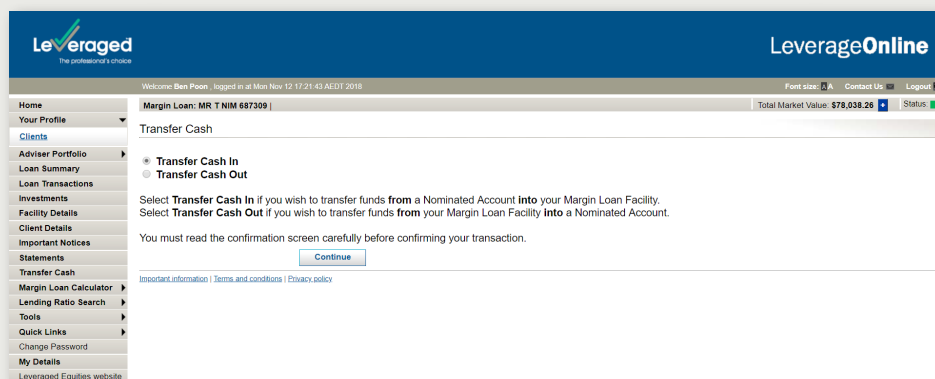
View client's personal contact details.

### Tips for using the Client Details Page:

- > To update your client's personal contact details, print the form that is linked to the Update Borrower Details or Update Security Owner details hyperlink, have it completed by the Borrower or Authorised Person, then submit it to the Lender.

## Transfer Cash In Page

This page allows you to transfer cash into a client's Loan Account from a nominated bank account.



Select the Facility your client wishes to transfer the funds into and the amount they would like to transfer. You can also include a reference in the details.

### Tips for using the Transfer Cash In Page:

- > You must be appointed as an Authorised Person in order to transfer cash in on your client's behalf.
- > Your client must have Direct Debit details set up in order for this feature to be active.



## Transfer Cash Out Page

This page allows you to transfer cash out of a client's Loan Account into a nominated bank account.

Home  
Your Profile  
Adviser Portfolio  
Loan Summary  
Loan Transactions  
Investments  
Facility Details  
Client Details  
Important Notices  
Statements  
Transfer Cash  
Margin Loan Calculator  
Lending Ratio Search  
Tools  
Quick Links  
Change Password  
My Details  
Leveraged Equities website

Margin Loan: MR T NIM 687309

Transfer Cash

☐ Transfer Cash In  
☒ Transfer Cash Out

Select **Transfer Cash In** if you wish to transfer funds from a Nominated Account into your Margin Loan Facility.  
Select **Transfer Cash Out** if you wish to transfer funds from your Margin Loan Facility into a Nominated Account.

You must read the confirmation screen carefully before confirming your transaction.

[Continue](#)

Home  
Your Profile  
Adviser Portfolio  
Loan Summary  
Loan Transactions  
Investments  
Facility Details  
Client Details  
Important Notices  
Statements  
Transfer Cash  
Margin Loan Calculator  
Lending Ratio Search  
Tools  
Quick Links  
Change Password  
My Details  
Leveraged Equities website

Margin Loan: MR T NIM 687309

Transfer Cash Out Request

Enter cash transfer details

From Facility: 687309 - MR T NIM

Maximum Transfer Amount: \$22,764.65

To Nominated Account: CBA Mulgrave Waverly Gardens Shop Ctr - 63244 - 010000999

Cash Amount (\$):

Reference:

By checking this box and proceeding, you declare that any credit advanced in accordance with this request will be wholly or partly used to acquire one or more financial products.

[Continue](#) [Cancel](#)

Select the Facility your client wishes to transfer the funds out of and the amount they would like to transfer. You can also include a reference in the details.

### Tips for using the Transfer Cash Out Page:

- > You must be appointed as an Authorised Person in order to transfer cash out on your client's behalf.
- > Your client must have a nominated bank account set up in order for this feature to be active.
- > The Available Funds figure will be adjusted to include any pending Transfer Cash Out transactions.

The Margin Loan Calculator allows you to make hypothetical portfolio and cash transactions on an existing Facility. This means you can simulate the effect on a client's Facility of buying or selling an investment, making a repayment or making a cash drawdown.

Hypothetical **portfolio transactions** that can be conducted at a facility level by a security owner include:

- Buy Investment (settling from the loan)
- Sell Investment (with proceeds going to the loan)
- Pledge Investments (your client's or from a third party)
- Release Investment (your client's or from a third party)

Hypothetical **cash transactions** that can be conducted at a facility level by a security owner include:

- Loan Repayment (reducing the loan amount)
- Cash Drawdown (increasing the loan amount)

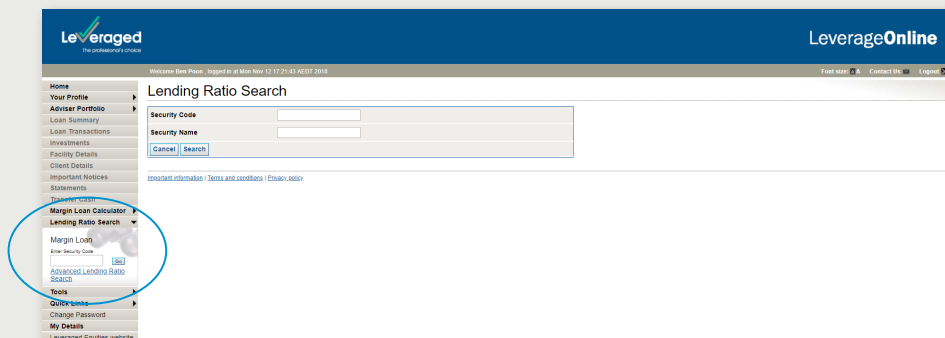
You can view your client's investment capacity at various gearing levels.

View your security's proposed portfolio at a security owner level, including current holdings and proposed portfolio transactions.

> Print and save your results so you can present them to your client or file for reference.

## Lending Ratio Search Page

This page allows you to view the Lending Ratio for Eligible Property.

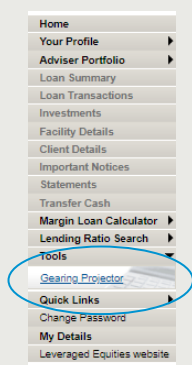


### Tips for using the Lending Ratio Search Page:

- > You can search by Security Code or Security Name.
- > You can use the wildcard character % in the above fields.
- > Only one Security Code can be searched at any one time.

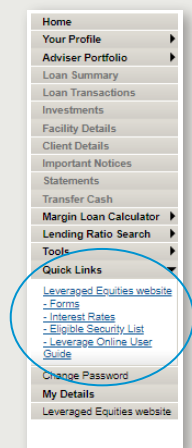
## Tools Page

From the Tools page you can access the Margin Loan Gearing Projector and the Investments Funds Multiplier Calculator.



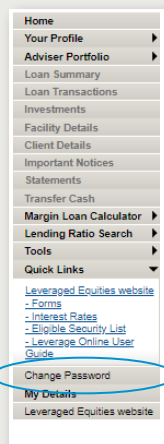
## Quick Links Menu

The hyperlinks under the Quick Links menu will take you directly to the Leveraged website where you can access the latest forms, interest rates and Eligible Property lists.



## Change Password

You can change your password at any time by clicking Change Password from the left hand side navigation. The system will ask you for your current password and then ask you to confirm your new password – there are format requirements to passwords for the Online Service and these are noted on the Change your password page.



The screenshot shows the 'Change your password' page. At the top is the 'Leveraged' logo with the tagline 'The professional's choice'. Below the logo is the heading 'Change your password'. A blue oval highlights the password requirements section, which includes a list of four rules: 1. Be different from your 'Current Password' (the password that you just entered for this session); 2. Contain at least one number; 3. Contain at least one letter; and 4. Be at least eight characters long. Below the list, there is a note: 'Please remember that your password is case sensitive. This means that the password "Password01" is not the same as "password01" or "PASSWORD01".' This is followed by instructions: 'When entering the details below, "Confirm New Password" must exactly match "New Password". You should never disclose your password to anyone.' The form contains four input fields: 'Facility Access Code' (with the value 10147745), 'Current Password', 'New Password', and 'Confirm New Password'. A blue 'Change' button is located at the bottom right of the form. At the bottom of the page, there is a link for 'Important information | Privacy policy | Terms and Conditions' and a disclaimer about the information being general advice only. A small note at the very bottom states: 'Past performance is not a reliable indication of future performance.' and provides details about Leveraged Equities Limited and its relationship with Adelaide Equity Finance Pty Ltd.

## My Details Page

This page allows you to update your personal contact details and select your marketing preferences.

The screenshot shows the 'My Details' page in the LeverageOnline system. The sidebar on the left contains navigation links: Home, Your Profile, Adviser Portfolio, Loan Summary, Loan Transactions, Investments, Facility Details, Client Details, Important Notices, Statements, Transfer Cash, Margin Loan Calculator, Lending Ratio Search, Tools, Quick Links, Change Password, My Details, and Leverage Equities website. The main content area is titled 'My Details' and includes a link to 'Update Adviser Details'. Below this, there are sections for 'Adviser Details' (Name: Ben Poon, Firm: Lucid Services Pty Ltd, Telephone No: 03 5625 9999, Mobile No: 03 5625 9999, Fax No: 03 5625 9999, Email: TEST@bendigoadelaide.com.au), 'Marketing Preferences', 'Promotional' (Product Offers, Corporate Actions/LVRs for IPOs, Networking/Social Events), 'Educational' (Newsletter/Educational Updates, Webinar Invitations/Learning Modules), and 'Research' (Customer Satisfaction Survey, Market/Industry Research). An 'Edit' link is circled in the bottom right corner of the main content area.

You can update your personal contact details by clicking on the 'Edit' link and saving your details.

The screenshot shows the 'My Details' page in the LeverageOnline system, specifically the 'Marketing Preferences' section. The section includes checkboxes for Product Offers, Corporate Actions/LVRs for IPOs, Networking/Social Events, Newsletter/Educational Updates, Webinar Invitations/Learning Modules, Customer Satisfaction Survey, and Market/Industry Research. All checkboxes are checked. A 'Save' button is visible at the bottom of the section.

You can select what marketing communications you receive by checking or unchecking the Marketing Preferences.

### Tips for using the My Details Page:

- > To update details other than telephone numbers and email addresses, you can click on the Update Adviser Details at the top of the page or you can go to Quick Links and obtain the appropriate form from the website.
- > To change your Marketing Preferences select Edit and then check or uncheck the Preferences in the Promotional, Educational and Research categories.