

**Accepted ASX Listed Equities  
as at 14 December 2023  
Subject to change at the discretion of CommSec Margin Lending**

**Buffer - 5%  
Maximum Gearing Ratio - 90%**

**LVR Changes**

Changes since the last Approved Securities List was published are outlined in the below table:

**ASX Securities**

| ASX Code | Security Name                        | Change       | Previous Portfolio LVR | New Portfolio LVR |
|----------|--------------------------------------|--------------|------------------------|-------------------|
| QUB      | QUBE HOLDINGS LIMITED                | LVR Increase | 65%                    | 70%               |
| MVE      | VANECK S&P/ASX MIDCAP ETF            | LVR Increase | 75%                    | 80%               |
| DRIV     | BETASHARES ELECTRIC VEHICLES AND FTR | LVR Increase | 60%                    | 70%               |
| SIG      | SIGMA HEALTHCARE LIMITED             | Capped LVR   | 40%                    | 40%               |

\*Available via facilities with PLVR enabled only

| ASX Code    | Security Name                                      | Portfolio LVR | Standard LVR | Single Stock LVR | ASX Code   | Security Name                                      | Portfolio LVR | Standard LVR | Single Stock LVR |
|-------------|--|---------------|--------------|------------------|------------|--|---------------|--------------|------------------|
| <b>AIZN</b> | <b>ARN MEDIA LIMITED</b>                           | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | BOQ        | BANK OF QUEENSLAND LIMITED                         | 70%           | 65%          | 60%              |
| A200        | BETASHARES AUSTRALIA 200 ETF                       | 80%           | 75%          | 70%              | BOQPE      | BANK OF QUEENSLAND LIMITED                         | 70%           | 65%          | 60%              |
| A2M         | THE A2 MILK COMPANY LIMITED                        | 60%           | 55%          | 50%              | BOQPF      | BANK OF QUEENSLAND LIMITED                         | 70%           | 65%          | 60%              |
| AAA         | BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF       | 90%           | 85%          | 80%              | BPT        | BEACH ENERGY LIMITED                               | 60%           | 55%          | 50%              |
| AAC         | AUSTRALIAN AGRICULTURAL COMPANY LIMITED            | 50%           | 45%          | 40%              | BRG        | BREVILLE GROUP LIMITED                             | 60%           | 55%          | 50%              |
| ABA         | AUSWIDE BANK LTD                                   | 45%           | 40%          | 35%              | BSL        | BLUESCOPE STEEL LIMITED                            | 75%           | 70%          | 65%              |
| ABB         | AUSSIE BROADBAND LIMITED                           | 40%           | 35%          | 30%              | BWP        | BWP TRUST  | 70%           | 65%          | 60%              |
| ABC         | ADELAIDE BRIGHTON LIMITED                          | 55%           | 50%          | 45%              | BXB        | BRAMBLES LIMITED                                   | 80%           | 75%          | 70%              |
| ABG         | ABACUS GROUP                                       | 60%           | 55%          | 50%              | CAJ        | CAPITOL HEALTH LIMITED                             | 40%           | 35%          | 30%              |
| ACDC        | GLOBAL X BATTERY TECH & LITHIUM ETF                | 65%           | 60%          | 55%              | CAR        | CAR GROUP LIMITED                                  | 70%           | 65%          | 60%              |
| ACL         | AUSTRALIAN CLINICAL LABS LIMITED                   | 50%           | 45%          | 40%              | CBA        | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| <b>AD8</b>  | <b>AUDINATE GROUP LIMITED</b>                      | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | CBAPG      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| ADH         | ADAIRES LIMITED                                    | 45%           | 40%          | 35%              | CBAPH      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| AEE         | AUSTRALIAN ETHICAL INVESTMENT LIMITED              | 40%           | 35%          | 30%              | CBAPJ      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| AFG         | AUSTRALIAN FINANCE GROUP LTD                       | 40%           | 35%          | 30%              | CBAPK      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| AFI         | AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED   | 75%           | 70%          | 65%              | CBAPL      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| AGL         | AGL ENERGY LIMITED                                 | 70%           | 65%          | 60%              | CBAPM      | COMMONWEALTH BANK OF AUSTRALIA                     | 80%           | 75%          | 70%              |
| AGX1        | ANTIPODES GLOBAL SHARES (QUOTED MANAGED FUND)      | 65%           | 60%          | 55%              | <b>CCO</b> | <b>COBRAM ESTATE OLIVES LIMITED</b>                | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| AIA         | AUCKLAND INTERNATIONAL AIRPORT LIMITED             | 65%           | 60%          | 55%              | <b>CCP</b> | <b>CREDIT CORP GROUP LIMITED</b>                   | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>AIS</b>  | <b>AERIS RESOURCES LIMITED</b>                     | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | CDA        | CODAN LIMITED                                      | 45%           | 40%          | 35%              |
| AIZ         | AIR NEW ZEALAND LIMITED                            | 45%           | 40%          | 35%              | CDM        | CADENCE CAPITAL LIMITED                            | 45%           | 40%          | 35%              |
| AKE         | ALKEM LIMITED                                      | 50%           | 45%          | 40%              | <b>CDP</b> | <b>CARDINDALE PROPERTY TRUST</b>                   | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| ALD         | AMPOL LIMITED                                      | 70%           | 65%          | 60%              | CGC        | COSTA GROUP HOLDINGS LIMITED                       | 50%           | 45%          | 40%              |
| ALI         | ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED          | 60%           | 55%          | 50%              | CGF        | CHALLENGER LIMITED                                 | 65%           | 60%          | 55%              |
| ALK         | ALKANE RESOURCES LIMITED                           | 40%           | 35%          | 30%              | CGFFC      | CHALLENGER LIMITED                                 | 65%           | 60%          | 55%              |
| ALL         | ARISTOCRAT LEISURE LIMITED                         | 75%           | 70%          | 65%              | CHC        | CHARTER HALL GROUP                                 | 70%           | 65%          | 60%              |
| ALQ         | ALS LIMITED  | 70%           | 65%          | 60%              | <b>CHN</b> | <b>CHALICE MINING LIMITED</b>                      | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| ALU         | ALTIUM LIMITED                                     | 60%           | 55%          | 50%              | <b>EIA</b> | <b>CHAMPION IRON LIMITED</b>                       | <b>50%</b>    | <b>45%</b>   | <b>40%</b>       |
| ALX         | ATLAS ARTERIA                                      | 70%           | 65%          | 60%              | CIN        | CARLTON INVESTMENTS LIMITED                        | 60%           | 55%          | 50%              |
| AMC         | AMCOR PLC  | 75%           | 70%          | 65%              | CIP        | CENTURIA INDUSTRIAL REIT                           | 60%           | 55%          | 50%              |
| AMH         | AMCIL LIMITED                                      | 55%           | 50%          | 45%              | CKF        | COLLINS FOODS LIMITED                              | 60%           | 55%          | 50%              |
| AMP         | AMP LIMITED  | 60%           | 55%          | 50%              | CLDD       | BETASHARES CLOUD COMPUTING ETF                     | 60%           | 55%          | 50%              |
| AMPPB       | AMP LIMITED  | 60%           | 55%          | 50%              | CLNE       | VANECK GLOBAL CLEAN ENERGY ETF                     | 65%           | 60%          | 55%              |
| AN3PG       | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CLV        | CLOVER CORPORATION LIMITED                         | 40%           | 35%          | 30%              |
| AN3PH       | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CLW        | CHARTER HALL LONG WALE REIT                        | 65%           | 60%          | 55%              |
| AN3PI       | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CMM        | CAPRICORN METALS LTD                               | 45%           | 40%          | 35%              |
| AN3PJ       | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CMW        | CROMWELL PROPERTY GROUP                            | 60%           | 55%          | 50%              |
| AN3PK       | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CNEW       | VANECK VECTORS CHINA NEW ECONOMY ETF               | 55%           | 50%          | 45%              |
| ANN         | ANSELL LIMITED                                     | 65%           | 60%          | 55%              | CNI        | CENTURIA CAPITAL GROUP                             | 55%           | 50%          | 45%              |
| ANZ         | AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED    | 80%           | 75%          | 70%              | CNU        | CHORUS LIMITED                                     | 65%           | 60%          | 55%              |
| AOF         | AUSTRALIAN UNITY OFFICE FUND                       | 40%           | 35%          | 30%              | COE        | COOPER ENERGY LIMITED                              | 40%           | 35%          | 30%              |
| APA         | APA GROUP  | 75%           | 70%          | 65%              | COF        | CENTURIA OFFICE REIT                               | 55%           | 50%          | 45%              |
| APE         | EAGERS AUTOMOTIVE LIMITED                          | 50%           | 45%          | 40%              | COH        | COCHLEAR LIMITED                                   | 70%           | 65%          | 60%              |
| <b>APM</b>  | <b>APM HUMAN SERVICES INTERNATIONAL LIMITED</b>    | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | COL        | COLES GROUP LIMITED                                | 80%           | 75%          | 70%              |
| ARB         | ARB CORPORATION LIMITED                            | 65%           | 60%          | 55%              | CPU        | COMPUTERSHARE LIMITED                              | 70%           | 65%          | 60%              |
| ARF         | ARENA REIT   | 60%           | 55%          | 50%              | CQE        | CHARTER HALL SOCIAL INFRASTRUCTURE REIT            | 60%           | 55%          | 50%              |
| ARG         | ARGO INVESTMENTS LIMITED                           | 75%           | 70%          | 65%              | CQR        | CHARTER HALL RETAIL REIT                           | 70%           | 65%          | 60%              |
| ASB         | AUSTAL LIMITED                                     | 60%           | 55%          | 50%              | CRED       | BETASHARES AUS INVESTMENT GRADE CORPORATE BOND ETF | 70%           | 65%          | 60%              |
| ASIA        | BETASHARES ASIA TECHNOLOGY TIGERS ETF              | 70%           | 65%          | 60%              | CRN        | CORONADO GLOBAL RESOURCES INC                      | 45%           | 40%          | 35%              |
| ASK         | ABACUS STORAGE KING                                | 65%           | 60%          | 55%              | CSL        | CSL LIMITED  | 80%           | 75%          | 70%              |
| ASX         | ASX LIMITED  | 75%           | 70%          | 65%              | CSR        | CSR LIMITED  | 65%           | 60%          | 55%              |
| ATEC        | BETASHARES S&P/ASX AUSTRALIAN TECHNOLOGY ETF       | 65%           | 60%          | 55%              | CTD        | CORPORATE TRAVEL MANAGEMENT LIMITED                | 45%           | 40%          | 35%              |
| AUB         | AUB GROUP LIMITED                                  | 65%           | 60%          | 55%              | CURE       | GLOBAL X S&P BIOTECH ETF                           | 60%           | 55%          | 50%              |
| AUI         | AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED       | 65%           | 60%          | 55%              | CUV        | CLINIVEL PHARMACEUTICALS LIMITED                   | 40%           | 35%          | 30%              |
| AUMF        | ISHARES EDGE MSCI AUSTRALIA MULTIFACTOR ETF        | 80%           | 75%          | 70%              | <b>CWP</b> | <b>CEDAR WOODS PROPERTIES LIMITED</b>              | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| AVG         | AUSTRALIAN VINTAGE LTD                             | 40%           | 35%          | 30%              | CWY        | CLEANWAY WASTE MANAGEMENT LIMITED                  | 65%           | 60%          | 55%              |
| AWC         | ALUMINA LIMITED                                    | 65%           | 60%          | 55%              | <b>CXO</b> | <b>CORE LITHIUM LTD</b>                            | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| AX1         | ACCENT GROUP LIMITED                               | 45%           | 40%          | 35%              | <b>DBI</b> | <b>DALRYMPLE BAY INFRASTRUCTURE LIMITED</b>        | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| AZI         | AURIZON HOLDINGS LIMITED                           | 70%           | 65%          | 60%              | DDR        | DICKER DATA LIMITED                                | 60%           | 55%          | 50%              |
| BAP         | BAPCOR LIMITED                                     | 60%           | 55%          | 50%              | <b>DGL</b> | <b>DGL GROUP LIMITED</b>                           | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| BBN         | BABY BUNTING GROUP LIMITED                         | 45%           | 40%          | 35%              | DHG        | DOMAIN HOLDINGS AUSTRALIA LIMITED                  | 60%           | 55%          | 50%              |
| <b>BCI</b>  | <b>BCI MINERALS LIMITED</b>                        | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | DHHF       | BETASHARES DIVERSIFIED ALL GROWTH ETF              | 70%           | 65%          | 60%              |
| BEAR        | BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND     | 80%           | 75%          | 70%              | DIRE       | SPDR DOW JONES GLOBAL REAL ESTATE FUND             | 65%           | 60%          | 55%              |
| BEN         | BENDIGO AND ADELAIDE BANK LIMITED                  | 70%           | 65%          | 60%              | DIW        | DJERRIWARREH INVESTMENTS LIMITED                   | 70%           | 65%          | 60%              |
| BENPG       | BENDIGO AND ADELAIDE BANK LIMITED                  | 65%           | 60%          | 55%              | DMP        | DOMINO'S PIZZA ENTERPRISES LIMITED                 | 60%           | 55%          | 50%              |
| BENPH       | BENDIGO AND ADELAIDE BANK LIMITED                  | 70%           | 65%          | 60%              | DOW        | DOWNER EDI LIMITED                                 | 50%           | 45%          | 40%              |
| <b>BFG</b>  | <b>BELL FINANCIAL GROUP LIMITED</b>                | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | DRIV       | BETASHARES ELECTRIC VEHICLES AND FTR MOBILITY ETF  | 70%           | 65%          | 60%              |
| BGA         | BEGA CHEESE LIMITED                                | 50%           | 45%          | 40%              | DRR        | DETERRA ROYALTIES LIMITED                          | 65%           | 60%          | 55%              |
| <b>BGL</b>  | <b>BELLEVUE GOLD LIMITED</b>                       | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | DRUG       | BETASHARES GLOBAL HEALTHCARE ETF                   | 70%           | 65%          | 60%              |
| BHP         | BHP GROUP LIMITED                                  | 80%           | 75%          | 70%              | DTL        | DATA#3 LIMITED                                     | 50%           | 45%          | 40%              |
| BHYB        | BETASHARES AUSTRALIAN MAJOR BANK HYBRIDS INDEX ETF | 75%           | 70%          | 65%              | DUI        | DIVERSIFIED UNITED INVESTMENT LIMITED              | 70%           | 65%          | 60%              |
| BKI         | BKI INVESTMENT COMPANY LIMITED                     | 70%           | 65%          | 60%              | DXC        | DEXUS CONVENIENCE RETAIL REIT                      | 50%           | 45%          | 40%              |
| BKW         | BRICKWORKS LIMITED                                 | 70%           | 65%          | 60%              | DXI        | DEXUS INDUSTRIA REIT                               | 65%           | 60%          | 55%              |
| BLD         | BORAL LIMITED                                      | 65%           | 60%          | 55%              | DXS        | DEXUS  | 65%           | 60%          | 55%              |
| BLX         | BEACON LIGHTING GROUP LIMITED                      | 40%           | 35%          | 30%              | EDV        | ENDEAVOUR GROUP LIMITED                            | 70%           | 65%          | 60%              |
| BNKS        | BETASHARES GLOBAL BANKS ETF                        | 70%           | 65%          | 60%              |            |  |               |              |                  |

Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)

**Bold and Italic** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
 Shading indicates changes since 4 December 2023

Please note the lending ratio on this list is subject to change at any time without prior notice.

**Accepted ASX Listed Shares  
 as at 14 December 2023  
 Subject to change at the discretion of CommSec Margin Lending**

**Buffer - 5%  
 Maximum Gearing Ratio - 90%**

| ASX Code   | Security Name  | Portfolio LVR | Standard LVR | Single Stock LVR | ASX Code   | Security Name  | Portfolio LVR | Standard LVR | Single Stock LVR |
|------------|--|---------------|--------------|------------------|------------|--|---------------|--------------|------------------|
| EHL        | EMECO HOLDINGS LIMITED                                       | 40%           | 35%          | 30%              | ING        | INGHAM'S GROUP LIMITED                                   | 60%           | 55%          | 50%              |
| ELD        | ELDERS LIMITED   | 60%           | 55%          | 50%              | INIF       | INVESTSMART AUSTRALIAN EQUITY INCOME FUND (MANAGED FUND) | 55%           | 50%          | 45%              |
| EQT        | EQT HOLDINGS LIMITED   | 50%           | 45%          | 40%              | IOO        | ISHARES GLOBAL 100 ETF                                   | 75%           | 70%          | 65%              |
| ERTH       | BETASHARES CLIMATE CHANGE & ENV OPP ETF                      | 65%           | 60%          | 55%              | IOZ        | ISHARES CORE S&P/ASX 200 ETF                             | 80%           | 75%          | 70%              |
| ESPO       | VANECK VECTORS VIDEO GAMING ESPORTS ETF                      | 65%           | 60%          | 55%              | IPH        | IPH LIMITED  | 55%           | 50%          | 45%              |
| ESTX       | GLOBAL X EURO STOXX 50 ETF                                   | 75%           | 70%          | 65%              | IJL        | INCITEC PIVOT LIMITED                                    | 70%           | 65%          | 60%              |
| ETHI       | BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF                 | 75%           | 70%          | 65%              | IRE        | IRESS LIMITED  | 65%           | 60%          | 55%              |
| ETPMAG     | GLOBAL X PHYSICAL SILVER A                                   | 60%           | 55%          | 50%              | <b>IRI</b> | <b>INTEGRATED RESEARCH LIMITED</b>                       | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| ETPMPT     | GLOBAL X PHYSICAL PLATINUM A                                 | 55%           | 50%          | 45%              | ISO        | ISHARES S&P/ASX SMALL ORDINARIES ETF                     | 70%           | 65%          | 60%              |
| EVN        | EVOLUTION MINING LIMITED                                     | 65%           | 60%          | 55%              | IVE        | ISHARES MSCI EAFE ETF                                    | 80%           | 75%          | 70%              |
| EVT        | EVT LIMITED  | 65%           | 60%          | 55%              | IVV        | ISHARES S&P 500 ETF                                      | 80%           | 75%          | 70%              |
| EX20       | BETASHARES AUSTRALIAN EX-20 PORTFOLIO DIVERSIFIER ETF        | 80%           | 75%          | 70%              | IWLD       | ISHARES CORE MSCI WORLD EX AUS ESG LEADERS ETF           | 75%           | 70%          | 65%              |
| F100       | BETASHARES FTSE 100 ETF                                      | 70%           | 65%          | 60%              | IXI        | ISHARES GLOBAL CONSUMER STAPLES ETF                      | 70%           | 65%          | 60%              |
| FAIR       | BETASHARES AUSTRALIAN SUSTAINABILITY LEADERS ETF             | 80%           | 75%          | 70%              | IXJ        | ISHARES GLOBAL HEALTHCARE ETF                            | 70%           | 65%          | 60%              |
| FANG       | GLOBAL X FANG+ ETF   | 65%           | 60%          | 55%              | IZZ        | ISHARES CHINA LARGE-CAP ETF                              | 65%           | 60%          | 55%              |
| FBU        | FLETCHER BUILDING LIMITED                                    | 55%           | 50%          | 45%              | JBH        | JB HI-FI LIMITED   | 75%           | 70%          | 65%              |
| FEMX       | FIDELITY GLOBAL EMERGING MARKETS                             | 70%           | 65%          | 60%              | JDO        | JUDO CAPITAL HOLDINGS LIMITED                            | 45%           | 40%          | 35%              |
| <b>FEX</b> | <b>FENIX RESOURCES LTD</b>                                   | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | JHX        | JAMES HARDIE INDUSTRIES PLC                              | 70%           | 65%          | 60%              |
| FGG        | FUTURE GENERATION GLOBAL LIMITED                             | 65%           | 60%          | 55%              | JIN        | JUMBO INTERACTIVE LIMITED                                | 50%           | 45%          | 40%              |
| FGX        | FUTURE GENERATION AUSTRALIA LIMITED                          | 70%           | 65%          | 60%              | JLG        | JOHNS LYNG GROUP LIMITED                                 | 55%           | 50%          | 45%              |
| FLT        | FLIGHT CENTRE TRAVEL GROUP                                   | 55%           | 50%          | 45%              | <b>JMS</b> | <b>JUPITER MINES LIMITED</b>                             | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| FMG        | FORTESCUE LTD  | 65%           | 60%          | 55%              | KAR        | KAROOM ENERGY LTD  | 45%           | 40%          | 35%              |
| FOOD       | BETASHARES GLOBAL AGRICULTURE ETF - CURRENCY HEDGE           | 65%           | 60%          | 55%              | KGN        | KOGAN.COM LTD  | 45%           | 40%          | 35%              |
| FPH        | FISHER & PAIKEL HEALTHCARE CORPORATION LIMITED               | 65%           | 60%          | 55%              | KLS        | KELSIAN GROUP LIMITED                                    | 60%           | 55%          | 50%              |
| FUEL       | BETASHARES GLOBAL ENERGY COMPANIES ETF                       | 70%           | 65%          | 60%              | KMD        | KMD BRANDS LIMITED                                       | 45%           | 40%          | 35%              |
| FWD        | FLEETWOOD CORPORATION LIMITED                                | 40%           | 35%          | 30%              | KSL        | KINA SECURITIES LIMITED                                  | 40%           | 35%          | 30%              |
| GDI        | GDI PROPERTY GROUP   | 45%           | 40%          | 35%              | LIC        | LIFESTYLE COMMUNITIES LIMITED                            | 50%           | 45%          | 40%              |
| GDX        | VANECK VECTORS GOLD MINERS ETF                               | 70%           | 65%          | 60%              | LLC        | LENLEASE GROUP   | 65%           | 60%          | 55%              |
| GEM        | G8 EDUCATION LIMITED   | 50%           | 45%          | 40%              | LNK        | LINK ADMINISTRATION HOLDINGS LIMITED                     | 40%           | 35%          | 30%              |
| GGDV       | BETASHARES GLOBAL GOV BOND 20+ YR ETF                        | 80%           | 75%          | 70%              | LOV        | LOVISA HOLDINGS LIMITED                                  | 40%           | 35%          | 30%              |
| GMD        | GENESIS MINERALS LIMITED                                     | 45%           | 40%          | 35%              | LPGD       | LOFTUS PEAK GLOBAL DISRUPTION FUND (MANAGED FUND)        | 65%           | 60%          | 55%              |
| GMG        | GOODMAN GROUP  | 75%           | 70%          | 65%              | LSF        | L1 LONG SHORT FUND LIMITED                               | 55%           | 50%          | 45%              |
| GNC        | GRAINCORP LIMITED  | 65%           | 60%          | 55%              | <b>LTR</b> | <b>LIONTOWN RESOURCES LIMITED</b>                        | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| GNE        | GENESIS ENERGY LIMITED                                       | 45%           | 40%          | 35%              | LYC        | LYNAS CORPORATION LIMITED                                | 55%           | 50%          | 45%              |
| GOLD       | GLOBAL X PHYSICAL GOLD                                       | 80%           | 75%          | 70%              | MAET       | MUNRO GLOBAL GROWTH FUND (HEDGE FUND)                    | 50%           | 45%          | 40%              |
| GOR        | GOLD ROAD RESOURCES LIMITED                                  | 50%           | 45%          | 40%              | <b>MAH</b> | <b>MACMAHON HOLDINGS LIMITED</b>                         | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| GOZ        | GROWTHPOINT PROPERTIES AUSTRALIA                             | 65%           | 60%          | 55%              | MAQ        | MACQUARIE TECHNOLOGY GROUP LIMITED                       | 40%           | 35%          | 30%              |
| GPT        | GPT GROUP  | 70%           | 65%          | 60%              | MBLPC      | MACQUARIE BANK LIMITED                                   | 80%           | 75%          | 70%              |
| GQG        | GQG PARTNERS INC.  | 60%           | 55%          | 50%              | MBLPD      | MACQUARIE BANK LIMITED                                   | 80%           | 75%          | 70%              |
| <b>GRR</b> | <b>GRANGE RESOURCES LIMITED</b>                              | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | <b>MCY</b> | <b>MERCURY NZ LIMITED</b>                                | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| GUD        | G.U.D. HOLDINGS LIMITED                                      | 60%           | 55%          | 50%              | MEZ        | MERIDIAN ENERGY LIMITED                                  | 50%           | 45%          | 40%              |
| GVF        | STAUDE CAPITAL GLOBAL VALUE FUND LIMITED                     | 50%           | 45%          | 40%              | MFF        | MFF CAPITAL INVESTMENTS LIMITED                          | 75%           | 70%          | 65%              |
| GWA        | GWA GROUP LIMITED  | 55%           | 50%          | 45%              | MFG        | MAGELLAN FINANCIAL GROUP LIMITED                         | 55%           | 50%          | 45%              |
| HACK       | BETASHARES GLOBAL CYBERSECURITY ETF                          | 70%           | 65%          | 60%              | MGF        | MAGELLAN GLOBAL TRUST                                    | 70%           | 65%          | 60%              |
| HBRD       | BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED FUND)     | 80%           | 75%          | 70%              | MGH        | MAAS GROUP HOLDINGS LIMITED                              | 45%           | 40%          | 35%              |
| HCW        | HEALTHCO HEALTHCARE AND WELLNESS REIT                        | 50%           | 45%          | 40%              | MGOC       | MAGELLAN GLOBAL EQUITIES FUND (MANAGED FUND)             | 75%           | 70%          | 65%              |
| HDN        | HOMECO DAILY NEEDS REIT                                      | 60%           | 55%          | 50%              | MGR        | MIRVAC GROUP   | 70%           | 65%          | 60%              |
| HGEN       | GLOBAL X HYDROGEN ETF  | 55%           | 50%          | 45%              | MGX        | MOUNT GIBSON IRON LIMITED                                | 40%           | 35%          | 30%              |
| <b>HJI</b> | <b>HELIX GROUP LIMITED</b>                                   | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | MHHT       | MAGELLAN HIGH CONVICTION TRUST                           | 65%           | 60%          | 55%              |
| HLS        | HELIUS LIMITED   | 55%           | 50%          | 45%              | MICH       | MAGELLAN INFRASTRUCTURE FUND                             | 75%           | 70%          | 65%              |
| HM1        | HEARTS AND MINDS INVESTMENTS LIMITED                         | 60%           | 55%          | 50%              | MIN        | MINERAL RESOURCES LIMITED                                | 60%           | 55%          | 50%              |
| HMC        | HMC CAPITAL LIMITED  | 55%           | 50%          | 45%              | MIR        | MIRRABOOKA INVESTMENTS LIMITED                           | 60%           | 55%          | 50%              |
| HNDQ       | BETASHARES NASDAQ 100 ETF - CURRENCY HEDGED                  | 75%           | 70%          | 65%              | MMS        | MCMILLAN SHAKESPEARE LIMITED                             | 65%           | 60%          | 55%              |
| <b>HPG</b> | <b>HIPAGES GROUP HOLDINGS LTD</b>                            | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | MND        | MONADELPHOS GROUP LIMITED                                | 65%           | 60%          | 55%              |
| HPI        | HOTEL PROPERTY INVESTMENTS                                   | 45%           | 40%          | 35%              | MNRS       | BETASHARES GLOBAL GOLD MINERS ETF                        | 65%           | 60%          | 55%              |
| HSN        | HANSEN TECHNOLOGIES LIMITED                                  | 50%           | 45%          | 40%              | MOAT       | VANECK VECTORS MORNINGSTAR WIDE MOAT ETF                 | 70%           | 65%          | 60%              |
| HUB        | HUB24 LIMITED  | 50%           | 45%          | 40%              | MOGL       | MONTAKA GLOBAL LONG ONLY EQUITIES FUND                   | 65%           | 60%          | 55%              |
| HVN        | HARVEY NORMAN HOLDINGS LIMITED                               | 70%           | 65%          | 60%              | MOT        | METRICS INCOME OPPORTUNITIES TRUST                       | 40%           | 35%          | 30%              |
| HVST       | BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND) | 75%           | 70%          | 65%              | MPL        | MEDIBANK PRIVATE LIMITED                                 | 70%           | 65%          | 60%              |
| HYGG       | HYPERION GBL GROWTH COMPANIES FUND (MANAGED FUND)            | 70%           | 65%          | 60%              | MQG        | MACQUARIE GROUP LIMITED                                  | 80%           | 75%          | 70%              |
| IAA        | ISHARES ASIA 50 ETF  | 70%           | 65%          | 60%              | MQGPC      | MACQUARIE GROUP LIMITED                                  | 80%           | 75%          | 70%              |
| IAF        | ISHARES CORE COMPOSITE BOND ETF                              | 80%           | 75%          | 70%              | MQGPD      | MACQUARIE GROUP LIMITED                                  | 80%           | 75%          | 70%              |
| IAG        | INSURANCE AUSTRALIA GROUP LIMITED                            | 80%           | 75%          | 70%              | MQGPE      | MACQUARIE GROUP LIMITED                                  | 80%           | 75%          | 70%              |
| IAGPE      | INSURANCE AUSTRALIA GROUP LIMITED                            | 80%           | 75%          | 70%              | MQGPF      | MACQUARIE GROUP LIMITED                                  | 80%           | 75%          | 70%              |
| IDX        | INTEGRAL DIAGNOSTICS LIMITED                                 | 45%           | 40%          | 35%              | MTS        | METCASH LIMITED  | 70%           | 65%          | 60%              |
| IEL        | IDP EDUCATION LIMITED  | 65%           | 60%          | 55%              | MVA        | VANECK VECTORS AUSTRALIAN PROPERTY ETF                   | 70%           | 65%          | 60%              |
| IEM        | ISHARES MSCI EMERGING MARKETS ETF                            | 75%           | 70%          | 65%              | MVB        | VANECK VECTORS AUSTRALIAN BANKS ETF                      | 80%           | 75%          | 70%              |
| IEU        | ISHARES EUROPE ETF   | 75%           | 70%          | 65%              | <b>MVE</b> | <b>VANECK S&amp;P/ASX MIDCAP ETF</b>                     | <b>80%</b>    | <b>75%</b>   | <b>70%</b>       |
| IFL        | INSIGNIA FINANCIAL LIMITED                                   | 60%           | 55%          | 50%              | MVR        | VANECK AUSTRALIAN RESOURCES ETF                          | 75%           | 70%          | 65%              |
| IFM        | INFOMEDIA LTD  | 45%           | 40%          | 35%              | MVVW       | VANECK VECTORS AUSTRALIAN EQUAL WEIGHT ETF               | 75%           | 70%          | 65%              |
| IFRA       | VANECK FTSE GLOBAL INFRASTRUCTURE (HEDGED) ETF               | 70%           | 65%          | 60%              | MXT        | METRICS MASTER INCOME TRUST                              | 40%           | 35%          | 30%              |
| IGO        | INDEPENDENCE GROUP NL  | 65%           | 60%          | 55%              | MYR        | MYER HOLDINGS LIMITED                                    | 40%           | 35%          | 30%              |
| IHD        | ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF                   | 80%           | 75%          | 70%              | MYS        | MYSTATE LIMITED  | 45%           | 40%          | 35%              |
| IHVV       | ISHARES S&P 500 AUD HEDGED ETF                               | 80%           | 75%          | 70%              | NAB        | NATIONAL AUSTRALIA BANK LIMITED                          | 80%           | 75%          | 70%              |
| IHWL       | ISHARES CORE MSCI WORLD ALL CAP (HEDGED)                     | 70%           | 65%          | 60%              | NABPF      | NATIONAL AUSTRALIA BANK LIMITED                          | 80%           | 75%          | 70%              |
| IIGF       | INTELLIGENT INVESTOR AUS EQUITY GROWTH                       | 60%           | 55%          | 50%              | NABPH      | NATIONAL AUSTRALIA BANK LIMITED                          | 80%           | 75%          | 70%              |
| IIND       | BETASHARES INDIA QUALITY ETF                                 | 65%           | 60%          | 55%              | NABPI      | NATIONAL AUSTRALIA BANK LIMITED                          | 80%           | 75%          | 70%              |
| IUH        | ISHARES S&P MID-CAP ETF                                      | 75%           | 70%          | 65%              | NABPJ      | NATIONAL AUSTRALIA BANK LIMITED                          | 80%           | 75%          | 70%              |
| IUP        | ISHARES MSCI JAPAN ETF                                       | 80%           | 75%          | 70%              | NAN        | NANOSONICS LIMITED                                       | 50%           | 45%          | 40%              |
| IUR        | ISHARES S&P SMALL-CAP ETF                                    | 75%           | 70%          | 65%              | NCK        | NICK SCALI LIMITED                                       | 55%           | 50%          | 45%              |
| IKO        | ISHARES MSCI SOUTH KOREA ETF                                 | 65%           | 60%          | 55%              | NDIA       | GLOBAL X INDIA NIFTY 50 ETF                              | 70%           | 65%          | 60%              |
| ILB        | ISHARES GOVERNMENT INFLATION ETF                             | 75%           | 70%          | 65%              | NDQ        | BETASHARES NASDAQ 100 ETF                                | 80%           | 75%          | 70%              |
| ILC        | ISHARES S&P/ASX 20 ETF                                       | 80%           | 75%          | 70%              | NEC        | NINE ENTERTAINMENT CO. HOLDINGS LIMITED                  | 65%           | 60%          | 55%              |
| ILU        | ILUKA RESOURCES LIMITED                                      | 70%           | 65%          | 60%              | NEM        | NEWMONT CORPORATION                                      | 75%           | 70%          | 65%              |
| <b>IMA</b> | <b>IMAGE RESOURCES NL</b>                                    | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | <b>NEU</b> | <b>NEUREN PHARMACEUTICALS LIMITED</b>                    | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| IMD        | IMDEX LIMITED  | 50%           | 45%          | 40%              | NGI        | NAVIGATOR GLOBAL INVESTMENTS LIMITED                     | 45%           | 40%          | 35%              |
| INA        | INGENIA COMMUNITIES GROUP                                    | 45%           | 40%          | 35%              | NHC        | NEW HOPE CORPORATION LIMITED                             | 50%           | 45%          | 40%              |
| INES       | INVESTSMART ETHICAL SHARE FUND (MANAGED FUND)                | 65%           | 60%          | 55%              | NHF        | NIB HOLDINGS LIMITED                                     | 70%           | 65%          | 60%              |

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR.  
 Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

**NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)**

**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
 Shading indicates changes since 4 December 2023

Please note the lending ratio on this list is subject to change at any time without prior notice.

**Accepted ASX Listed Shares**  
 as at 14 December 2023  
 Subject to change at the discretion of CommSec Margin Lending

**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

| ASX Code   | Security Name  | Portfolio LVR | Standard LVR | Single Stock LVR | ASX Code    | Security Name  | Portfolio LVR | Standard LVR | Single Stock LVR |
|------------|--|---------------|--------------|------------------|-------------|--|---------------|--------------|------------------|
| <b>NIC</b> | <b>NICKEL INDUSTRIES LIMITED</b>                     | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | SHL         | SONIC HEALTHCARE LIMITED                                     | 75%           | 70%          | 65%              |
| NSR        | NATIONAL STORAGE REIT                                | 50%           | 45%          | 40%              | SHV         | SELECT HARVESTS LIMITED                                      | 45%           | 40%          | 35%              |
| NST        | NORTHERN STAR RESOURCES LTD                          | 70%           | 65%          | 60%              | SIQ         | SMARTGROUP CORPORATION LTD                                   | 55%           | 50%          | 45%              |
| NUF        | NUFARM LIMITED                                       | 65%           | 60%          | 55%              | SILC        | SUPERLOOP LIMITED  | 40%           | 35%          | 30%              |
| NWH        | NRW HOLDINGS LIMITED                                 | 45%           | 40%          | 35%              | SILF        | SPDR S&P/ASX 200 LISTED PROPERTY FUND                        | 70%           | 65%          | 60%              |
| NWL        | NETWEALTH GROUP LIMITED                              | 60%           | 55%          | 50%              | SILR        | SILVER LAKE RESOURCES LIMITED                                | 45%           | 40%          | 35%              |
| NWS        | NEWS CORPORATION                                     | 65%           | 60%          | 55%              | <b>SMR</b>  | <b>STANMORE RESOURCES LIMITED</b>                            | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>NXD</b> | <b>NEXTEC GROUP LIMITED</b>                          | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | SOL         | WASHINGTON H SOUL PATTINSON & COMPANY LIMITED                | 65%           | 60%          | 55%              |
| NXT        | NEXTDC LIMITED                                       | 60%           | 55%          | 50%              | SPK         | SPARK NEW ZEALAND LIMITED                                    | 70%           | 65%          | 60%              |
| OBL        | OMNI BRIDGEWAY LIMITED                               | 45%           | 40%          | 35%              | SPY         | SPDR S&P 500 ETF TRUST                                       | 80%           | 75%          | 70%              |
| <b>OCL</b> | <b>OBJECTIVE CORPORATION LIMITED</b>                 | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | SQZ         | BLOCK INC.   | 40%           | 35%          | 30%              |
| OFX        | OFX GROUP LIMITED                                    | 50%           | 45%          | 40%              | <b>SRV</b>  | <b>SERVICORP LIMITED</b>                                     | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| OML        | OOHIMEDIA LIMITED                                    | 40%           | 35%          | 30%              | SSM         | SERVICE STREAM LIMITED                                       | 45%           | 40%          | 35%              |
| OOO        | BETASHARES CRUDE OIL INDEX ETF-CURRENCY HEDGED (SY)  | 45%           | 40%          | 35%              | SSR         | SSR MINING INC.  | 45%           | 40%          | 35%              |
| OPH        | OPHIR HIGH CONVICTION FUND                           | 50%           | 45%          | 40%              | STO         | SANTOS LIMITED   | 70%           | 65%          | 60%              |
| ORA        | ORORA LIMITED  | 70%           | 65%          | 60%              | STW         | SPDR S&P/ASX 200 FUND  | 80%           | 75%          | 70%              |
| ORG        | ORIGIN ENERGY LIMITED                                | 50%           | 45%          | 40%              | SUL         | SUPER RETAIL GROUP LIMITED                                   | 65%           | 60%          | 55%              |
| ORI        | ORICA LIMITED  | 70%           | 65%          | 60%              | SUN         | SUNCORP GROUP LIMITED  | 75%           | 70%          | 65%              |
| OZF        | SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND           | 80%           | 75%          | 70%              | SUNPG       | SUNCORP GROUP LIMITED  | 75%           | 70%          | 65%              |
| OZR        | SPDR S&P/ASX 200 RESOURCES FUND                      | 80%           | 75%          | 70%              | SUNPH       | SUNCORP GROUP LIMITED  | 70%           | 65%          | 60%              |
| PAI        | PLATINUM ASIA INVESTMENTS LIMITED                    | 65%           | 60%          | 55%              | SUNPI       | SUNCORP GROUP LIMITED  | 75%           | 70%          | 65%              |
| PAXX       | PLATINUM ASIA FUND (QUOTED MANAGED HEDGE FUND)       | 75%           | 70%          | 65%              | <b>SVR</b>  | <b>SOLVAR LIMITED</b>  | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>PDN</b> | <b>PALADIN ENERGY LTD</b>                            | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | SVW         | SEVEN GROUP HOLDINGS LIMITED                                 | 70%           | 65%          | 60%              |
| <b>PE1</b> | <b>PENGANA PRIVATE EQUITY TRUST</b>                  | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | <b>SWM</b>  | <b>SEVEN WEST MEDIA LIMITED</b>                              | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| PPF        | PROPEL FUNERAL PARTNERS LIMITED                      | 45%           | 40%          | 35%              | SWTZ        | SWITZER DIVIDEND GROWTH FUND (MANAGED FUND)                  | 70%           | 65%          | 60%              |
| PGF        | PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED         | 65%           | 60%          | 55%              | <b>SKL</b>  | <b>SOUTHERN CROSS MEDIA GROUP LIMITED</b>                    | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>PGH</b> | <b>PACT GROUP HOLDINGS LTD</b>                       | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | SYI         | SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND          | 80%           | 75%          | 70%              |
| PIA        | PENGANA INTERNATIONAL EQUITIES LIMITED               | 65%           | 60%          | 55%              | <b>SYM</b>  | <b>SYMBIO HOLDINGS LIMITED</b>                               | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| PIC        | PERPETUAL EQUITY INVESTMENT COMPANY LIMITED          | 70%           | 65%          | 60%              | TAH         | TABCORP HOLDINGS LIMITED                                     | 65%           | 60%          | 55%              |
| PIXX       | PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HED)     | 75%           | 70%          | 65%              | TCL         | TRANSURBAN GROUP   | 80%           | 75%          | 70%              |
| PLB        | PLATO INCOME MAXIMISER LIMITED                       | 65%           | 60%          | 55%              | TECH        | GLOBAL X MORNINGSTAR GLOBAL TECHNOLOGY ETF                   | 65%           | 60%          | 55%              |
| PLS        | PLIBARA MINERALS LIMITED                             | 45%           | 40%          | 35%              | <b>TER</b>  | <b>TERRACOM LIMITED</b>                                      | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| PMC        | PLATINUM CAPITAL LIMITED                             | 60%           | 55%          | 50%              | TLC         | THE LOTTERY CORPORATION LIMITED                              | 65%           | 60%          | 55%              |
| PME        | PRO MEDICUS LIMITED                                  | 45%           | 40%          | 35%              | TLS         | TELSTRA CORPORATION LIMITED.                                 | 80%           | 75%          | 70%              |
| PMGOLD     | PERTH MINT GOLD                                      | 75%           | 70%          | 65%              | TNE         | TECHNOLOGY ONE LIMITED                                       | 65%           | 60%          | 55%              |
| PMV        | PREMIER INVESTMENTS LIMITED                          | 65%           | 60%          | 55%              | TPG         | TPG TELECOM LIMITED  | 60%           | 55%          | 50%              |
| PNI        | PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED         | 50%           | 45%          | 40%              | <b>TPW</b>  | <b>TEMPLE &amp; WEBSTER GROUP LTD</b>                        | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>PNV</b> | <b>POLYNOVO LIMITED</b>                              | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | TRS         | THE REJECT SHOP LIMITED                                      | 50%           | 45%          | 40%              |
| <b>PPC</b> | <b>PEET LIMITED</b>                                  | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | TWE         | TREASURY WINE ESTATES LIMITED                                | 70%           | 65%          | 60%              |
| <b>PPM</b> | <b>PEPPER MONEY LIMITED</b>                          | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | LMAX        | BETASHARES S&P 500 YIELD MAXIMISER FUND                      | 70%           | 65%          | 60%              |
| PPS        | PRAEMIUM LIMITED                                     | 40%           | 35%          | 30%              | LURNM       | BETASHARES GLOBAL URANIUM ETF                                | 40%           | 35%          | 30%              |
| PPT        | PERPETUAL LIMITED                                    | 65%           | 60%          | 55%              | <b>URW</b>  | <b>UNIBAIL-RODAMCO-WESTFIELD</b>                             | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| <b>PRN</b> | <b>PERENTI LIMITED</b>                               | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | USD         | BETASHARES U.S. DOLLAR ETF                                   | 80%           | 75%          | 70%              |
| PRU        | PERSEUS MINING LIMITED                               | 60%           | 55%          | 50%              | VAE         | VANGUARD FTSE ASIA EX JAPAN SHARES INDEX ETF                 | 70%           | 65%          | 60%              |
| PTM        | PLATINUM ASSET MANAGEMENT LIMITED                    | 65%           | 60%          | 55%              | VAF         | VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF                 | 80%           | 75%          | 70%              |
| PWH        | PWR HOLDINGS LIMITED                                 | 60%           | 55%          | 50%              | VAP         | VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF            | 75%           | 70%          | 65%              |
| PXA        | PEXA GROUP LIMITED                                   | 55%           | 50%          | 45%              | VAS         | VANGUARD AUSTRALIAN SHARES INDEX ETF                         | 80%           | 75%          | 70%              |
| QAN        | QANTAS AIRWAYS LIMITED                               | 75%           | 70%          | 65%              | VBLD        | VANGUARD GLOBAL INFRASTRUCTURE INDEX ETF                     | 70%           | 65%          | 60%              |
| QAU        | BETASHARES GOLD BULLION ETF - CURRENCY HEDGED        | 75%           | 70%          | 65%              | VBNB        | VANGUARD GLOBAL AGGREGATE BOND INDEX (HEDGED) ETF            | 75%           | 70%          | 65%              |
| QBE        | QBE INSURANCE GROUP LIMITED                          | 75%           | 70%          | 65%              | VCX         | VICINITY CENTRES   | 65%           | 60%          | 55%              |
| QFN        | BETASHARES AUSTRALIAN FINANCIALS SECTOR ETF          | 80%           | 75%          | 70%              | VDGR        | VANGUARD DIVERSIFIED GROWTH INDEX ETF                        | 65%           | 60%          | 55%              |
| QHAI       | VANECK VECTORS MSCI WORLD EX AUSTRALIA QUALITY (HE   | 75%           | 70%          | 65%              | VDHG        | VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF                   | 70%           | 65%          | 60%              |
| QLTY       | BETASHARES GLOBAL QUALITY LEADERS ETF                | 70%           | 65%          | 60%              | VEA         | VIVA ENERGY GROUP LIMITED                                    | 65%           | 60%          | 55%              |
| QOZ        | BETASHARES FTSE RAFI AUSTRALIA 200 ETF               | 80%           | 75%          | 70%              | VEQ         | VANGUARD FTSE EUROPE SHARES ETF                              | 70%           | 65%          | 60%              |
| QPON       | BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BO   | 80%           | 75%          | 70%              | VEVG        | VANGUARD ETHICALLY CONSCIOUS INTERNATIONAL SHARES INDI       | 75%           | 70%          | 65%              |
| QRE        | BETASHARES AUSTRALIAN RESOURCES SECTOR ETF           | 80%           | 75%          | 70%              | VEU         | VANGUARD ALL-WORLD EX-US SHARES INDEX ETF                    | 70%           | 65%          | 60%              |
| QUAL       | VANECK VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF   | 75%           | 70%          | 65%              | VG1         | VGI PARTNERS GLOBAL INVESTMENT LIMITED                       | 65%           | 60%          | 55%              |
| QUB        | QUBE HOLDINGS LIMITED                                | 70%           | 65%          | 60%              | VGAD        | VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ETF        | 75%           | 70%          | 65%              |
| QUS        | BETASHARES S&P 500 EQUAL WEIGHT ETF                  | 75%           | 70%          | 65%              | VGB         | VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF                | 80%           | 75%          | 70%              |
| QVE        | QV EQUITIES LIMITED                                  | 65%           | 60%          | 55%              | VGE         | VANGUARD FTSE EMERGING MARKETS SHARES ETF                    | 65%           | 60%          | 55%              |
| RBZT       | BETASHARES GLOBAL ROBOTICS AND ARTIFICIAL INTELLIGEN | 65%           | 60%          | 55%              | VGS         | VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF                 | 80%           | 75%          | 70%              |
| RDV        | RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SHARE   | 80%           | 75%          | 70%              | VHY         | VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF                    | 80%           | 75%          | 70%              |
| REA        | REA GROUP LTD  | 65%           | 60%          | 55%              | VIF         | VANGUARD INTERNATIONAL FIXED INTEREST INDEX (HEDGED) ET      | 70%           | 65%          | 60%              |
| REG        | REGIS HEALTHCARE LIMITED                             | 40%           | 35%          | 30%              | <b>VISM</b> | <b>VANGUARD MSCI INTERNATIONAL SMALL COMPANIES INDEX ETF</b> | <b>70%</b>    | <b>65%</b>   | <b>60%</b>       |
| REH        | REECE LIMITED  | 60%           | 55%          | 50%              | VLC         | VANGUARD MSCI AUSTRALIAN LARGE COMPANIES INDEX ETF           | 80%           | 75%          | 70%              |
| REIT       | VANECK VECTORS FTSE INTERNATIONAL PROPERTY (HEDGE)   | 60%           | 55%          | 50%              | VNT         | VENTIA SERVICES GROUP LIMITED                                | 50%           | 45%          | 40%              |
| REP        | RAM ESSENTIAL SERVICES PROPERTY FUND                 | 45%           | 40%          | 35%              | VSO         | VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF           | 70%           | 65%          | 60%              |
| RF1        | REGAL INVESTMENT FUND                                | 45%           | 40%          | 35%              | VTS         | VANGUARD US TOTAL MARKET SHARES INDEX ETF                    | 75%           | 70%          | 65%              |
| RF2        | RURAL FUNDS GROUP                                    | 55%           | 50%          | 45%              | VUK         | VIRGIN MONEY UK PLC  | 50%           | 45%          | 40%              |
| RGB        | REGAL ASIAN INVESTMENTS LIMITED                      | 50%           | 45%          | 40%              | VVLU        | VANGUARD GLOBAL VALUE EQUITY ACTIVE ETF                      | 70%           | 65%          | 60%              |
| RGN        | REGION GROUP   | 70%           | 65%          | 60%              | WAF         | WEST AFRICAN RESOURCES LIMITED                               | 40%           | 35%          | 30%              |
| RHC        | RAMSAY HEALTH CARE LIMITED                           | 70%           | 65%          | 60%              | WAM         | WAM CAPITAL LIMITED  | 65%           | 60%          | 55%              |
| RHCPA      | RAMSAY HEALTH CARE LIMITED                           | 70%           | 65%          | 60%              | WAR         | WAM STRATEGIC VALUE LIMITED                                  | 55%           | 50%          | 45%              |
| RIC        | RIDLEY CORPORATION LIMITED                           | 50%           | 45%          | 40%              | WAX         | WAM RESEARCH LIMITED   | 45%           | 40%          | 35%              |
| RIO        | RIO TINTO LIMITED                                    | 80%           | 75%          | 70%              | WBC         | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| RMD        | RESMED INC   | 70%           | 65%          | 60%              | WBPH        | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| RMS        | RAMELIUS RESOURCES LIMITED                           | 40%           | 35%          | 30%              | WBPI        | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| ROBO       | GLOBAL X ROBO GLOBAL ROBOTICS & AUTOMATION ETF       | 65%           | 60%          | 55%              | WBPC1       | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| <b>RPL</b> | <b>REGAL PARTNERS LIMITED</b>                        | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | WBPC2       | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| RRL        | REGIS RESOURCES LIMITED                              | 55%           | 50%          | 45%              | WBPC3       | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| RSG        | RESOLUTE MINING LIMITED                              | 40%           | 35%          | 30%              | WBPC4       | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| <b>RUL</b> | <b>RPMGLOBAL HOLDINGS LIMITED</b>                    | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | WBPCM       | WESTPAC BANKING CORPORATION                                  | 80%           | 75%          | 70%              |
| RWC        | RELANCE WORLDWIDE CORPORATION LIMITED                | 60%           | 55%          | 50%              | WDIV        | SPDR S&P GLOBAL DIVIDEND FUND                                | 70%           | 65%          | 60%              |
| S3Z        | SOUTH32 LIMITED                                      | 75%           | 70%          | 65%              | WDMF        | ISHARES EDGE MSCI WORLD MULTIFACTOR ETF                      | 70%           | 65%          | 60%              |
| SBM        | ST BARBARA LIMITED                                   | 45%           | 40%          | 35%              | WDS         | WOODSIDE ENERGY GROUP LTD                                    | 75%           | 70%          | 65%              |
| SCG        | SCENTRE GROUP  | 70%           | 65%          | 60%              | WEB         | WEBJET LTD   | 65%           | 60%          | 55%              |
| SDF        | STEADFAST GROUP LIMITED                              | 70%           | 65%          | 60%              | WES         | WESFARMERS LIMITED   | 80%           | 75%          | 70%              |
| <b>SDR</b> | <b>SITEMINDER LIMITED</b>                            | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        | WGB         | WAM GLOBAL LIMITED   | 65%           | 60%          | 55%              |
| SEC        | SPHERIA EMERGING COMPANIES LIMITED                   | 65%           | 60%          | 55%              | <b>WGN</b>  | <b>WAGNERS HOLDING COMPANY LIMITED</b>                       | <b>40%</b>    | <b>0%</b>    | <b>0%</b>        |
| SEK        | SEEK LIMITED   | 70%           | 65%          | 60%              | WGX         | WESTGOLD RESOURCES LIMITED                                   | 40%           | 35%          | 30%              |
| SEMI       | GLOBAL X SEMICONDUCTOR ETF                           | 60%           | 55%          | 50%              | WHC         | WHITEHAVEN COAL LIMITED                                      | 55%           | 50%          | 45%              |
| SFR        | SANDFIRE RESOURCES NL                                | 55%           | 50%          | 45%              | WHF         | WHITEFIELD INDUSTRIALS LIMITED                               | 65%           | 60%          | 55%              |
| SFY        | SPDR S&P/ASX 50 FUND                                 | 80%           | 75%          | 70%              | WLE         | WAM LEADERS LIMITED  | 65%           | 60%          | 55%              |
| SGF        | SG FLEET GROUP LIMITED                               | 45%           | 40%          | 35%              | WMI         | WAM MICROCAP LIMITED   | 50%           | 45%          | 40%              |
| SGM        | SIMS METAL MANAGEMENT LIMITED                        | 65%           | 60%          | 55%              | WOR         | WORLEY LIMITED   | 60%           | 55%          | 50%              |
| SGP        | STOCKLAND  | 75%           | 70%          | 65%              | WOW         | WOOLWORTHS GROUP LIMITED                                     | 80%           | 75%          | 70%              |
| SGR        | THE STAR ENTERTAINMENT GROUP LIMITED                 | 40%           | 35%          | 30%              | WPR         | WAYPOINT REIT  | 70%           | 65%          | 60%              |
|            |  |               |              |                  | WQG         | WCM GLOBAL GROWTH LIMITED                                    | 65%           | 60%          | 55%              |

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

**NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)**

**Bold and Italics indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)**

Shading indicates changes since 4 December 2023

Please note the lending ratio on this list is subject to change at any time without prior notice.



Locked Bag 34 Client enquiries 13 17 09  
Australia Square Facsimile 1300 369 536  
NSW 1214 www.commsec.com.au

**Accepted ASX Listed Shares**  
as at 14 December 2023  
Subject to change at the discretion of CommSec Margin Lending

**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

| ASX Code | Security Name                                       | Portfolio LVR | Standard LVR | Single Stock LVR | ASX Code | Security Name | Portfolio LVR | Standard LVR | Single Stock LVR |
|----------|---|---------------|--------------|------------------|----------|---------------|---------------|--------------|------------------|
| WTC      | WISETECH GLOBAL LIMITED                             | 55%           | 50%          | 45%              |          |               |               |              |                  |
| WVGL     | ISHARES EDGE MSCI WORLD MINIMUM VOLATILITY ETF      | 75%           | 70%          | 65%              |          |               |               |              |                  |
| WXHG     | SPDR S&P WORLD EX AUSTRALIA (HEDGED) FUND           | 75%           | 70%          | 65%              |          |               |               |              |                  |
| WXOZ     | SPDR S&P WORLD EX AUSTRALIA FUND                    | 70%           | 65%          | 60%              |          |               |               |              |                  |
| XRO      | XERO LIMITED  | 55%           | 50%          | 45%              |          |               |               |              |                  |
| YAL      | YANCOAL AUSTRALIA LIMITED                           | 40%           | 35%          | 30%              |          |               |               |              |                  |
| YANK     | BETASHARES STRONG U.S. DOLLAR FUND (HEDGE FUND)     | 50%           | 45%          | 40%              |          |               |               |              |                  |
| YMAX     | BETASHARES AUS TOP20 EQUITY YIELD MAX FUND (M FUND) | 75%           | 70%          | 65%              |          |               |               |              |                  |
| ZYAU     | GLOBAL X S&P/ASX 300 HIGH YIELD PLUS ETF            | 75%           | 70%          | 65%              |          |               |               |              |                  |

CommSec Margin Lending facilities are provided by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945. Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec) is 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 (formerly CH-X Australia Pty Limited), a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. For the purpose of CommSec Margin Loans, Commonwealth Bank of Australia reserves the right to vary the above list of securities and the lending ratios at any time without notice and at its total discretion. Commonwealth Bank of Australia or any member of the Group does not make any recommendations (express or implied) about; any securities listed above, the status of these securities for new investments, or give any guarantee as to the payment of income or repayment of capital. This list has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason any individual should, before acting on the information, consider the appropriateness of the information having regard to the individual's objectives, financial situation and needs; if necessary, seek professional advice. The information in this document forms part of the CommSec Margin Loan Product Disclosure Statement (PDS). The PDS, issued by the Bank, is available from our website commsec.com.au and is directly available at <https://www.commsec.com.au/content/dam/EN/PDFs/PDS/mlpds.pdf>, or by calling 13 17 09.

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