

Morgan Stanley

WEALTH MANAGEMENT

Margin Lending

APPLICATION FORM

8 APRIL 2020 | VERSION 1





Your financial success
will always be our priority

Welcome to Margin Lending

Morgan Stanley's Margin Lending Facility offers a comprehensive approach to financing and liquidity. You can access customised solutions that complement your overall investment strategies and help you pursue both personal and business objectives.

Effective Date: 8 April 2020

Issued by Morgan Stanley Wealth Management Australia Pty Ltd ABN 19 009 145 555
 Australian Financial Services Licence No. 240813

How to Establish a Margin Lending Facility

→ Before you apply

Ensure that you have read and understood:

- The Morgan Stanley Wealth Management Margin Lending Product Disclosure Statement;
- The Agreement, including the Margin Lending Terms and Conditions;
- The Risk Disclosure Statement (contained in the Margin Lending Terms and Conditions); and
- The Morgan Stanley Wealth Management Financial Services Guide.

In addition, please ensure that you have also checked that your proposed investments form part of the approved list of securities available at www.morganstanley.com.au/marginlending

Completed Application Forms

→ Return completed application forms along with all supporting documentation to:

Morgan Stanley Wealth Management
 Attn: Margin Lending
 PO Box 360 Collins Street West Vic 8007
 Tel 03 9188 2343
 Toll Free 1800 062 794
 Email marginadmin@morganstanley.com

For investors trading through a party other than Morgan Stanley Wealth Management, please review the checklist before submitting your application.

Checklist

→ Please review the checklist before submitting your application

All applicants	<input type="checkbox"/> Attach copies of identification for all borrowers
All borrower applicants	<input type="checkbox"/> Complete Part A: Margin Lending Borrower Application Form
	<input type="checkbox"/> Attach copies of proof of income – refer Section 3 of Part A
Trust applicants	<input type="checkbox"/> Legally certified copy of the dated and stamped trust deed including any subsequent amendments
Refinance/transfer securities	<input type="checkbox"/> Complete Part B: Authority to Refinance/Transfer Securities Form
Link personal bank account	<input type="checkbox"/> Complete Part C: Direct Debit or Credit Account Details Form

Sections to be completed

Part A	Margin Lending Borrower Application Form	Sections 1 – 9 → Part A is mandatory
Part B	Authority to Refinance/Transfer Securities Form	→ Complete all relevant sections
Part C	Direct Debit or Credit Account Details Form	→ Complete all relevant sections

→ To apply for a new Margin Lending account you will need to complete all relevant sections of this **Margin Lending Application Form**. Part A (Sections 1 to 9) is mandatory. This **Margin Lending Application Form** accompanies the **Margin Lending Product Disclosure Statement and Terms and Conditions (known as the Agreement)**.

☐ Please tick the box to acknowledge that you have received and read the Agreement Brochure.

Part A

Margin Lending Borrower Application Form

INTERNAL USE ONLY

ADVISER NAME

ADVISER PHONE NUMBER

ADVISER MOBILE NUMBER

ADVISER EMAIL ADDRESS

ACCOUNT NAME

ACCOUNT NUMBER

Section 1 – Applicant Information

BORROWER FULL LEGAL NAME

BORROWER FULL LEGAL NAME (CONTINUED)

Individual/Trustee/Director/Officer Holder 1

☐ This individual will be the default contact (only one individual may be nominated as the default contact).

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Dr. ☐ Other:

GIVEN NAME/S (DO NOT USE INITIALS)

SURNAME

For notification purposes (e.g. margin calls, credit limit buffers), please select your preferred method of contact:

☐ Email ☐ SMS ☐ Work Phone ☐ Home Phone

☐ Tick this box if you would like to receive margin buffer notifications

Individual/Trustee/Director/Officer Holder 2

☐ This individual will be the default contact (only one individual may be nominated as the default contact).

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Dr. ☐ Other:

GIVEN NAME/S (DO NOT USE INITIALS)

SURNAME

For notification purposes (e.g. margin calls, credit limit buffers), please select your preferred method of contact:

☐ Email ☐ SMS ☐ Work Phone ☐ Home Phone

☐ Tick this box if you would like to receive margin buffer notifications

Section 2 – Authority to Provide Dividend/Cash Payment Instructions to Share Registries

If you would like Morgan Stanley Wealth Management to advise the relevant share registries of your bank account details for cash dividend payments and other cash payments (e.g. capital returns), please select one of the following options:

Cash dividends paid to nominated bank account

☐ Please arrange to have my cash dividends paid to my nominated bank account

ACCOUNT NAME

FINANCIAL INSTITUTION

BRANCH NUMBER (BSB)

BRANCH

ACCOUNT NUMBER

Cash dividends paid to margin lending facility

☐ Please arrange to have my cash dividends paid to my margin lending facility

NB: Cash dividends paid into your margin lending facility will be paid to your linked Cash Management Account, held in our nominee name.

Section 3 – Credit Assessment Questionnaire

All questions within this section must be completed to apply for a Margin Lending facility. By law, we are required to assess your suitability under the responsible lending obligations. The questions must be answered as per the account type you are applying for, e.g. joint borrowers should provide combined financial position.

Supporting Information

→ This information is mandatory

Individual/Joint	If salaried , two most recent income statements/payment summaries, tax returns or pay slips. If self-employed , two most recent tax returns and copy of signed business accounts for the last two years.
Company	The company to provide two most recent tax returns; and financial statements (statements of financial performance and position) for the last two years.
Trust	Two most recent trust tax returns; and financial statements (statements of financial performance and position) for the last two years.

1. WHAT MAXIMUM CREDIT LIMIT ARE YOU APPLYING FOR ON YOUR MARGIN LOAN?

\$

2. WHAT IS YOUR RISK TOLERANCE?

☐ Low ☐ Medium ☐ High

3. WHAT IS YOUR LEVEL OF INVESTMENT EXPERIENCE?

☐ None ☐ Low ☐ Medium ☐ High

4. HAVE YOU PREVIOUSLY OPERATED A MARGIN LENDING ACCOUNT?

☐ Yes ☐ No

If 'yes', do you plan to have any other margin loan accounts active outside of Morgan Stanley Wealth Management?

☐ Yes (provide details below) ☐ No

Account 1

NAME OF PROVIDER

\$

MARKET VALUE

\$

TOTAL LOAN

Account 2

NAME OF PROVIDER

\$

MARKET VALUE

\$

TOTAL LOAN

5. DO YOU PLAN TO HAVE ANY ASX LISTED SHARES THAT WILL MAKE UP MORE THAN 25% OF YOUR PORTFOLIO?

☐ Yes ☐ No

If 'yes,' provide the following details of the ASX listed shares.

ASX Code	Market Value	Approx. Percentage
	\$	%
	\$	%
	\$	%

6. WHAT IS YOUR SOURCE OF INITIAL EQUITY?

Source	Amount
Refinance*	\$
Excess security value of current credit limit	\$
Savings	\$
Lodging securities	\$
Drawn from credit card	\$
Drawn from residential mortgage	\$
Drawn from investment mortgage	\$
Drawn from other loan (e.g. personal loan)	\$
Other (please specify)	
	\$

*The refinance amount to equal total market value of your existing portfolio less total loan outstanding with current lender.

7. WHAT IS YOUR ANNUAL INCOME (AFTER TAX)?

\$

8. WHAT IS YOUR PRIMARY SOURCE OF INCOME?

☐ Business Earnings ☐ Salary ☐ Investments ☐ Retirement Assets

☐ Other (please specify)

9. STATEMENT OF FINANCIAL POSITION

Assets	Percentage Owned	Value	Loan (If Applicable)
Cash		\$	
Residential property	%	\$	\$
Investment property	%	\$	\$
Other investment(s) (please specify)			
	%	\$	\$
Motor vehicle		\$	\$
Other asset(s) (please specify)			
		\$	\$
Total		\$	\$

Liabilities	Balance	Total Limit
Credit cards/store cards	\$	\$
Other loans (e.g. personal loan)	\$	\$
Other liabilities(s) (please specify)		
	\$	\$
Total	\$	\$

Annual Income (After Tax)	Amount
Dividends	\$
Rental income	\$
Other income (please specify)	
	\$
Total	\$

Expenses (Annual)	Amount
Rent/board	\$
Living expenses (e.g. bills, transport)	\$
Mortgage repayments	\$
Other loan repayments (e.g. credit card)	\$
Other expenses (please specify)	
	\$
Total	\$

Section 4 – Limited Power of Attorney

This section of the Application Form comprises a deed, made by you on the day specified at the end of this Application Form.

1. Each person described within the Application Form as the borrower (“you”) for valuable consideration irrevocably appoints Morgan Stanley Wealth Management Australia Pty Ltd (“we,” “us” or “Morgan Stanley Wealth Management”) and each of its related bodies corporate (as defined in the Corporations Act) and each of their respective directors, secretaries or officers (“attorneys”) jointly and each of them severally as its true and lawfully attorneys. Any attorney may appoint sub-attorneys.

2. The attorneys may do in your name everything necessary or expedient to:

(a) do all such things required to sign and deliver on your behalf all of the documents in respect of the Margin Lending facility, including the mortgage;

(b) do all such things that are required for the conversion of any of your approved securities to the CHESS system;

(c) to facilitate the lodgement, variation or revocation of a financing statement, discharge statement or any other document in relation to the Personal Property Securities Register;

(d) date and to complete any blanks which may be left in any documents;

(e) do anything which you can do or are obliged to do as owner of the mortgaged property (including completing blanks in any of those documents, executing agreements, signing any off market transfers, authorising, instructing or requesting the amendment of your details as necessary, authorising and instructing a person to accept directions in respect of the mortgaged property) or do anything which you can do in respect of the transactions contemplated by those documents;

(f) do all things necessary to sign and deliver on your behalf all of the documents needed to enter into a new Margin Lending facility; and

(g) do all things necessary to carry out the above purposes including executing all documents and other instruments necessary or proper to carry out the above purposes.

3. The authority of your attorney is subject to any conditions, limitations and exclusions detailed in the Statement of Advice (if applicable) provided to you separately by your financial adviser.

4. You declare that anything the attorneys do in exercising the powers granted to them under this power of attorney will be as binding on you and anyone else as if you had done the act yourself. You agree to ratify and confirm whatever an attorney does under and in accordance with this power of attorney.

5. You indemnify the attorneys against liability, loss or costs they suffer or incur in exercising powers under this power of attorney.

6. You authorise the attorneys to exercise the power under this power of attorney even if it involves a conflict of duty or the attorneys (or the person known to them) have a personal interest in doing so.

Section 5 – Client Directed Payment Consent

In order for Morgan Stanley Wealth Management to pay benefits to your financial adviser, we require your consent. Each person/legal entity named as an applicant in this Margin Lending Application Form directs Morgan Stanley Wealth Management Australia Pty Ltd ABN 19 009 145 555 (“Morgan Stanley Wealth Management”) to pay the following benefits to your financial adviser:

- An annual total commission benefit (“Commission”) of between zero and 57% of the fees and other revenue Morgan Stanley Wealth Management receives in relation to your account. The exact rate that is used to calculate the Commission is determined by reference to the brokerage and fee revenue generated by your financial adviser for Morgan Stanley Wealth Management over the course of the financial year.
- An annual incentive benefit (“Incentive”) of up to 20% of the fees and other revenue Morgan Stanley Wealth Management receives in relation to your account. This benefit is subject to the terms of the incentive arrangement offered to your financial adviser by Morgan Stanley Wealth Management (if any) and is based upon factors including but not limited to achievement of revenue targets, regulatory compliance and customer satisfaction.

Each person/legal entity named as an applicant in this Margin Lending Application Form agrees and acknowledges that:

- (a) the exact amount of Commission and Incentive (if any is payable) is determined in accordance with the remuneration arrangements that your financial adviser has in place with Morgan Stanley Wealth Management (as may be amended from time to time);
- (b) your financial adviser’s benefits will be reduced by any applicable fees and deductions that may include referral fees, business development costs, discount adjustments for fees charged which are below Morgan Stanley Wealth Management’s standard fee schedule as well as any other costs that are incurred by Morgan Stanley Wealth Management;
- (c) payment of the Incentive is conditional upon your financial adviser acting in your best interest and materially complying with all other legal and regulatory obligations and Morgan Stanley Wealth Management’s compliance framework, policies and procedures;
- (d) if your financial adviser performs additional managerial roles for Morgan Stanley Wealth Management, then your financial adviser may be eligible to receive a discretionary bonus in respect of the additional managerial role performed separate to the Commission;
- (e) you can ask your financial adviser for further information about his or her remuneration and can withdraw your consent to the payment of the benefits described above at any time by notifying Morgan Stanley Wealth Management in writing at any time; and
- (f) for the purpose of this direction, ‘your financial adviser’ means your current financial adviser as well as any other representative of Morgan Stanley Wealth Management who is involved (whether now or in the future) in sourcing or servicing your account.

Signing Instructions

INDIVIDUAL, JOINT ACCOUNTS AND PARTNERSHIPS

For individual accounts, the sole account holder must sign. For joint accounts and partnerships, all account holders must sign.

COMPANY

Execute in accordance with section 127 of the Corporations Act 2001 (Cth). A director must sign jointly with either another director or the company secretary. For proprietary companies that have a sole director who is also the sole company secretary, that director should sign.

TRUST

Trustee(s) (individual and corporate) signing on behalf of the trust confirm the trustee(s) is/are acting in accordance with requisite powers and authority under the trust deed.

OTHER ENTITIES

Two authorised signatories must sign, unless a signatory has express authority by deed to sign on behalf of other signatories.

ACCOUNT FULL LEGAL NAME		
<div></div>	<div></div>	<div></div>
SIGNATURE	SIGNATURE	SIGNATURE
<div></div>	<div></div>	<div></div>
NAME (PLEASE PRINT)	NAME (PLEASE PRINT)	NAME (PLEASE PRINT)
<div>DD/MM/YYYY</div>	<div>DD/MM/YYYY</div>	<div>DD/MM/YYYY</div>
DATE	DATE	DATE
<input type="checkbox"/> Individual <input type="checkbox"/> Sole Director/Secretary <input type="checkbox"/> Trustee <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	<input type="checkbox"/> Individual <input type="checkbox"/> Sole Director/Secretary <input type="checkbox"/> Trustee <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	<input type="checkbox"/> Individual <input type="checkbox"/> Sole Director/Secretary <input type="checkbox"/> Trustee <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director

Section 6 – Declarations and Risk Disclosure

Execute the Application Form after you have read and understood the terms below in relation to the Margin Lending facility.

By signing this Application Form, you agree, represent and warrant to all of the following:

- all the information you have given is correct;
- no proceedings are current, pending, or to your knowledge, threatened which could affect your financial position adversely;
- you have read the Agreement and all documents associated with it, including but not limited to the Margin Lending Product Disclosure Statement, the sponsorship terms, the terms of business and the nominee terms as set out in the Agreement and that you are prepared to comply with those provisions; and
- Directors Guarantee for company accounts—in consideration of Morgan Stanley Wealth Management opening the Margin Lending facility at the request of the company named in this Application Form as the borrower, you the undersigned hereby irrevocably guarantee to Morgan Stanley Wealth Management the payment to Morgan Stanley Wealth Management of each and all sums of money, interest, damages, claims, fees and expenses which the borrower either alone or jointly may become liable to pay Morgan Stanley Wealth Management and the due and punctual performance and observance by the borrower of each of the terms, conditions and obligations contained in each and every agreement or arrangement whatsoever including, but not limited to, the Agreement. This guarantee is a continuing guarantee and shall remain in force so long as any obligation of the borrower to Morgan Stanley Wealth Management remains outstanding.

You understand that:

- if your application is approved, you have appointed an attorney (pursuant to the power of attorney) to accept the Agreement and sign the documents in respect of the Margin Lending facility on your behalf;
- if your application is approved, you mortgage to us any securities which are placed in your CHESS account with us or lodged with a nominee;
- we may pay commissions to advisers in relation to unlisted securities you acquire in connection with your Margin Lending facility;
- we may disclose information relating to your application as required by law;
- investment disposals may generate capital gains or losses. You understand that a net gain may result in a capital gains tax liability;
- investments sold or purchased may increase or decrease in value after the transaction and that investments purchased may ultimately prove to be unprofitable; and
- granting of this authority does not in itself impose an obligation on us to consider and review on your behalf each investment opportunity, or any particular investment opportunity, for which the authority might be used.

You acknowledge that:

- you have read and understood the risk disclosure statement contained in the Agreement;
- you are prepared to accept the risks outlined in this statement and all other risks associated with the facility;
- you have read and understood the Information Collection Statement on page 18 of this Application Form including the Privacy Policy referenced in that statement and available at www.morganstanley.com.au/privacypolicy;
- you consent to the collection, use and disclosure of your information (including personal information) for such purposes and to such persons as set out in the Information Collection Statement, the Privacy Policy. Where you have provided information about any other individual, you will make that individual aware of the provision of the Information Collection Statement;
- Morgan Stanley Wealth Management may disclose information relating to your application as required by law;
- communications that we send to you by way of email or other electronic means will not be encrypted;
- Morgan Stanley Wealth Management is entitled to cancel or reverse a transaction or order without notice, where ASX Group or ASIC has recommended or required cancellation for market integrity reasons, or where the market was operating under an error, or where cancellation or reversal is permitted under the Rules;
- that your financial adviser has adequately explained the features, risks and benefits of the Margin Lending facility and has answered your questions (if any) to your complete satisfaction; and
- if you do not provide Morgan Stanley Wealth Management with information as requested or there is a delay in providing Morgan Stanley Wealth Management with information, Morgan Stanley Wealth Management may not be able to open your Margin Lending facility account.

Section 7 – Credit Information

You acknowledge that we may collect, use and disclose your information, including your credit information, as set out in this Application Form and our Privacy Policy available at www.morganstanley.com.au/privacypolicy.

You agree that:

- (a) We may collect information about you, including personal, sensitive or commercial credit information, from you, credit reporting bodies, public registers or any other business that provides credit related information. We may collect and use this information to assess your application for Margin Lending, manage our relationship with you, monitor your credit capacity and minimise risks, comply with relevant laws and for the purposes as outlined in our Privacy Policy.
- (b) We may disclose information about you and your credit to credit reporting bodies, including the fact that you have applied for credit and the fact that we are a credit provider to you, the credit type and the amount.
- (c) We may also disclose overdue payments or credit related defaults under the Margin Lending facility to credit reporting bodies.
- (d) If you are seeking to use a guarantor, you give us permission to give your guarantor information about you including in relation to your credit and your Morgan Stanley Margin Lending facility, and any changes to that facility. This allows your guarantor to decide whether to be, or whether to continue to be, your guarantor. We may also give your guarantor any information regarding any notice of default or demand that we may send you.

For further information, you may refer to the Morgan Stanley Privacy Policy for key information about credit reporting matters such as:

- what information we may disclose to credit reporting bodies
- the credit reporting bodies to whom we disclose your information, including about your credit, and how to access their privacy policy
- how to contact us to receive a copy of credit information that we obtain from credit reporting bodies, correct this information and make a complaint
- marketing and your right to opt out of marketing
- how otherwise to contact us and you may do this where you think you are or may be a victim of identify fraud.

Section 8 – Business Purpose Declaration

You should only apply for a Morgan Stanley Wealth Management margin loan if you plan to use the funds for business or investment purposes. You declare that the credit to be provided to you by Morgan Stanley Wealth Management will be applied wholly or predominately for business or investment purposes (or for both purposes).

Important: You should note that by signing this declaration, you may lose your protection under the National Credit Code.

Section 9 – Executed as Deed

Company Applicants

Execute in accordance with section 127 of the Corporations Act 2001 (Cth). A director must sign jointly with either another director or the company secretary. For proprietary companies that have a sole director who is also the sole company secretary, that director should sign.

<div></div>		<div></div>	
SIGNATURE		SIGNATURE	
<div></div>		<div></div>	
NAME (PLEASE PRINT)		NAME (PLEASE PRINT)	
<div></div>		<div></div>	
CAPACITY (PLEASE PRINT)		CAPACITY (PLEASE PRINT)	

Signature (all other applicants)

INDIVIDUAL, JOINT ACCOUNTS AND PARTNERSHIPS

For individual accounts, the sole account holder must sign. For joint accounts and partnerships, all account holders must sign.

TRUST

Trustee(s) (individual and corporate) signing on behalf of the trust confirm the trustee(s) is/are acting in accordance with requisite powers and authority under the trust deed.

OTHER ENTITIES

Two authorised signatories must sign, unless a signatory has express authority by deed to sign on behalf of other signatories.

<div></div>		
ACCOUNT FULL LEGAL NAME		
<div></div>	<div></div>	<div></div>
SIGNATURE	SIGNATURE	SIGNATURE
<div></div>	<div></div>	<div></div>
NAME (PLEASE PRINT)	NAME (PLEASE PRINT)	NAME (PLEASE PRINT)
<div>DD/MM/YYYY</div>	<div>DD/MM/YYYY</div>	<div>DD/MM/YYYY</div>
DATE	DATE	DATE
<input type="checkbox"/> Individual <input type="checkbox"/> Trustee	<input type="checkbox"/> Individual <input type="checkbox"/> Trustee	<input type="checkbox"/> Individual <input type="checkbox"/> Trustee
<div></div>	<div></div>	<div></div>
WITNESS SIGNATURE	WITNESS SIGNATURE	WITNESS SIGNATURE
<div></div>	<div></div>	<div></div>
WITNESS NAME (PLEASE PRINT)	WITNESS NAME (PLEASE PRINT)	WITNESS NAME (PLEASE PRINT)
<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>
ADDRESS	ADDRESS	ADDRESS

NOTE: The witness must be independent to the applicants and any appointed authorised representatives.

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Part B

Authority to Refinance/Transfer Securities Form

Part A: Transfer Details

BORROWER(S) NAME

GUARANTOR(S) NAME (IF APPLICABLE)

NAME OF MARGIN LENDING/SPONSORING BROKER

ACCOUNT NO

CHESS HIN

☐ Full Refinance ☐ Partial Refinance \$ (Provide security details below)

Security Code

Security Name

Number of Shares/Units

→ If you have more than five securities please print another copy of this page listing only the additional securities in the section above.

Part B: Authorisation

You authorise and instruct the lender/sponsoring participant named in Part A above to: (please tick the relevant boxes)

- ☐ Provide Morgan Stanley Wealth Management with any and all information regarding your CHESS sponsored account and/or margin lending facility.
- ☐ Authorise Morgan Stanley Wealth Management to pay out an outstanding loan(s) against any managed fund investments and/or shareholdings held on your existing CHESS HIN(s).
- ☐ Transfer your existing CHESS HIN to Morgan Stanley Wealth Management.
- ☐ Release, effective immediately, any document or notice (including but not limited to any Notice of Mortgages or financing statement, discharge statement or any other document noted/recorded on the Personal Property Securities Register) which is relevant to the account.
- ☐ Transfer all open option positions and associated cash and collateral to Morgan Stanley Wealth Management.
- ☐ Close my existing CHESS sponsored account/margin lending facility.

Borrower

ACCOUNT FULL LEGAL NAME

SIGNATURE

NAME (PLEASE PRINT)

DD/MM/YYYY

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

SIGNATURE

NAME (PLEASE PRINT)

DD/MM/YYYY

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

SIGNATURE

NAME (PLEASE PRINT)

DD/MM/YYYY

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

Part C

Direct Debit or Credit Account Details Form

Authorisation for Direct Debit

By nominating your Cash Account details below, you authorise Morgan Stanley Wealth Management (User ID 142563) to debit and credit your Cash Account through BECS (Bulk Electronic Clearing System) any amount which we may debit or charge you in accordance with the direct debit and credit request service agreement contained in the margin lending term and conditions.

☐ If account details are the same as the linked Cash Account in the Account Opening Documentation, or already on file, please tick this box.

ACCOUNT NAME

FINANCIAL INSTITUTION

BRANCH NUMBER (BSB)

BRANCH

ACCOUNT NUMBER

Please tick one of the below options:

☐ Direct debit the full amount of monthly interest

☐ Direct debit an amount of \$ and capitalise the remaining interest against my loan

☐ Direct debit the full amount of monthly interest and an additional amount of \$ from my loan

Authorisation for Direct Credit

Please complete the below section if you would like to nominate a different bank account for direct credits. If you do not nominate a different account below, the above account will be used for all direct debits and credits.

ACCOUNT NAME

FINANCIAL INSTITUTION

BRANCH NUMBER (BSB)

BRANCH

ACCOUNT NUMBER

Applicant Signature

ACCOUNT FULL LEGAL NAME

SIGNATURE

NAME (PLEASE PRINT)

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

SIGNATURE

NAME (PLEASE PRINT)

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

SIGNATURE

NAME (PLEASE PRINT)

DATE

- ☐ Individual ☐ Sole Director/Secretary
☐ Trustee ☐ Authorised Signatory
☐ Director

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Important Information

→ About this Margin Lending Application Form

Please use this form if you wish to apply to access Margin Lending services.

An application for Margin Lending will only be accepted by Morgan Stanley Wealth Management if you have an existing Morgan Stanley Wealth Management account or if the application accompanies the Account Opening Documentation Application Form. Information you provide in or with this Margin Lending Application Form will be supplemented by the information you have provided to Morgan Stanley Wealth Management in or with the Account Opening Document Application Form, unless you instruct otherwise.

In this Margin Lending Application Form, unless specified otherwise:

- “Morgan Stanley Wealth Management”, “we”, “us”, “our” means Morgan Stanley Wealth Management Australia Pty Ltd
- “you” means the person(s)/legal entity named as the applicant in this Margin Lending Application Form.
The person(s)/legal entity named must be the same in the Account Opening Documentation Application Form.

This document has been prepared by Morgan Stanley Wealth Management Australia Pty Ltd (ACN 009 145 555), a company regulated by the Australian Securities and Investments Commission (ASIC) in Australia and holder of AFSL number 240813. Morgan Stanley Wealth Management is a Participant of ASX Group, a clearing

participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Services that Morgan Stanley Wealth Management and its representatives may provide or may arrange to provide to you are set out in the Financial Services Guide issued by Morgan Stanley Wealth Management.

Important Documents

Prior to completing this Application Form, you should read the Margin Lending PDS and Terms Brochure.

The Margin Lending PDS and Terms should be read in conjunction with the following important documents available at www.morganstanley.com.au/resources/.

DOMESTIC ACCOUNT

- [Financial Services Guide](#)
- [General Terms of Business](#)
- [Sponsorship Agreement](#)
- [Best Execution Policy Disclosure Statement](#)
- [Schedule of Fees and Charges](#)

You may request a copy of any of these documents free of charge from your Morgan Stanley Wealth Management financial adviser or by contacting us. Contact details for your respective location can be found at the end of this Application Form

Privacy Statement

HOW WE COLLECT AND USE YOUR PERSONAL INFORMATION

Morgan Stanley Wealth Management collects, holds, uses and discloses your personal information to provide, or arrange to provide, you with financial products and services. Your personal information will include your personal profile, and details of your personal circumstances and any information contained in our records when we give you financial product advice or recommendations.

We may also use your information to comply with our legal or regulatory obligations anywhere in the world, carry



out credit and other background checks, market products and services to you and for any other legitimate business purpose. If you do not provide the information requested, Morgan Stanley Wealth Management may not be able to provide (or arrange to provide) a product or service to you.

DISCLOSING YOUR PERSONAL INFORMATION

Morgan Stanley Wealth Management may disclose your personal information to its associated firms, affiliates, subsidiaries, agents and other third parties it authorises (collectively, “Morgan Stanley Group”) for any of the above mentioned purposes. The Morgan Stanley Group transfers, processes and stores your personal information in any country where the Morgan Stanley Group has offices which may be located outside Australia and which may provide different levels of protection for personal information.

Your information may also be disclosed to government agencies and regulators in Australia and outside Australia where this is required under applicable law.

The Morgan Stanley Group may also disclose your personal information to vendors who conduct operational, technological and customer service functions, or to other persons who

process your personal information on behalf of the Morgan Stanley Group (such as credit reporting agencies).

Where you have provided your identification document details, the Morgan Stanley Group will use those details for confirmation with the Australian Government’s Document Verification Service (DVS), a national online system that compares an individual’s identifying information with government records.

PRIVACY POLICY AND FURTHER INFORMATION

Morgan Stanley Wealth Management’s privacy policy (‘Privacy Policy’) contains further details on its information handling practices and explains in more detail:

- why and how we collect your personal information
- retention, use and disclosure of your personal information, including the countries it may disclose your personal information to
- how you may opt out from receiving marketing information
- your rights including how you may access and request correction of your personal information or complain about a breach of the Australian

privacy law by Morgan Stanley Wealth Management.

The Privacy Policy is available at www.morganstanley.com.au/privacypolicy.

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ADVISER CODE

ACCOUNT NUMBER

Account Profile

If you have not already provided an account profile, your financial adviser is required to take into account personal information when preparing recommendations for you.

By supplying the following information your financial adviser will be able to give you personal financial product recommendations that are appropriate to your investment objectives, financial situation and particular needs.

Please ensure your financial adviser is kept informed of any material changes to the information you have supplied.

REASON(S) FOR SEEKING ADVICE

☐ ASX Securities investment advice

☐ Build wealth

☐ Fund retirement

☐ Diversify investments

☐ Charitable giving

☐ Comprehensive financial plan

☐ Superannuation strategies

☐ Estate planning

☐ Retirement planning

☐ Ensure adequate insurance cover

☐ Financing solutions

☐ Other

ASSET CLASSES YOU ARE WILLING TO INVEST IN

☐ Cash

☐ Fixed Income

☐ Property Securities

☐ Domestic Shares

☐ International Shares

☐ Alternatives

INVESTMENT TIME HORIZON (SELECT ONE)

☐ 1-3 years

☐ 3-5 years

☐ 5-7 years

☐ 7-10 years

☐ 10+ years

INCOME REQUIREMENT (SELECT ONE)

To what extent do you currently rely on income from your investments for living expenses?

☐ Not at all

☐ Partially

☐ Substantially

☐ Entirely

When do you expect you will rely, either entirely or substantially, on your investment income for living expenses?

☐ Never

☐ Currently Reliant

☐ Year

INVESTMENT OBJECTIVE AND RISK TOLERANCE (SELECT ONE)

Select one of the following combinations to specify your risk tolerance and primary investment objective. Refer to the definitions on the next page for guidance:

Risk Tolerance	Primary Investment Objective	
Low (Conservative)	Conservation of capital	<input type="checkbox"/>
Low (Conservative)	Income	<input type="checkbox"/>
Low (Conservative)	Income and long-term capital growth	<input type="checkbox"/>
Moderate	Income	<input type="checkbox"/>
Moderate	Income and long-term capital growth	<input type="checkbox"/>
High (Aggressive)	Income and long-term capital growth	<input type="checkbox"/>
High (Aggressive)	Short-term trading / Speculative capital gain	<input type="checkbox"/>

RISK TOLERANCE

Low (Conservative): You are more concerned with preserving capital than maximising gains and can tolerate infrequent, very moderate negative returns through a market cycle.

Moderate: You understand that pursuing higher returns means that you may have to tolerate periods of negative returns through difficult phases in a market cycle.

High (Aggressive): Your main objective is maximising capital gains and you can tolerate a sustained period of negative returns through difficult phases of a financial market cycle.

INVESTMENT OBJECTIVE

Conservation of capital: You seek to minimise the probability of loss of capital over time by investing in relatively liquid instruments with limited price fluctuations. Typically, the portfolio will consist of investments including cash and fixed income (no equities).

Income: You wish to invest in investments which provide current income in the form of interest or dividends. These investments may be subject to market price fluctuations.

Income and long-term capital growth: You seek to achieve growth of capital over time; associated income generation may also be important. You may experience fluctuations in returns with the possibility of negative returns through difficult phases of a market cycle.

Short-term trading / Speculative capital gain: You seek to achieve a high rate of capital growth. Income is not a consideration. You may experience fluctuations in returns and an increased possibility of negative returns through difficult phases of a market cycle.

KNOWLEDGE AND EXPERIENCE

Knowledge and experience in asset classes and products are key considerations in determining which investments Morgan Stanley Wealth Management consider suitable for you. Refer to the definitions below for guidance:

	None	Minimal	Moderate	Extensive
Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income (Hybrids, Bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exchange Traded Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

None: You have no experience whatsoever regarding this type of investment and therefore have a limited appreciation of the risks and possible losses that could be attributable to trading this product type.

Minimal: You have a very basic understanding and level of experience regarding this type of investment such that the product's risks are unlikely to be fully appreciated. You have less than two years of experience in trading these products.

Moderate: You have a good understanding and level of experience regarding this type of investment. You understand the product's key economic features and have a good appreciation for the risks involved in trading this product. You have more than two years of experience in trading these products.

Extensive: You are very experienced and can be considered knowledgeable in trading this product type. You are fully aware of the risks and rewards associated with trading this product. You have more than five years of experience in trading these products.

INVESTMENT INTERESTS

<input type="checkbox"/> Blue Chip	<input type="checkbox"/> Property Securities	<input type="checkbox"/> Small Cap.	<input type="checkbox"/> Fixed Income	<input type="checkbox"/> Industrials	<input type="checkbox"/> Hybrids
<input type="checkbox"/> International Shares	<input type="checkbox"/> Managed Funds	<input type="checkbox"/> Resources	<input type="checkbox"/> New Listings	<input type="checkbox"/> Options	<input type="checkbox"/> Managed Investments
<input type="checkbox"/> Gold	<input type="checkbox"/> Franked Dividends	<input type="checkbox"/> Warrants	<input type="checkbox"/> Margin Lending		

EXISTING INVESTMENTS

<input type="checkbox"/> Cash	<input type="checkbox"/> Fixed Income	<input type="checkbox"/> Property Securities	<input type="checkbox"/> Domestic Shares	<input type="checkbox"/> International Shares
<input type="checkbox"/> Managed Funds	<input type="checkbox"/> Options/Warrants	<input type="checkbox"/> Superannuation	<input type="checkbox"/> Property	
<input type="checkbox"/> Other				

Please note any other relevant circumstances Morgan Stanley Wealth Management should take into consideration when providing you with advice:

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