



# Investment Loan Application for Wholesale Clients

Third Party Mortgagor

Effective Date: 25 October 2023

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

## Section 1 – Loan Details

Loan number (if known)

Borrower name

## Section 2 – Third Party Mortgagor Details - Individual/s / Director/s / Trustee/s (if applicable)

To be completed if you are not a Borrower but you are providing shares and/or managed funds to secure the Borrowers obligations. Third Party Mortgagors are required to sign additional documents - please contact us on 13 15 20.

Title      Mr      Mrs      Miss      Ms      Other      Surname  
Full given name/s

\* To transfer shares to the investment loan, you need to fill in your name exactly as it appears on the share registry (e.g. include your middle names if required).

Other name/s commonly known by (if applicable)      Date of Birth (DD/MM/YYYY)

Gender      Male      Female

Account designation (if applicable)

Residential address (must be an Australian address. Cannot be a PO Box)

State      Postcode

Postal address (if same as residential address write 'As above')

State      Postcode

Countries of residence (please list the country/ies you reside in)

Preferred contact number (mandatory)

Email address (mandatory)

### Tax Residency Information (mandatory)

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- If you list Australia as a country of tax residency, select 'Reason Code' C in the TIN column.
- If you are a US citizen or resident you must include USA as a country of tax residency.

Country/ies of Tax Residency List all country/ies of tax residency.	Tax Identification Number (TIN) or Reason Code for no TIN 1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. My country of tax residency does not issue TINs B. I haven't been issued with a TIN by my country of tax residency C. My country of tax residency doesn't require disclosure of a TIN

**Identification** (choose one of the three identification options below)

**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)                      Account number                      Account name

**Option B – Passport or Australian Driver Licence**

Please attach a copy of two of the following items to this application: Australian Driver Licence, Passport or Medicare Card.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

**Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

For trusts we also require a **certified** photocopy of the front page of your Trust deed containing the trust name, the schedule page and signature page.

In addition, please send in a certified copy of:

- A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months, or
- Banks statements from another financial institution from the last 12 months, or
- A letter from the Legal Practitioner who prepared your Trust Deed confirming:
  - The Legal Practitioner assisted in the creation of the Trust;
  - The Trust has been established;
  - The full name of the Trust;
  - The full name of all Trustees;
  - The full name of the Settlor of the Trust

**Individual/Joint Third Party Mortgager Declaration and Signature/s**

Each security holder must sign. You acknowledge that:

- You have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and acknowledge the collection, use and exchange of your personal information set out in the Privacy sections of those Terms and Conditions; and
- The name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure; and
- You confirm that the above Tax Information is true and correct and that you will promptly advise the Bank if any of the information changes.
- You agree that when we ask you to do so you will sign a guarantee.
- Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:
- You acknowledge having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- You acknowledge having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
- You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
- You acknowledge providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

**Third Party Mortgagor Signature/s**

**Third Party Mortgagor 1**

Full name

Date (DD/MM/YYYY)

**Third Party Mortgagor 2 (if applicable)**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Signature (must be signed pen to paper)

X

**Where to from here?**

**Company as Third Party Mortgagor** – You must also complete Section 2 with your Company details.

**Trust as Third Party Mortgagor** – You must also complete Section 3 with your Trust details. If the Trust's total loan exposure to the Bank will be greater than \$500,000, please provide a stamped copy of the FULL Trust Deed plus any variation or amendments to the Trust Deed.

### Section 3 – Third Party Mortgagor Details – Company (if applicable)

To be completed if you are not a Borrower but you are a company providing shares and/or managed funds to secure the Borrowers obligations.

Third Party Mortgagors are required to sign additional documents – contact us on **13 15 20**.

Full company name

Contact name (Director)

Registered address (must be an Australian address. Cannot be a PO Box)

	State	Postcode

Postal address (if same as registered address write 'As above')

	State	Postcode

Preferred contact number (mandatory)

Email address (mandatory)

#### Tax Residency Information

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

Country/ies of Tax Residency	Tax Identification Number (TIN) or Reason Code for no TIN
List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

#### Organisation Income Sources

Does the organisation earn 50% or more of its total income from investment activities (e.g. dividends, interest or rent) ; or are 50% or more of the organisation's assets produce or are held for producing this investment income.

Yes – categorised as a Passive Organisation

No – categorised as an Active Organisation

#### Beneficial Owners & Controlling Persons Information

Complete details for all Beneficial Owners and Controlling Persons  
(there must be at least one Beneficial Owner/Controlling Person in the table)

- **For an Unlisted Company** – list ALL Shareholders whose shareholding is (directly or indirectly) greater than 25% in the Organisation or has the power to control and make decisions about the entity's finances and operations. If no such person, any individual who exercises control of the Organisation through other means (e.g. voting rights), or if no such person, any individual who holds the position of senior managing official (e.g. CEO, Managing Director, etc.)
- **For Trusts** – list ALL Settlers, Trustees, Protectors, beneficiaries and any other person exercising effective ultimate control over the trust.

Where a Beneficial Owner or Controlling Person is itself a Company or Trust, you must list the actual person/s who are the ultimate beneficial owner/s or controlling person/s.

If a Beneficial Owner/Controlling Person is a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN for that Beneficial Owner/Controlling Person.

**Section 3 – Third Party Mortgagor Details - Company** (if applicable) (continued)

Full Name	Residential Address	Date of Birth	Position	% of Ownership	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to previous page for Reason Codes)

If you have listed Australia as a country of tax residency, please insert reason code C (The organisation’s country of tax residency does not require disclosure of a TIN), as this is optional for Australia.

**Company as Third Party Mortgagor Declaration and Signature/s**

Each security holder must sign. You acknowledge that:

- You have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and acknowledge the collection, use and exchange of your personal information set out in the Privacy sections of those Terms and Conditions; and
- The name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure; and
- You agree that when we ask you to do so you will sign a guarantee.
- You are authorised by, and have the consent of the organisation and any Beneficial Owners to provide this Tax Information.
- You are authorised by each Beneficial Owner to provide the information on their behalf and have confirmed to us that the Tax Information provided about them is true and correct.
- You confirm you have made them aware that this Tax Information and information relating to the account may be provided to the tax authorities.
- Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you’ve applied. By ticking this box on this form:
- You acknowledge having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- You acknowledge having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
- You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
- You acknowledge providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

**Third Party Mortgagor Signature/s**

**Third Party Mortgagor 1**

Full name

Date (DD/MM/YYYY)

**Third Party Mortgagor 2 (Joint Holdings only)**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

X

Signature (must be signed pen to paper)

X

#### Section 4 – Third Party Mortgagor Details - Trust (if applicable)

**Individual/s as Trustee** – ALL individual Trustees must also complete Section 1 for identification in accordance with individual borrower requirements. The first Trustee will be the nominated recipient of Margin Calls.

**Company as Trustee** – for Company identification please complete Section 2. The Director/s operating on the accounts are required to complete Section 1 for identification in accordance with individual borrower requirements.

If the Trust has more than 2 Individual Trustees or more than 1 Company Trustee, please contact us for further instructions on how to complete this form.

Full Trust name

Provide a shortened version for the full name of the Trust (as above) to within a 23 character limit (required for CHES registration purposes)

ABN

Business name (if any) of the Trustee of the Trust

Type of Trust:      Family      Other

#### Trust Industry and Type

Trust industry category\*\* (mandatory)

Trust industry type\*\* (mandatory)

\*\* Refer to Job and Industry Classification List available on the website for a list of acceptable Industry Categories and Types.  
e.g. Family Trusts are Category 'Personal and Other Services' and Type 'Individuals'.

#### Tax Residency Information

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made.
- You are not required to complete the below if the organisation is a Publicly Listed Company or the Company is the trustee for the trust account.

Country/ies of Tax Residency	Tax Identification Number (TIN) or Reason Code for no TIN
List all country/ies of tax residency. The organisation must be a tax resident of at least one country.	1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. The organisation's country of tax residency does not issue TINs B. The organisation has not been issued with a TIN by its country of tax residency C. The organisation's country of tax residency does not require disclosure of a TIN

#### Organisation Income Sources

Does the organisation earn 50% or more of its total income from investment activities (e.g. dividends, interest or rent) ; or are 50% or more of the organisation's assets produce or are held for producing this investment income.

Yes – categorised as a Passive Organisation

No – categorised as an Active Organisation

#### Beneficial Owners & Controlling Persons Information

Complete details for all Beneficial Owners and Controlling Persons  
(there must be at least one Beneficial Owner/Controlling Person in the table)

- **For an Unlisted Company** – list ALL Shareholders whose shareholding is (directly or indirectly) greater than 25% in the Organisation or has the power to control and make decisions about the entity's finances and operations. If no such person, any individual who exercises control of the Organisation through other means (e.g. voting rights), or if no such person, any individual who holds the position of senior managing official (e.g. CEO, Managing Director, etc.)
- **For Trusts** – list ALL Settlers, Trustees, Protectors, beneficiaries and any other person exercising effective ultimate control over the trust.

Where a Beneficial Owner or Controlling Person is itself a Company or Trust, you must list the actual person/s who are the ultimate beneficial owner/s or controlling person/s.

If a Beneficial Owner/Controlling Person is a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN for that Beneficial Owner/Controlling Person.

**Section 4 – Third Party Mortgagor Details - Trust** (if applicable) (continued)

Full Name	Residential Address	Date of Birth	Position	% of Ownership	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to previous page for Reason Codes)

If you have listed Australia as a country of tax residency, please insert reason code C (The organisation's country of tax residency does not require disclosure of a TIN), as this is optional for Australia.

Is the Trust operating as a charity?      Yes      No

If yes, what is the objective/purpose of the charity?

**Settlor of Trust**

Was the trust established with a 'settled sum' of \$10,000 or more?      Yes      No

If yes, name of settlor:

Has the trust been established in Australia?      Yes      No

How many trustees are there in total?

**Beneficiary Details**

Provide details of ALL individuals who are beneficiaries of the Trust or the type of membership class.

**Beneficiary 1**

Title      Full given name/s      Surname

**Beneficiary 2**

Title      Full given name/s      Surname

**Beneficiary 3**

Title      Full given name/s      Surname

**OR Membership Classes**

Provide details of the membership class/es (e.g. unit holders, family members of named person)


If there are more beneficiaries please photocopy this sheet and provide additional details separately, enclosing additional copies with the application.

## Section 4 – Third Party Mortgagor Details – Trust (if applicable) (continued)

**Identification** (choose one of the three identification options below)

**Option A – Existing Commonwealth bank account**

Please provide your bank account:

Bank State Branch (BSB)          Account number          Account name

**Option B – Passport or Australian Driver Licence**

Please attach a copy of two of the following items to this application: Australian Driver Licence, Passport or Medicare Card. By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

**Option C – No Passport or Australian Driver Licence**

If you do not have a Passport or Australian Driver Licence please contact us for alternative options to confirm your identity.

For trusts we also require a **certified** photocopy of the front page of your Trust deed containing the trust name, the schedule page and signature page.

In addition, please send in a certified copy of:

- A notice from the Australian Taxation Office, such as a notice of assessment, issued in the last 12 months, or
- Banks statements from another financial institution from the last 12 months, or
- A letter from the Legal Practitioner who prepared your Trust Deed confirming:
  - The Legal Practitioner assisted in the creation of the Trust;
  - The full name of all Trustees;
  - The Trust has been established;
  - The full name of the Settlor of the Trust
- The full name of the Trust;

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### Trust as Third Party Mortgagor Declaration and Signature/s

Each security holder must sign. You acknowledge that:

- You have received and agree to be bound by the Terms and Conditions governing each product contemplated by this Application and acknowledge the collection, use and exchange of your personal information set out in the Privacy sections of those Terms and Conditions; and
- The name/s of individual persons given to us are true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure; and
- You agree that when we ask you to do so you will sign a guarantee.
- You are authorised by, and have the consent of the organisation and any Beneficial Owners to provide this Tax Information.
- You are authorised by each Beneficial Owner to provide the information on their behalf and have confirmed to us that the Tax Information provided about them is true and correct.
- You confirm you have made them aware that this Tax Information and information relating to the account may be provided to the tax authorities.
- Commonwealth Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. By ticking this box on this form:
- You acknowledge having electronic identification performed using personal details and identification documents you have provided, and understand that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- You acknowledge having your personal details and identification documents matched to information held by the issuer or Official Record Holder via third party systems.
- You understand that your personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of the electronic identification process, you permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. You understand that Commonwealth Bank and its outsourced providers will access records held about you by these external organisations only for the purpose of matching the identifying information you have chosen to provide.
- You acknowledge providing your name, address and date of birth to selected credit reporting agencies to match this information against their records. You understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Commonwealth Securities is acting as agent for and on behalf of the Commonwealth Bank of Australia.

You do not have to consent to electronic verification. If you do not want to be verified electronically, you have the option to be identified by sending in your original certified copy of identification to us via post.

**Section 4 – Third Party Mortgagor Details - Trust** (if applicable) (continued)

**Third Party Mortgagor Signature/s**

**Third Party Mortgagor 1**

Full name

Date (DD/MM/YYYY)

**Third Party Mortgagor 2 (Joint Holdings only)**

Full name

Date (DD/MM/YYYY)

Signature (must be signed pen to paper)

Signature (must be signed pen to paper)


CommSec Margin Loan and Geared Investments Loan (known collectively as investment loans) are provided by Commonwealth Bank of Australia (the Bank) ABN 48 123 123 124 AFSL and ACL 234945 and administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814. Commonwealth Securities Limited is a market participant of the ASX and Cboe Australia Pty Limited (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Both entities are incorporated in Australia with limited liability.

**How to submit your documents**

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

 [gearedinvestments@cba.com.au](mailto:gearedinvestments@cba.com.au)

 **Geared Investments, Locked Bag 34, Australia Square NSW 1214**

 13 15 20

 [gearedinvestments@cba.com.au](mailto:gearedinvestments@cba.com.au)

 [commbank.com.au/gearedinvestments](http://commbank.com.au/gearedinvestments)