Commonwealth Bank

Managed Fund Lodgement for Geared Investments Loans

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

Section 1 – Important Information

1. For existing investments, you must mail to us a completed Standard Transfer Form, Statutory Declaration, a copy of your current Managed Fund Holding Statement less than one month old, and a completed managed fund application form.
2. For new investments, you must mail to us a managed fund application form (completed in your name). Check that the application form is current by checking its expiry date.
3. Ensure that the name of the investor (for both new and existing investments) is a party to the Geared Investments Loan. If not please contact the Geared Investments team.
4. You must complete one Standard Transfer Form and one Statutory Declaration for each managed fund you wish to lodge as security.
5. **You MUST return the original by post. We DO NOT accept fax or email.**

   Please mail to: Geared Investments, Locked Bag 34, Australia Square NSW 1215

   This information will assist you in lodging both new and existing managed fund investments as security on your Geared Investments Loan.

   All lodgements of managed funds as security on your investment loan will be registered in Commonwealth Securities' nominee name, "State Nominees Ltd <Mr J Citizen>." New managed fund investments will be registered under "State Nominees Ltd" on establishment of your investment by the fund manager. For existing managed funds held by you, this will involve the transfer of the registered ownership from your name to that of "State Nominees Ltd". Please note the beneficial ownership does not change: **you as the client will still receive all entitlements including distributions arising from the ownership of the relevant units.**

Section 2 – Lodging Existing Managed Funds as Security

1. Complete a Standard Transfer Form and Statutory Declaration.
2. Provide a copy of your managed fund holding statement less than one month old.
3. Please ensure you check with your fund manager their documentation, including identification requirements, to avoid delays processing your request.
4. Mail these documents to Geared Investments (documents must be mailed, and **not faxed**, as external organisations may require your original signature. Please attach a covering letter indicating other relevant information ie. distribution method, any regular savings plan amounts etc so that these can be confirmed with the fund manager.
5. We will forward these documents to the relevant fund manager to lodge as security. This process generally takes between 5 and 10 working days, however it may take longer.

   If you require any assistance to complete the Standard Transfer Form and Statutory Declaration please see the templates at the end of this document or call our Geared Investments team on 13 15 20 between 8am and 6pm (Sydney time) Monday to Friday.

Section 3 – Funding a New Managed Fund Investment from your Margin Loan

1. Complete and sign a managed fund application form (with your name as the investor) for the fund you wish to invest in and lodge as security. Please ensure that the application form is still current by checking its expiry date.
2. Mail the application form to Geared Investments (documents must be mailed, and **not faxed**, as external organisations e.g fund the remaining amount of your investment from your margin loan. Your application form will then be sent to the relevant fund manager who will purchase units in your chosen funds. This process can take up to 5 working days, however may take longer.

   Note: Where you propose to have a managed fund investment registered in a name different to the borrowers of the loan, third party mortgagor documentation may need to be completed and will add extra time to the lodgement process. Please call our Geared Investments team on 13 15 20 between 8am and 6pm (Sydney time) Monday to Friday for further details.

Section 4 – Statutory Declaration

I/We (Borrowers name/Registered name of Geared Investments Loan)

Of (address)

State Postcode

- Do solemnly and sincerely declare that: *(The facts to be stated according to the Declarant/s knowledge)*;
  - The beneficial ownership of the securities should remain the same; and
  - That no consideration has been paid in relation to the transfer; and
  - The transfer is for security purposes only; and
  - This information is true and correct.
- I/We make this solemn declaration, conscientiously believing the same to be true, and by virtue of the provisions of the relevant legislation.

Declared By

Client 1	**Client 2** (if applicable)	**Client 3** (if applicable)
Client ID	Client ID	Client ID
Full name	Full name	Full name
Date (DD/MM/YYYY))	Date (DD/MM/YYYY))	Date (DD/MM/YYYY))
Signature (must be signed pen to paper)	**Signature** (must be signed pen to paper)	**Signature** (must be signed pen to paper)
✗	✗	✗

Witness (Justice of the Peace or other authorised witness) (Refer to Statutory Declaration Signatory List for list of eligible persons)

Before me (Witness full name)

Witness address

State Postcode

Date (DD/MM/YYYY) **Signature** (must be signed pen to paper)

✗

Section 5 – Australian Standard Transfer Form

Full name of fund manager

Description of unit trusts

Quantity

Words: Figures:

Full name/s of transferor/s (seller/s) (please use capital letters)

Consideration

Nil:

Office use only

Full name/s of transferee/s (buyer/s)

State Nominees Limited (A/C)

Full address of transferee/s (buyer/s)

- I/We the registered holder/s and undersigned Seller/s for the above consideration do hereby transfer to the above name/s herein after called the Buyer/s or to the several buyers named in Part 2 of the Brokers Transfer Form/s or Split Transfer Form/s, the Securities as specified above standing in my/our name/s in the books of the above named company or eligible body subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer/s do hereby agree to accept the said securities subject to the same conditions.
- **I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.**

Signatures

Transferor/s (Seller/s) 1	**Transferor/s (Seller/s) 2** (if applicable)	**Transferor/s (Seller/s) 3** (if applicable)
Full name	Full name	Full name
Date (DD/MM/YYYY)	Date (DD/MM/YYYY)	Date (DD/MM/YYYY)
Signature (must be signed pen to paper)	**Signature** (must be signed pen to paper)	**Signature** (must be signed pen to paper)
✗	✗	✗

Transferee/s (Buyer/s) 1	**Transferee/s (Buyer/s) 2** (if applicable)	**Transferee/s (Buyer/s) 3** (if applicable)
Full name	Full name	Full name
Date (DD/MM/YYYY)	Date (DD/MM/YYYY)	Date (DD/MM/YYYY)
Signature (must be signed pen to paper)	**Signature** (must be signed pen to paper)	**Signature** (must be signed pen to paper)
✗	✗	✗

For State Nominees Limited by its Attorneys who have received no notification of revocation of their appointment as such attorneys.

A Statutory Declaration Signatory List

A statutory declaration under the Statutory Declarations Act 1959 may be made before;

- Architect
- Chiropractor
- Dentist
- Financial adviser
- Financial planner
- Legal practitioner (including an enrolled practitioner without a practicing certificate)
- Medical practitioner
- Midwife
- Migration agent registered under Division 3 of Part 3 of the Migration Act 1958
- Nurse
- Occupational therapist
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon
- Person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described) on the roll of either the:
  - supreme court of a state or territory, or
  - High Court of Australia.
- Accountant who is either a:
  - fellow of the National Tax Accountants' Association, or
  - member of any of the following:
    - Chartered Accountants Australia and New Zealand
    - Association of Taxation and Management Accountants
    - CPA Australia
    - The Institute of Public Accountants.
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item of this part
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955). This includes a person appointed to hold or act in any of the following offices of the Commonwealth (of Australia) in a country or place outside Australia:
  - Consul-General
  - Consul
  - Vice-Consul
  - Trade Representative
  - Consular Agent
- Australian Diplomatic Officer, within the meaning of the Consular Fees Act 1955. This includes a person appointed to hold or act in any of the following offices of the Commonwealth (of Australia) in a country or place outside Australia:
  - Ambassador
  - High Commissioner
  - Head of a Mission
  - Commissioner
  - Charge d'Affaires
  - Counsellor, Secretary or Attache at an Embassy, High Commissioner's office, Legation or similar
- Bailiff
- Bank officer with 5 or more continuous years of service
- Building society officer with 5 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 5 or more years of continuous service
- Employee of the Australian Trade Commission who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
  - exercising his or her function in that place
- Employee of the Commonwealth who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
  - exercising his or her function in that place
- Finance company officer with 5 or more years of continuous service with a finance company
- Holder of a statutory office not specified in another item in this list
- Judge
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of the Australian Defence Force who is either:
  - an officer
  - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service
  - a warrant officer within the meaning of that Act
- Engineer who is either:
  - member of Engineers Australia but not a student; or
  - a Registered Professional Engineer of Professionals Australia; or
  - registered as an engineer under a law of the Commonwealth, a state or territory; or
  - registered on the National Engineering Register by Engineers Australia
- Member of the Governance Institute of Australia Ltd
- Member of:
  - the Parliament of the Commonwealth; or
  - the Parliament of a State; or
  - a Territory legislature; or
  - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority; or
  - a local government authority; with 5 or more years of continuous service and the person is not already specified on this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy

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 Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Applications for Geared Investments Loans are subject to approval. Fees and charges apply. The information has been prepared without taking into account your objectives, financial situation or needs. For this reason, any individual should, before acting on this information, consider the appropriateness of the information, having regards to their objectives, financial situation or needs, and, if necessary, seek appropriate professional advice. You can view the **Geared Investments Loan Product Disclosure Statement** and **Geared Investments Loan Terms and Conditions** , and should consider them before making any decision about these products and services.

How to submit your documents

Please complete and return the form to us by post:

Geared Investments, Locked Bag 34, Australia Square NSW 1215

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