

# Instalment Plus Application and Maintenance

Complete this form using **black ink**, CAPITAL LETTERS and mark [x] in the appropriate boxes.

Can be used for the Ord Minnett Margin Facility.

## 1 Facility Details

Loan Account Name

Loan Account Number

## 2 Initial Contribution

Initial Borrower Contribution	\$	Minimum total investment is \$1,000
Initial Loan Contribution	\$	
Total Initial Investment	\$	Minimum total investment is \$3,000

Select payment option for Initial Contribution:

- ☐ Direct debit Nominated Bank Account
- ☐ Drawdown against Secured Portfolio (subject to available funds)

Initial Investment and Regular Monthly Investment

Monthly Contribution Start Date  /  /

## 3 Regular Monthly Instalments

Fund Name	APIR Code	Initial Investment (Min \$3,000)	(c) Monthly Contribution (Min \$250)	(d) Loan Drawdown (Min \$250)	(c) + (d) Monthly Investment

## 4 Cancel Existing Instalment Plus

- ☐ Cancel all Instalment Plus contributions (both contributions and loan drawdown)  
(Minimum Interest Balance will apply to the Loan Account).

## 5 Amend Existing Instalment Plus

☐ Change Instalment Plus monthly contributions as per instructions below:

Fund Name	APIR Code	(c) Monthly Contribution (Min \$250)	(d) Loan Drawdown (Min \$250)	(c) + (d) Monthly Investment	Type: Add, Modify or Cancel

## 6 Acknowledgement

By signing this form each Borrower and Guarantor represents and acknowledges that the Borrower/Guarantor:

- Has read and accepted the terms and conditions of Instalment Plus that are set out in clause 12 of the Ord Minnett Terms and Conditions and duplicated on Page 3 of this Form.

## 7 Execution

Signature of Borrower

Print full name

Company/Trust: indicate capacity

☐ Director ☐ Sole Director and Secretary ☐ Trustee

Date

 /  / 

Signature of Guarantor

Print full name

Company/Trust: indicate capacity

☐ Director ☐ Sole Director and Secretary ☐ Trustee

Date

 /  / 

Signature of Additional Borrower

Print full name

Company/Trust: indicate capacity

☐ Second Director ☐ Company Secretary ☐ Second Trustee

Date

 /  / 

Signature of Additional Guarantor

Print full name

Company/Trust: indicate capacity

☐ Second Director ☐ Company Secretary ☐ Second Trustee

Date

 /  / 

### Submit this form by:

Mail: Leveraged, GPO BOX 5388, Sydney NSW 2001

Email: [customerservice@leveraged.com.au](mailto:customerservice@leveraged.com.au)

For any enquiries please contact the Customer Service Team on 02 8282 8251

The Ord Minnett Margin Loan is distributed by Ord Minnett Limited ABN 86 002 733 048 and its subsidiaries (together "Ord Minnett"). Leveraged Equities Limited ABN 26 051 629 282 AFSL 360118 is the Lender (either in its own capacity or as trustee of any trust) for the Ord Minnett Margin Loan, and a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). Ord Minnett does not lend money under the Ord Minnett Margin Loan. The information on this document does not constitute financial, investment, legal, tax or other advice and may not be relevant to all investors. Investors should consider the appropriateness of the information to them and read the Product Disclosure Statement and Product Documentation available online at <https://www.leveraged.com.au/ords/>. Any obligation of the Lender, Sponsor, Nominee or Ord Minnett Limited or money held in a Loan Account are not deposits with or liabilities of Bendigo and Adelaide Bank Limited.

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ORD032 (07/24)

Instalment Plus Application and Maintenance form dated 31 July 2024

## Instalment Plus - Terms and Conditions

This clause 12 applies if the Borrower has requested, and we have agreed, for Instalment Plus to apply to the facility. Instalment Plus only applies to Securities that are unlisted Managed Fund investments. It does not apply to Securities that are acquired through Platforms.

### What is Instalment Plus?

Instalment Plus can help the Borrower progressively build their investment portfolio through regular monthly savings and drawdowns on the facility.

### How to apply for Instalment Plus

12.1 The Borrower can ask for Instalment Plus to apply in the application form or another form we provide.

### When does Instalment Plus apply to the facility

12.2 Instalment Plus starts from the time we accept the Borrower's request (however, we are not obliged to accept any request) and ends when:

- (a) we finish processing a request by the Borrower to cease using Instalment Plus (it will normally take us 5 to 10 Business Days to process this request, however it can take longer);
- (b) we cancel Instalment Plus (we can cancel for any reason upon giving at least 30 days' notice to the Borrower);
- (c) the agreement ends;
- (d) the Borrower has not complied with their obligations under this clause 12 (including their obligation to pay a contribution), we notify the Borrower that we are cancelling Instalment Plus because of this and the Borrower does not rectify the defect within 5 Business Days; or
- (e) we notify the Borrower that Instalment Plus ends with immediate effect (or within a longer time, if specified in the notice) if:
  - (i) a Default occurs;
  - (ii) the facility becomes subject to Gearing Adjustment; or
  - (iii) the Loan Balance will or is likely to exceed the lesser of the Credit Limit and the Security Value.

12.3 We can temporarily suspend Instalment Plus at any time for any reason. If we do, we will give at least 24 hours' notice to the Borrower.

### What amounts does the Borrower have to pay?

12.4 The Borrower must pay the following amounts into the Loan Account at the applicable time:

- (a) when we accept the Borrower's request for Instalment Plus, they must pay us the initial contribution set out in the relevant application form either by direct debit from the Nominated Account or by paying the initial contribution into the Loan Account; and
- (b) each month, the Borrower must pay us the monthly contribution set out in the relevant application form, by direct debit from the Nominated Account.

### What we will do

12.5 We will pay to the responsible entity of the Managed Fund selected by the Borrower, the contribution amounts in clause 12.4 and, subject to clause 1, the following amounts at the corresponding time:

- (a) when we accept the Borrower's request for Instalment Plus, an amount equal to the initial contribution;
- (b) in each other month, an amount equal to the monthly contribution.

12.6 The amounts referred to in paragraphs (a) and (b) of clause 12.5 will be drawn from the facility (subject to clause 1) and each time the Borrower makes a contribution under clause 12.4, the Borrower will be taken to submit a borrowing request to us for the equivalent amount referred to in clause 12.5.

### Restrictions on Securities acquired through Instalment Plus

12.7 The Borrower must ensure that any Securities acquired through Instalment Plus:

- (a) comprise only Acceptable Investments approved by us for the purposes of Instalment Plus;
- (b) are in the number and proportion approved by us; and
- (c) become part of the Secured Portfolio.

12.8 The Borrower must comply with all requirements of the issuer or controller of the Securities (including granting us a power of attorney acceptable to the issuer or controller of the Securities) to enable our Security Interest to be recorded on the register and for us to be given rights to deal with the Securities ahead of the Borrower, as the first-ranking mortgagee or secured party in respect of the Securities.

**Important:** A Security may no longer be an Acceptable Investment after it is acquired. If this occurs, we may reduce the Security Value of that Security (including to nil).

In addition, the Lending Ratio that is applied to a Security may change from time to time and this could affect whether the facility is in Margin Call.