Commonwealth Bank

Geared Investments Loan Credit Limit Increase Application

Effective Date: 30 October 2026

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

Compulsory Sections to Complete (sign ✗) if you are:

An individual or joint account holders (includes self employed account holders) **or** **An individual acting as trustee of a trust account holders**	**1**	**Loan/Borrower Details**	
	2	**Applicant Financial Details**	
	3	**Required Supporting Documents**	
	4A	**Acknowledgement and Signatures** (Individual Borrowers and Trustees) ✗	
	5	**Adviser Details**	

A company account holder **or** **A company acting as trustee of a trust account holders**	**1**	**Loan/Borrower Details**	
	3	**Required Supporting Documents**	
	4B	**Acknowledgement and Signatures** (Company Borrowers and Trustees) ✗	
	5	**Adviser Details**	

About This Application Form

- In this application form words in *italics* are defined words which have the same meaning as in the Commonwealth Bank Geared Investments Loan Terms and Conditions.
- Commonwealth Bank Geared Investments 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

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.

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	Borrower/ Trustee 3
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			

Section 2 – Applicant Financial Details (continued)

Monthly Commitments	Borrower/ Trustee 1	Borrower/ Trustee 2	Borrower/ Trustee 3
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.

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**	**Borrower/ Trustee 3**
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				

Section 2 – Applicant Financial Details (continued)

Liabilities[1]

Primary Residence – Number of mortgages

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

Investment Property – Number of mortgages

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

Other loans, cards and liabilities

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

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.

Section 3 – Required Supporting Documents

Please nominate and provide the relevant supporting verification documentation for the income and commitment values you have entered in the Applicant Financial Details section above[1].
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

Existing Common-wealth Bank Customer

Existing Commonwealth Bank Customers
If you are an existing Commonwealth Bank customer and want to nominate your bank account, credit card, loan or CommSec Trading Account in order to provide the necessary proof of income, commitments, loans or liquid assets please provide your details below and then select when you would like us to use these details as proof in the relevant section/s below:

Account Name[5] (or Borrower Name)	BSB (if applicable)	Account/Loan/ Credit Card No.	Product Name/Type

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)

5. If the account is not in the name of the borrower (e.g. Company name where the borrower is a director) please enter the borrower name or both.
6. Bank statements must show the name of the account holder.

All Applicants	
Individual Applicants Individual Applicants	**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
	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)
	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

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

Section 3 – Required Supporting Documents (continued)

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
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.

Section 3 – Required Supporting Documents (continued)

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.
- if *you* are an individual Trustee of a Trust where there is more than one Trustee, you nominate the person listed as 'Applicant 1' in this application to receive *margin call notices on your behalf*.

Acknowledgements (you must complete this section)

1. Borrowing to Invest	**Borrower/ Trustee 1**	**Borrower/ Trustee 2** (if applicable)	**Borrower/ Trustee 3** (if applicable)
Have *you* borrowed any money (outside of the investment loan) to provide loan collateral for this investment loan?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
If yes, is any of that money secured against *your* primary residential property?	☐ Yes ☐ No	☐ 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	☐ 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	☐ 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:			
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	☐ 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	☐ 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	**Borrower/Trustee 2** (if applicable)	**Borrower/Trustee 3** (if applicable)
Full name	Full name	Full name
Date Signed (DD/MM/YYYY)	Date Signed (DD/MM/YYYY)	Date Signed (DD/MM/YYYY)
Signature (must be signed pen to paper)	**Signature** (must be signed pen to paper)	**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	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	☐ Yes ☐ No
If yes, is any of that money secured against *your* primary residential property?	☐ Yes ☐ No	☐ 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	☐ 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			

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

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	☐ 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*			
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	☐ 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	**Director 2** (if applicable)	**Director 3** (if applicable)
Full name	Full name	Full name
Date Signed (DD/MM/YYYY)	Date Signed (DD/MM/YYYY)	Date Signed (DD/MM/YYYY)
Signature (must be signed pen to paper)	**Signature** (must be signed pen to paper)	**Signature** (must be signed pen to paper)
✗	✗	✗

Section 5 – 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 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

Please provide your completed and signed form with any relevant supporting documents via email or post:

Geared Investments, Locked Bag 34, Australia Square NSW 1215

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