

The professional's choice

For those interested in putting in place an investment strategy to build wealth, we can help.

You can expect premium service supported by our proven risk management expertise, advanced portfolio monitoring tools and client nominated target gearing alerts.

Many investment professionals choose Leveraged over the competition to provide the framework to incorporate gearing into their clients' wealth creation strategies.

To know is to grow

Our extensive market experience means you can enjoy the confidence that comes from the education and insights we provide. Your dedicated and knowledgeable Relationship Manager is equipped to provide you with the assistance you need to manage your facilities with ease.

Technology as an enabler

Enjoy the convenience of technology that supports you. Our online service allows you to simply and easily monitor your portfolio with a target gearing tool so you can maintain control. Our clear and informative website keeps you abreast of the latest insights and industry updates.

More than 150 years expertise

At Leveraged we're proud of our heritage. We are one of the first and longest continually operating margin lending specialists in Australia. We are a wholly owned subsidiary of Bendigo and Adelaide Bank, which has more than 150 years of banking, investment and lending expertise.

Rev up your returns

By borrowing to invest (also called gearing or leverage), you can build an investment portfolio larger than you would by using only your own funds.

Investors use gearing when they expect the return on their investments to be larger than the cost of borrowing. Yet it's worth remembering that all investment comes with an element of risk.

If the return on your investment is less than your borrowing costs, you will incur a lower return or larger loss than if you had not borrowed or invested at all.

Fix and prepay in June!

Fixing and Prepaying interest on your loan offers:

Savings: Take advantage of discounted interest rates for fixed rate loans

Certainty: Be certain of your borrowing costs

Potential tax benefit: Pay up to 12 months' interest in advance and you may be able to claim the amount as a tax deduction in the current financial year.

Innovative and flexible products



Margin Loan

Through a Margin Loan you can borrow to acquire an investment portfolio, meaning you can increase your investment opportunities more than if you were only using your own assets. Our Margin Loans have a number of flexible features, including a range of interest rates and ways you can choose to pay; a variety of acceptable investments; and the ability to use the services of a stockbroker and financial planner of your choice.



Investment Funds Multiplier

With the Investment Funds Multiplier, you can borrow to invest with the added benefit of a periodic repayment plan. In the event of a significant and sustained fall in portfolio value, investors can progressively reduce the loan through periodic repayments, until the gearing ratio is restored to an acceptable level. This gives you more certainty about the amount you may have to pay should the value of your portfolio fall, making it easier for you to manage your cash flow.



Direct Investment Loan

The Direct Investment Loan is a lower interest rate Margin Loan tailored for investors who prefer to manage their own facility. You'll receive the essentials you need such as online application, online tools and integration with the low-fee online broker of your choice.

Extend your investments with flexible features

Choose the combination of features that help you meet your goals.

Feature	Description	Available with
Instalment Plus	Instalment Plus combines two investment strategies: borrowing to invest, and regular investing. By implementing a regular savings and investment plan you can progressively build an investment portfolio. You need just \$1,000 with a minimum loan of \$2,000 to get started, with a minimum monthly contribution of \$250.	ML IFM
Rewards Plus	Rewards Plus offers you a way to earn Qantas Points, to keep your Frequent Flyer membership active and help you to enjoy the benefits you want sooner – like flight upgrades, products from the Qantas Store, hotels, wine and more.	ML IFM DIL
Exchange Options Plus	Exchange Options Plus allows you to combine a number of options strategies using Exchange Traded Options (ETOs). Depending on your circumstances, ETOs can form part of your overall investment strategy to create wealth and protect your share portfolio under your Margin Loan.	ML
Short Plus	Short Plus allows you to implement a short selling strategy, using your Margin Loan to borrow the shares. Depending on your circumstances, short selling can form part of your overall investment strategy to create and protect wealth in a falling market.	ML

Issued by Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). This information is correct as at 29 March 2017.. This contains general advice only and doesn't take into account your personal objectives, financial situation or needs. Please consider your personal circumstances, consult a professional investment provider and read the PDS and Product Guide, available to download from www.leveraged.com.au before making an investment decision. (A224384) (03/17)