

# Macquarie Investment Lending

## REQUEST TO INCREASE CREDIT LIMIT ON YOUR MACQUARIE MARGIN LOAN



**To request a credit limit increase on your Macquarie Margin Loan, please complete this form.**

Please use black ink and BLOCK letters.

**Facility Name**

**Facility Number**

**Current Approved Credit Limit**

\$ , , .00 (please print clearly)

**New Credit Limit**

\$ , , .00 (please print clearly)

(Note: must be in multiples of \$250,000, with a minimum of a \$250,000 increase)

**Please note:** If you are applying for a credit limit above **\$3 million**, you must complete the attached Statement of Financial Position. In addition, for limits above \$3 million, with portfolios not meeting the Bank's diversification criteria or for limits above \$10 million, you must supply verification of income and net assets in the form of the following documentation:

- **Verification of income** - please provide a Group Certificate, or Tax Return, employer declaration or letter from accountant or Financial Adviser. If self-employed, a copy of signed business/company accounts showing the last two years' details.
- **Verification of assets** - please provide copies of stock holding certificates, bank statements, or a letter from your accountant or Financial Adviser.
- **If a company/trust**, please provide Financial Statements (signed copies of the Balance Sheets and the Profit and Loss Statements for the last two years of a company or a Trust, signed by an authorised officer, and confirmation of income for directors).

I/We hereby:

- Confirm there has not been any material adverse change in my/our financial position since the last notification to Macquarie Investment Lending (MIL).
- Acknowledge that this request is subject to approval by MIL.
- Acknowledge that any increase in credit limit approved by MIL will be subject to the same terms and conditions of my/our Loan and Security Agreement with MIL.

**Authorised Signature(s)**

Borrower 1 / Company Director / Sole Director

Borrower 2 / Company Director / Secretary

**Please print name(s)**

Date

Date

**Please complete and return to:**

Macquarie Investment Lending  
Freepost 55997  
PO Box 2006  
Auckland

**Freefax:** 0800 407 197  
**website:** [www.macquarie.co.nz/lending](http://www.macquarie.co.nz/lending)

**If you require any assistance please contact the Account Management Team on 0800 407 198 or email [marginlendingnz@macquarie.com](mailto:marginlendingnz@macquarie.com)**

# Statement of Financial Position

If you are applying for a credit limit above **\$3 million** you must complete the Statement of Position below. Each of the following borrowers are required to fill a separate Statement of Position (Please check the appropriate box)

<input type="checkbox"/> Individual Borrower	<input type="checkbox"/> Additional Company Director	<input type="checkbox"/> Individual Trustee Borrower	<input type="checkbox"/> Director of Company
<input type="checkbox"/> Additional Borrower	<input type="checkbox"/> Director of Corporate Trustee	<input type="checkbox"/> Company	<input type="checkbox"/> Additional Corporate Trustee

If you require more than one Statement of Position, please photocopy this page or contact the Account Management Team on 0800 407 198.

**Occupation**

**Present Employer**

**Previous Employer (if less than 3 years at present employer)**

## Assets

Cash	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Property - residential	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Property - investment	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Shares	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Motor vehicles	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Other (details)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
<b>TOTAL</b>	<b>\$</b>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>.00</b>

## Liabilities

Mortgages (residential)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Mortgage/Loan (investment)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Leases and personal loans	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Credit cards	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Tax payable ( / / )	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Other (details)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
<b>TOTAL</b>	<b>\$</b>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>.00</b>

## Annual income

Salary (after tax) Borrower 1	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Salary (after tax) Borrower 2	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Rental and dividend income (after tax)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Other net income (details)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
<b>TOTAL</b>	<b>\$</b>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>.00</b>

## Annual expenditure

Mortgage payments/rent (residential)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Mortgage/loan payments (investment)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Lease and personal loan payments	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Living expenses and school fees	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
Other expenses (details)	\$	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00
<b>TOTAL</b>	<b>\$</b>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>.00</b>

In addition, for limits above \$3 million with portfolios not meeting the Bank's diversification criteria or for limits above \$10 million, you must supply verification of income and net assets in the form of the following documentation:

- **Verification of income** - please provide a Group Certificate, or Tax Return, employer declaration or letter from accountant or Financial Adviser. If self-employed, a copy of signed business/company accounts showing the last two years' details.
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I/We agree and acknowledge that:

- I/We have read and understood the credit assessment policy as outlined above and declare that any financial information provided is true and correct;
- If I/we do not provide assessment details, the Bank cannot and will not assess my/our ability to meet my/our commitments under the Loan and Security Agreement;
- If I/we do provide assessment details, a failure to maintain the account within the additional approval conditions or correct a failure in a timely manner, will result in a reduction of the leading ratio applicable to the portfolio and may result in a margin call being made.

<b>Authorised Signature(s)</b>	Borrower 1 / Company Director / Sole Director	Borrower 2 / Company Director / Secretary
	<input type="text"/>	<input type="text"/>
<b>Please print name(s)</b>	<input type="text"/>	<input type="text"/>
	Date <input type="text"/> / <input type="text"/> / <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>