Commonwealth Bank

Wholesale Investment Loans Credit Limit Increase Application

Effective Date: 30 October 2026

Please refer to the end of this document for submission instructions.

About This Application Form

- In this application form words in *italics* are defined words which have the same meaning as in the CommSec Margin Loan and Commonwealth Bank Geared Investments Loan Terms and Conditions.
- Commonwealth Bank Geared Investments Loan and CommSec Margin Loan is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

Section 1 – Loan/Borrower Details

Loan number

Borrower name/s

Current credit limit

Proposed credit limit*
(Minimum $5,000 above your credit limit)

* Your *Credit Limit* is subject to *our* standard credit assessment criteria. This criteria includes accessing your credit file or other relevant information as per the Commonwealth Bank Geared Investments Loan Terms and Conditions. We may offer to provide *you* with a Loan limit that is below the level *you* ask for.

Section 2 – Applicant Financial Details

Is the requested credit limit greater than $5,000,000?

☐ Yes – please complete Financial details section ☐ No – please proceed to section 3

Commonwealth Bank requires this information to assess whether the limit you are applying for is not suitable.

Please complete this section accurately. You will be required to provide supporting verification documentation as described in the Required Supporting Documents section, for the income and commitment values you enter below.

Household Information

Notes:

Please enter the number of 'Households' plus the number of dependent adults and children residing in each household that are associated with this application.

- A 'Household' is defined as residences that are for non-investment purpose. Eg. a primary residence or holiday house.
- An Adult is to include the applicant/s and any other adult that is financially reliant on the applicant/s.

Section 2 – Applicant Financial Details (continued)

Question

Do you reside in more than one household i.e. property? (e.g. Holiday House, FIFO etc.)	☐ Yes	☐ No	If yes, how many? ☐
Are you financially responsible for any other adults that are not a borrower to this loan?	☐ Yes	☐ No	If yes, how many? ☐
Are you financially responsible for any children?	☐ Yes	☐ No	If yes, how many? ☐

Please confirm your living arrangements? ☐ Living in own home ☐ Renting ☐ Boarding ☐ Living with family rent free

Income and Commitments

Do not include any values relating to the Investment Loan that you are applying for (including security/income).

Please enter the amount of **zero dollars (0) or not applicable (N/A)** where any fields are not relevant.

Annual Gross Income	**Borrower/Trustee 1**	**Borrower/Trustee 2**
Annual gross base salary	$	$
Annual gross commissions/bonus payments	$	$
Annual gross rental income	$	$
Annual gross shares/managed funds/cash investments income (e.g. dividends and interest)	$	$
Annual gross other income (must be detailed below in order to be considered)	$	$
Total annual gross income	$	$
Annual gross other income details		

Monthly Commitments	**Borrower/ Trustee 1**	**Borrower/ Trustee 2**
Monthly mortgage payments (primary residence)	$	$
Monthly rental payments	$	$
Monthly mortgage payments (investment properties)	$	$
Monthly lease/personal/car loan payments	$	$
Monthly credit/store card payments	$	$
Monthly living expenses (e.g. food, clothing, education, utilities etc, excluding any commitments that are separately provided)	$	$
Other monthly commitments (please provide details below)	$	$
Total monthly commitments	$	$
Other monthly commitment details (e.g. may include HECS/HELP payments, court ruled child maintenance payments etc)		

For joint commitments apportion evenly amongst applicants e.g. for a $1,200 joint monthly commitment enter $600 for each Borrower.

Section 2 – Applicant Financial Details (continued)

Statement of Financial Position

Where there is more than one Borrower applying for the loan limit increase please complete this section on a combined basis for all Borrowers and provide each Borrower's percentage of ownership (where applicable).

		Percentage of ownership	
Assets	**Value**	**Borrower/ Trustee 1**	**Borrower/ Trustee 2**
Property (primary residence)	$	%	%
Property (investment properties)	$	%	%
Cash	$	%	%
Investments (shares & managed funds)	$	%	%
Other investments/assets (must be detailed below in order to be considered)	$	%	%
Total assets	$		
Other investments/assets details			

Liabilities[1]

Primary Residence – Number of mortgages ☐

			Remaining term[3]		Percentage of ownership	
Mortgages	**Limit[2]**	**Balance**	**YY**	**MM**	**Borrower/ Trustee 1**	**Borrower/ Trustee 2**
Primary Residence 1	$	$			%	%
Primary Residence 2	$	$			%	%
Primary Residence 3	$	$			%	%
Total assets	$	$				
Primary mortgage details[4]						

1. If you have more than three (3) residential or investment property mortgages please photocopy this sheet and provide additional details separately. Enclose the additional copies with the application together with the supporting documentation.
2. For home loan redraw facilities this is your current loan balance plus funds available for redraw e.g. if you have a loan balance of $250,000 and have made advance payments of $50,000, your 'Limit' will be $300,000 and your 'Balance' $250,000. If you have not made any advance payments your Balance and Limit will be the same.
3. The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.
4. If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

Section 2 – Applicant Financial Details (continued)

Investment Property[1] – Number of mortgages

			Remaining term[3]		Percentage of ownership	
Mortgages	**Limit**[2]	**Balance**	**YY**	**MM**	**Borrower/ Trustee 1**	**Borrower/ Trustee 2**
Investment Property 1	$	$			%	%
Investment Property 2	$	$			%	%
Investment Property 3	$	$			%	%
Total assets	$	$				
Investment mortgage details[4]						

Other loans, cards and liabilities			Remaining term[3]		Percentage of ownership	
Lease/loan/cards	**Lease/ loan**	**Balance**	**YY**	**MM**	**Borrower/ Trustee 1**	**Borrower/ Trustee 2**
Car lease/loans (balance)	$	$			%	%
Personal loans (balance)	$	$			%	%
Credit/store cards (total limit of open cards)	$				%	%
Other liabilities (provide details below)	$	$			%	%
Totals	$	$				
Other liabilities details						

1. If you have more than three (3) residential or investment property mortgages please photocopy this sheet and provide additional details separately. Enclose the additional copies with the application together with the supporting documentation.
2. For home loan redraw facilities this is your current loan balance plus funds available for redraw e.g. if you have a loan balance of $250,000 and have made advance payments of $50,000, your 'Limit' will be $300,000 and your 'Balance' $250,000. If you have not made any advance payments your Balance and Limit will be the same.
3. The remaining term should be entered in years and months. This means that if the contracted remaining term of a loan is 15 years and 9 months, the remaining term should be entered as 15/9.
4. If any other non-borrower/applicants are contributing to the servicing of the mortgages listed above please provide details.

Section 3 – Required Supporting Documents

You may scan or photocopy any of these documents and send them with this form via details provided at the end of this form.

All Applicants		
Wholesale Customer Type	**Definition and qualification criteria**	**Required Verification Documents**
Wholesale Investor[5]	☐ You hold net assets of at least $2.5 million (AUD) or have had gross income for each of the last 2 financial years of at least $250,000 (AUD). Note: The net assets and gross income of a company or trust controlled by you may be included	Accountant's certificate issued in the last 6 months confirming qualification as a Wholesale Investor.
Wholesale Investor (Product Price)	☐ The amount of total unencumbered security you are providing to establish the margin loan is at least $2.5m.	Proof of portfolio to be used as security
For Applications over $5,000,000, please also supply the below		
Individual Applicants	**Proof of Salary, Commissions or Bonus income, which can include:** ☐ The Commonwealth Bank account/s nominated above; **or** ☐ 2 recent payslips (no more than 60 days old); **or** ☐ Most recent PAYG Payment Summary and a recent payslip (no more than 60 days old); **or** ☐ Most recent tax return (no more than 18 months old) and a recent payslip (no more than 60 days old); **or** ☐ If income is credited to a bank account held with another financial institution: last 3 months of statements[6] (no more than 60 days old)	
	Proof of Rental Income, which can include: ☐ The Commonwealth Bank account/s nominated above; **or** ☐ The most recent rental statement from the managing real estate agent that confirms the gross and net rent and confirms that the property is still tenanted (for each property owned); **or** ☐ If rental income is credited to a bank account held with another financial institution: last 3 months of statements[6] (no more than 60 days old)	
	Proof of Shares/Managed Funds Holdings (if not already held on this margin loan), which can include: ☐ The Trading Account nominated above where investments are held; **or** ☐ Statements for other Shares / Managed Funds (no more than 60 days old)	
	Proof of Other Income: ☐ If 'Other Income' has been specified, provide proof of this recurring income, for consideration	

5. If you satisfied the wholesale client criteria by providing a certificate issued by a qualified accountant at the time of your loan application you may not be required to provide supporting verification documentation for the financial details you provide in this application. For further information contact us at 13 15 20.
6. Bank statements must show the name of the account holder.

Section 3 – Required Supporting Documents (continued)

	Proof of Other Income: ☐ If 'Other Income' has been specified, provide proof of this recurring income, for consideration
	Proof of Cash Holdings, which can include: ☐ The Commonwealth Bank Account/s nominated above; **or** ☐ If cash is held with another financial institution: last 3 months of statements[6] (no more than 60 days old)
Individual Applicants	**Proof of residential and investment property mortgage commitments, which can include:** ☐ The Commonwealth Bank Loan Account(s) nominated above; **or** ☐ If your mortgage is with another financial institution: Most recent property loan statement that shows mortgage commitment, loan limit, remaining loan balance, interest rate, and remaining term
	Proof of rental commitments, which can include: ☐ The Commonwealth Bank Account/s nominated above; **or** ☐ The rental agreement, that shows the rental commitment and payment frequency; **or** ☐ If rental payments are debited to a bank account held with another financial institution: last 3 months of statements[6] (no more than 60 days old)
	Proof of Lease or Personal/Car Loan commitments, which can include: ☐ The Commonwealth Bank Account/s/Loan/s nominated above; **or** ☐ If lease or personal/car loan is with another financial institution: The lease agreement or most recent lease/loan statement that shows the commitment value and payment frequency; **or** ☐ If lease or personal/car loan payments are debited to a bank account held with another financial institution: last 3 months of statements[6] (no more than 60 days old)
	Proof of Credit Card/Store Card commitments, which can include: ☐ The Commonwealth Bank Account/s/Credit Card/s nominated above; **or** ☐ The most recent Credit Card/Store Card statement that shows the balance and limit (no more than 60 days old)
	Proof of Other Commitments: ☐ If 'Other Commitments' have been specified and details provided, provide proof of this Commitment/s
Self Employed & Sole Trader Applicants	**2 years company financials:** ☐ P&L and Balance sheet for preceding 2 years; **or** ☐ If 2 years company full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old. **If you are a sole trader:** ☐ Full tax returns for preceding 2 years

6. Bank statements must show the name of the account holder.

Section 3 – Required Supporting Documents (continued)

Company & Company Trustee Applicants	**2 years company financials:** ☐ P&L and Balance sheet for preceding 2 years; **or** ☐ If 2 years company full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old. Note: Directors' personal financial details may be requested once the application is received and the initial assessment has deemed them to be necessary. Directors may be required to provide a Guarantee. After we receive your application, and in the event that we require a Guarantee from the Director/s, we will send Guarantee documents for completion. The credit limit increase cannot be executed until the Guarantee documents are completed, signed and returned to us. For further information contact us at 13 15 20.
Trust Applicants	**2 years Trust full financials:** ☐ P&L and Balance sheet for preceding 2 years; **or** ☐ If 2 years Trust full financials cannot be provided, please provide most recent financial statements and/or current statement of position (e.g. MYOB internal accounts). Recent year financials should not be more than 18 months old. **If the requested Credit Limit will take the Trust's total loan exposure to the Commonwealth Bank to be greater than $500,000:** ☐ Certified photocopy of: i. The full Trust Deed establishing the Trust ii. Any further deeds or documents varying the Trust (such as Supplemental Deeds/Deeds of Variation of Amendment) iii. Documents setting out the current Trustees and Unitholders/Beneficiaries (if not contained in the above) Note: Trust Deed investigation fee will apply The Trust Deed must be certified by a prescribed person other than a Trustee for ID purposes.[7] Note: Beneficiaries' or Trust Settlors' personal financial details may be requested once the application is received and the initial assessment has deemed that to be necessary. Additional details may be required from trustee applicants where total loan facilities with the Commonwealth Bank will be greater than $500,000 (refer above). For further information contact us at 13 15 20.
Guarantors & Third Party Mortgagors	After we receive your application for a credit limit increase, we will send Guarantee documents for completion to any guarantors or third party mortgagors that are not borrowers for the loan. The credit limit increase cannot be executed until the Guarantee documents are completed signed and returned to us.

7. Refer to the 'Identification Documentation Requirements' which is available on our website.

Section 4A – Acknowledgements & Signatures – Individual Borrowers & Trustees

To be completed by all individual borrowers and individual trustees of Trust borrowers

By signing this Credit Limit Increase Application Form you acknowledge and confirm that:

- *you* are aware that utilising the higher credit limit, thereby increasing the *Loan Balance* of your investment loan facility will increase risk, not only in terms of *Interest Rate* movements but also to movements in the value of *Financial Products*; and
- the increase in the credit limit of an investment loan facility will also increase the liability of each *Borrower* and any *guarantors* for any shortfall incurred should the entire portfolio be sold down to cover adverse movements in the *Market Value* of their security; and
- all information provided in this form is correct and not misleading in any way; and
- *we* will rely on the information contained in this form as the basis of a credit assessment; and
- *we* may review your credit history that *we* collect from other reporting bodies; and
- *you* understand that additional information may be requested in support of *your* application at *our* discretion.

Acknowledgements (you must complete this section)

1. Borrowing to Invest	**Borrower/ Trustee 1**	**Borrower/ Trustee 2** (if applicable)
Have *you* borrowed any money (outside of the investment loan) to provide loan collateral for this investment loan?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, is any of that money secured against *your* primary residential property?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, what is the amount borrowed against the primary residential property?	$	$
2. Reliability of Income		
Do *you* have a reliable and stable source of income?	☐ Yes ☐ No	☐ Yes ☐ No
3. Your Responsibilities Are *you* aware that:		
You are responsible for managing and regularly monitoring *your* investment loan (in conjunction with *your Adviser* if applicable)	☐ I understand & accept	☐ I understand & accept
You are required to clear any *Margin Call* in line with the facility terms		
You must have reserve liquid capital (cash or securities) as an option to cover any *Margin Call* that occurs at short notice, otherwise we may be required to sell all or some of the *Financial Products* securing your *Loan*		
You are personally liable for all amounts outstanding on *your Loan* irrespective of the *Financial Products* held		

Section 4A – Acknowledgements & Signatures – Individual Borrowers & Trustees (continued)

4. Investment Lending Risks Are *you* aware that:	**Borrower/ Trustee 1**	**Borrower/ Trustee 2** (if applicable)
Investment lending risks include, but are not limited to, movements in the *Market Value* of the *Financial Products* securing the *Loan* and *Interest Rate* movements.	☐ I understand & accept	☐ I understand & accept
At any time, at *our* discretion, *we* may change the *Lending Value* applying to any of the *Financial Products* securing the *Loan* (even to zero), possibly triggering a *Margin Call*		
5. Margin Calls Are *you* aware that:		
We will take reasonable steps to contact *you* in the event of a *Margin Call* by phone call, SMS alert or email	☐ I understand & accept	☐ I understand & accept
The *Financial Products* securing your *Loan* may need to be sold to clear the *Margin Call* without reference to *you*		
If the gearing level on *your Loan* exceeds the *Maximum Gearing Ratio* (at any given time) a *Margin Call* will be triggered		

Borrower/Trustee 1

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Borrower/Trustee 2 (if applicable)

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Section 4B – Acknowledgements & Signatures – Company Borrowers & Trustees

To be completed by Directors of Company Borrowers & Company Trustees

By signing this Credit Limit Increase Application Form you acknowledge and confirm that:

- *you* are aware that utilising the higher credit limit, thereby increasing the *Loan Balance* of *your* investment loan facility will increase risk, not only in terms of *Interest Rate* movements but also to movements in the value of *Financial Products*; and
- the increase in the credit limit of an investment loan facility will also increase the liability of each *Borrower* and any *guarantors* for any shortfall incurred should the entire portfolio be sold down to cover adverse movements in the *Market Value* of their security; and
- all information provided in this form is correct and not misleading in any way; and
- *we* will rely on the information contained in this form as the basis of a credit assessment; and
- *we* may review your credit history that *we* collect from other reporting bodies; and
- *you* understand that additional information may be requested in support of *your* application at *our* discretion.

Acknowledgements (you must complete this section)

1. Borrowing to Invest	**Director 1**	**Director 2**
Have *you* or *your* company borrowed any money (outside of the investment loan) to provide loan collateral on this investment loan?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, is any of that money secured against *your* primary residential property?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, what is the amount borrowed against the primary residential property?	$	$
2. Your Responsibilities Are *you* aware that:		
The company is responsible for managing and regularly monitoring the investment loan (in conjunction with *your Adviser* if applicable)	☐ I understand & accept	☐ I understand & accept
The company is required to clear any *Margin Call* in line with the facility terms		
The company must have reserve liquid capital (cash or securities) as an option to cover any *Margin Call* that occurs at short notice, otherwise we may be required to sell all or some of the *Financial Products* securing *your Loan*		
The company is liable for all amounts outstanding on *your Loan* irrespective of the *Financial Products* held		
3. Investment Lending Risks Are *you* aware that:		
Investment lending risks include, but are not limited to, movements in the *market value* of the *Financial Products* securing the *Loan* and *Interest Rate* movements.	☐ I understand & accept	☐ I understand & accept
At any time, at *our* discretion, we may change the *Lending Value* applying to any of the *Financial Products* securing the *Loan* (even to zero), possibly triggering a *Margin Call*		

Section 4B – Acknowledgements & Signatures – Company Borrowers & Trustees (continued)

4. Margin Calls Are *you* aware that:		
We will take reasonable steps to contact *you* in the event of a *Margin Call* by phone call, SMS alert or email	☐ I understand & accept	☐ I understand & accept
The *Financial Products* securing the company's *Loan* may need to be sold to clear the *Margin Call* without reference to the company		
If the gearing level on the company's *Loan* exceeds the *Maximum Gearing Ratio* (at any given time) a *Margin Call* will be triggered		

Director 1

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Director 2 (if applicable)

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

✗

Section 5 – Qualified Accountant's Certificate (mandatory)

If you hold an existing accountant's certificate which is less than 6 months old, you do not need to complete this section.

An accountant's certificate will need to be provided for each individual applicant. Company applicants will need to provide a certificate for each director. Trustee applicants will need to provide an accountant's certificate for each trustee.

Where there is more than one applicant, please photocopy and complete this section for all other applicants and attach it to this Application Form.

Certified by a Qualified Accountant (Chapter 7 of the Corporations Act 2001)

I confirm that Geared Investments, Commonwealth Bank of Australia ABN 48 123 123124 AFSL and Australian credit licence 234945, and its related bodies corporate (as defined in the Corporations Act 2001 (Cth)) may rely on this certificate in providing financial services and/or financial products to the person named below.

Applicant

Full name

Address

State Postcode

I certify that the person or entity whose details are set out above:

☐ has net assets of at least $2.5 million; **or**

☐ has had a gross income for each of the last 2 financial years of at least $250,000.

I Belong To

Name of my professional body

My membership designation from this professional body is

I Comply With This Body's Continuing Professional Education Requirements.

Accountant

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Address

State Postcode

☐ I acknowledge that I may be contacted by Geared Investments

Section 6 – Adviser Details

All Advisers – Please review and sign

By completing this section, I acknowledge and declare that:

- I hold a current Australian Financial Services Licence (AFSL) with appropriate and relevant authorisations, **or**

  I am authorised to represent a licensee with appropriate and relevant licensee conditions of whom you have been notified; and
- Commonwealth Bank will rely on the information contained in the application form and any supporting documents as the basis of a credit assessment; and
- I understand that additional information may be requested at Commonwealth Bank's discretion.

Adviser

Full name

Date Signed (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Commonwealth Bank Geared Investments Loans and CommSec Margin Loans are issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. This product is administered by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia. CommSec is a Market Participant of ASX Limited and TMX Australia Exchange Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

How to submit your documents

Clients

Please provide your completed and signed form with relevant supporting documents to your adviser.

Advisers

Once completed and signed, please return the form by email to the details provided below.

gearedinvestments@cba.com.au **13 15 20** **commbank.com.au/gearedinvestments**