

# Margin Lending



## Acceptable Securities List (ASL) - Equities (Qualifying Securities) Prepared on: 31 January 2012

The information in this document forms part of the BankSA Margin Lending Product Disclosure Statement; the eWrap Margin Lending Product Disclosure Statement; and the St. George Margin Lending Product Disclosure Statement, each of which are issued by St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714. Inclusion of equities in the attached list is not a recommendation to purchase or sell and does not constitute investment advice. The Approved Investments and Lending Ratios (LVR) are subject to change at any time.

ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
AAC	Australian Agricultural Company Limited	55%	BHP	BHP Billiton Limited	75%
AAD	Ardent Leisure Group	60%	BKI	Brickworks Investment Company Limited	60%
AAX	Ausenco Ltd	45%	BKL	Blackmores Limited	60%
ABC	Adelaide Brighton Limited	75%	BKN	Bradken Limited	55%
ABP	Abacus Property Group	50%	BKW	Brickworks Limited	65%
ABY	Aditya Birla Minerals Ltd	40%	BLD	Boral Limited	70%
ACR	Acrux Limited	60%	BLY	Boart Longyear Limited	50%
AFI	Australian Foundation Investment Co. Ltd	75%	BOL	Boom Logistics Limited	45%
AGF	AMP Capital China Growth Fund (Shares)	** 60%	BOQ	Bank of Queensland Limited	70%
AGG	Anglogold Ashanti Limited	50%	BOQPC	Bank of Queensland Limited - PEPS	70%
AGK	AGL Energy Limited	75%	BPT	Beach Energy Limited	** 65%
AGO	Atlas Iron Limited	55%	BRG	Breville Group Limited	60%
AHD	Amalgamated Holdings Limited	65%	BSL	Bluescope Steel Limited	50%
AHE	Automotive Holdings Group Limited	50%	BTA	Biota Holdings Limited	50%
AIA	Auckland International Airport Limited	70%	BTT	BT Investment Management Limited	70%
AIO	Asciano Group - Stapled Securities	50%	BTU	Bathurst Resources Limited	35%
AIX	Australian Infrastructure Fund	65%	BWP	Bunnings Warehouse Property Trust	70%
AIZ	Air New Zealand Limited	50%	BXB	Brambles Limited	75%
ALL	Aristocrat Leisure Limited	60%	CAB	Cabcharge Australia Limited	70%
ALR	Aberdeen Leaders Limited	** 60%	CBA	Commonwealth Bank of Australia	75%
ALS	Alesco Corporation Limited	50%	CBAHA	Commonwealth Bank of Australia Floating Rate Un sec	75%
ALZ	Australand Property Group	60%	CBAPA	Commonwealth Bank of Australia - PERLS V	75%
AMC	Amcor Limited	75%	CBAPB	Perp.Exc.Resale.Listed Sec.(Perls Iv)	75%
AMH	Amcil Limited	40%	CCL	Coca Cola Amatil Limited	75%
AMM	Amcom Telecommunications Limited	55%	CCP	Credit Corp Group Limited	50%
AMP	AMP Limited	75%	CCV	Cash Converters International	60%
ANG	Austin Engineering Limited	55%	CDA	Codan Limited	55%
ANN	Ansell Limited	75%	CDD	Cardno Limited	65%
ANZ	ANZ Banking Group Limited	75%	CDI	Challenger Diversified Property Group	60%
ANZPA	ANZ Preference Shares: CPS 2	75%	CDP	Carindale Property Trust	60%
ANZPB	ANZ Banking Group Ltd CPS	75%	CFE	Cape Lambert Resources Limited	50%
ANZPC	ANZ Preference Shares: CPS 3	75%	CFX	CFS Retail Property	75%
APA	APA Group	70%	CGF	Challenger Financial Services Group Ltd	55%
APN	APN News & Media Limited	65%	CHC	Charter Hall Group	60%
AQA	Aquila Resources Limited	45%	CIN	Carlton Investments Limited	60%
AQG	Alacer Gold Corp.	50%	CKF	Collins Foods Limited	50%
AQNHA	AMP Group Fin Maturing 01-04-2019 Deferr	75%	CLO	Clough Limited	55%
AQP	Aquarius Platinum Limited	55%	CMJ	Consolidated Media Holdings Limited	70%
ARG	Argo Investments Limited	75%	CMW	Cromwell Group	** 60%
ARP	ARB Corporation Limited	70%	CNA	Coal & Allied Industries Limited	60%
ASB	Austal Limited	60%	CNU	Chorus Limited	60%
ASL	Ausdrill Limited	60%	COH	Cochlear Limited	75%
ASX	ASX Limited	75%	COK	Cockatoo Coal Limited	45%
ASZ	ASG Group Limited	55%	CPA	Commonwealth Property Office Fund	70%
AUB	Austbrokers Holdings Limited	60%	CPB	Campbell Brothers Limited	65%
AUI	Australian United Investment Company Ltd	** 70%	CPU	Computershare Limited	75%
AUN	Austar United Communications Limited	65%	CQO	Charter Hall Office Reit	50%
AUT	Aurora Oil & Gas Limited	55%	CQR	Charter Hall Retail Reit	50%
AVJ	AVJennings Limited	45%	CRZ	Carsales.Com Limited	70%
AWC	Alumina Limited	55%	CSL	CSL Limited	75%
AWE	Australian Worldwide Exploration Limited	65%	CSR	CSR Limited	70%
BBG	Billabong International Limited	55%	CSV	CSG Limited	60%
BEN	Bendigo and Adelaide Bank Limited	70%	CTD	Corporate Travel Management Limited	40%
BENPA	Bendigo Bank ResConv Non-Cum Pref Ex ADB	70%	CTN	Contango Microcap Limited	50%
BENPB	Bendigo Bank Limited - Reset Pref	70%	CTX	Caltex Australia Limited	70%
BENPC	Bendigo Bank StpUp Ncm Flt Rt Pref ExADB	70%	CUE	CUE Energy Resources Limited	55%
BFG	Bell Financial Group	55%	CUS	Customers Limited	55%

\*\* No further lending is accepted against this security

Indicates a change from last month

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
CVN	Carnarvon Petroleum Limited	** 55%	HTA	Hutchison Telecommunications (Australia) Limited	** 50%
CVW	Clearview Wealth Limited	50%	HVN	Harvey Norman Holdings Limited	70%
CWN	Crown Limited	70%	HZN	Hoizon Oil Limited	55%
DCG	Decmil Group Limited	55%	IAA	ISHARES S&P ASIA 50	60%
DJS	David Jones Limited	70%	IAG	Insurance Australia Group Limited	70%
DJW	Djerriwarrh Investments Limited	60%	IAGPA	Insurance Aust Grp 5.8% Reset Conv Pref	70%
DLX	Duluxgroup Limited	60%	IANG	IAG Finance (NZ) Limited - Perpet. Reset	70%
DML	Discovery Metals Limited	40%	IBK	ISHARES MSCI BRIC	60%
DMP	Domino's Pizza Enterprises Limited	60%	IDL	Industrea Limited	50%
DOW	Downer EDI Limited	60%	IEM	iShares MSCI Emerging Markets	60%
DTL	Data #3 Limited	50%	IEU	iShares S&P Europe 350	60%
DUE	DUET Group	50%	IFL	IOOF Holdings Limited	60%
DUI	Diversified United Investment Limited	** 50%	IGO	Independence Group NL	60%
DVN	Devine Limited	50%	IGR	Integra Mining Limited	50%
DWS	DWS Advanced Business Solutions	50%	IHD	iShares S&P/ASX High Dividend	70%
DXRPA	Dexus Rents Trust	** 70%	IHK	iShares MSCI Hong Kong	50%
DXS	Dexus Property Group	70%	IIN	iNet Limited	55%
EAU	Eldorado Gold Corporation CDIs	50%	IJH	iShares S&P Midcap 400	60%
EGP	Echo Entertainment Group Limited	75%	IJP	iShares MSCI Japan	60%
EHL	Emeco Holdings Limited	60%	IJR	iShares S&P Smallcap 600	60%
ENE	Energy Developments Limited	40%	IKO	iShares MSCI South Korea	50%
ENV	Envestra Limited	60%	ILC	iShares S&P/ASX 20	75%
EPX	Ethane Pipeline Income Fund	40%	ILU	Iluka Resources Limited	65%
EQT	Equity Trustees Limited	** 50%	IMD	Imdex Limited	50%
ERA	Energy Resources of Australia Limited	60%	IMF	IMF (Australia) Ltd	40%
EVN	Evolution Mining Limited	60%	IOF	Investa Office Fund	60%
EWC	Energy World Corporation Ltd	50%	IOO	iShares S&P Global 100	60%
EZL	Euroz Limited	** 55%	IOZ	iSHARES MSCI AUSTRALIA 200	75%
FAN	Fantastic Holdings Limited	55%	IPL	Incitec Pivot Limited	65%
FBU	Fletcher Building Limited	70%	IRE	IRESS Market Technology Limited	70%
FGE	FORGE GROUP LIMITED	60%	IRU	iShares Russell 2000	60%
FKP	FKP Property Group	** 40%	ISG	iShares MSCI Singapore	60%
FLT	Flight Centre Limited	60%	ISO	iShares S&P/ASX Small Ordinaries	65%
FMG	Fortescue Metal Group Limited	50%	ITW	iShares MSCI Taiwan	60%
FPH	Fisher & Paykel Healthcare Corp Limited	60%	IVC	InvoCare Limited	70%
FWD	Fleetwood Corporation Limited	70%	IVE	iShares MSCI EAFE	60%
FXJ	Fairfax Media Limited	70%	IVV	iShares S&P 500	60%
FXL	Flexigroup Limited	55%	IXI	iShares S&P Global Consumer Staples	65%
GBG	Gindalbie Metals Ltd	45%	IZZ	iShares Ftse/Xinhua China 25	50%
GCL	Gloucester Coal Ltd	50%	JBH	JB Hi-Fi Limited	70%
GFF	Goodman Fielder Limited	70%	JET	Jetset Travelworld Ltd	** 40%
GMG	Goodman Group	55%	JHX	James Hardie Industries N.V.	70%
GMI	Global Mining Investments Limited	50%	KCN	Kingsgate Consolidated Limited	65%
GMPPA	Goodman Plus Trust	50%	KMD	Kathmandu Holdings Ltd	55%
GNC	Graincorp Limited	70%	KSC	K & S Corporation Limited	50%
GOLD	Gold Bullion Limited - Red Pref Share	60%	KZL	Kagara Ltd	45%
GOW	Gowing Bros Limited	** 45%	LEI	Leighton Holdings Limited	65%
GPG	Guinness Peat Group Plc	50%	LEP	ALE Property Group - Stapled Secs	60%
GPT	GPT Group	65%	LLC	Lend Lease Corporation Limited	70%
GRR	Grange Resources Limited	45%	LWB	Little World Beverages Limited	40%
GUD	G.U.D. Holdings Limited	65%	LYC	Lynas Corporation Limited	40%
GWA	GWA Group Limited	70%	LYL	Lycopodium Limited	50%
HDF	Hastings Diversified Utilities Fund	55%	MAH	MacMahon Holdings Limited	50%
HGG	Henderson Group PLC.	70%	MAP	Macquarie Airports	65%
HHL	Hunter Hall International Limited	50%	MBLHB	Macquarie Bank Limited Income Securities	70%
HHV	Hunter Hall Global Value Limited	** 65%	MBN	Mirabela Nickel Limited	45%
HIL	Hills Industries Limited	55%	MCE	Matrix Composites & Engineering Limited	65%

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
MCP	McPherson's Limited	40%	PNA	Panaust Limited	55%
MCR	Mincor Resources NL	55%	PPC	Peet Limited	60%
MFF	Magellan Flagship Fund Limited	** 60%	PPT	Perpetual Trustees Australia Limited	70%
MFG	Magellan Financial Group Limited	50%	PRG	Programmed Maintenance Services Limited	50%
MGR	Mirvac Group - Stapled Securities	65%	PRT	Prime Media Group Limited	45%
MGX	Mount Gibson Iron Limited	45%	PRU	PERSEUS MINING LIMITED	40%
MIN	Mineral Resources Limited	55%	PRY	Primary Health Care Limited	75%
MIO	Miclyn Express Offshore Limited	60%	PTM	Platinum Asset Management Limited	70%
MIR	Mirrabooka Investments Limited	50%	QAN	Qantas Airways Limited	70%
MLB	Melbourne IT Limited	50%	QBE	QBE Insurance Group Limited	75%
MLD	MACA Limited	50%	QRN	Qr National Limited Ordinary Fully Paid	75%
MLT	Milton Corporation Limited	75%	QUB	Qube Logistics	** 55%
MML	Medusa Mining Limited	70%	RCR	RCR Tomlinson Limited	55%
MMS	McMillan Shakespeare Limited	65%	RDF	Redflex Holdings Limited	60%
MMX	Murchison Metals Ltd	** 45%	RDV	Russell High Dividend Australian Shares	70%
MND	Monadelphous Group Limited	65%	REA	Realestate.com.au Limited	** 55%
MOC	Mortgage Choice Ltd	55%	REH	Reece Australia Limited	** 60%
MQCPA	Macquarie Cps Trust	70%	REX	Regional Express Holdings Limited	** 50%
MQG	Macquarie Group Limited	70%	RFG	Retail Food Group Limited	55%
MRM	Mermaid Marine Australia Limited	65%	RHC	Ramsay Health Care Limited	75%
MTS	Metcash Limited	75%	RHCPA	Ramsay Health Care Limited - CARES	75%
MXUPA	Multiplex SITES Trust - SITES	** 50%	RHL	Ruralco Holdings Limited	50%
MYR	MYER Holdings Limited	70%	RIC	Ridley Corporation Limited	60%
MYS	Mystate Limited	** 55%	RIO	Rio Tinto Limited	75%
NAB	National Australia Bank Limited	75%	RKN	Reckon Limited	60%
NABHA	National Aust Bank - Income Securities	75%	RMD	Resmed Inc	75%
NCM	Newcrest Mining Limited	70%	RMS	Ramelius Resources Limited	45%
NFE	Northern Iron Limited	40%	RRL	Regis Resources Limited	45%
NFNG	Perp.Redem Exch.Step-Up 24-11-11 Def St	65%	RSG	Resolute Mining Limited	50%
NHC	New Hope Corporation Limited	60%	SAI	SAI Global Limited	70%
NHF	NIB Holdings Ltd Ord Fully Paid	65%	SAR	Saracen Mineral Holdings Limited	55%
NPX	Nuplex Industries Limited	40%	SBKHB	Suncorp Metway Ltd - Unsec Perpetual FRN	70%
NUF	Nufarm Limited	65%	SBKPA	Suncorp Metway Ltd - Preference Shares	70%
NVT	Navitas Limited	70%	SBKPB	Suncorp Metway Ltd - Conv. Pref. Shares	70%
NWH	NRW Holdings Limited	40%	SBM	St Barbara Limited	55%
NWS	News Corp - Class B CDI	70%	SDM	Sedgman Limited	55%
NWSLV	News Corp - Class A CDI	70%	SEA	Sundance Energy Australia Limited	40%
NZO	New Zealand Oil & Gas Limited	45%	SEK	Seek Limited	70%
OGC	Oceanagold Corporation CDIs	55%	SFH	Specialty Fashion Group Limited	50%
OKN	Oakton Limited	50%	SFR	Sandfire Resources NL	35%
OMH	OM Holdings Limited	** 60%	SFY	Spdr S&P/ASX 50 Fund	70%
ORG	Origin Energy Limited	75%	SGH	Slater and Gordon Limited	55%
ORGHA	Origin Energy Notes	75%	SGM	Sims Group Limited	70%
ORI	Orica Limited	75%	SGN	STW Communications Group Limited	60%
ORL	OrotonGroup Limited	60%	SGP	Stockland	70%
OSH	Oil Search Limited	70%	SGT	Singapore Telecommunications Limited	70%
OST	Onesteel Limited	60%	SHL	Sonic Healthcare Limited	75%
OZL	Oz Minerals Limited	65%	SHV	Select Harvests Limited	** 50%
PAG	Primeag Australia Limited	55%	SKC	Sky City Entertainment Group Limited	70%
PAN	Panoramic Resources Limited	60%	SKE	Skilled Group Limited	60%
PBG	Pacific Brands Limited	50%	SKI	Spark Infrastructure Group	70%
PCAPA	Preferred Capital Ltd - PEARLS III	75%	SKT	Sky Network Television Limited	65%
PDN	Paladin Energy Ltd	45%	SLF	Spdr S&P/ASX 200 Listed Property Fund	65%
PFL	Patties Foods Ltd	50%	SLM	Salmat Limited	65%
PMC	Platinum Capital Limited	** 60%	SLR	Silver Lake Resources Limited	55%
PMP	PMP Limited	50%	SMX	SMS Management & Technology Limited	55%
PMV	Premier Investments Limited	60%	SOL	Washington H Soul Pattinson & Co Limited	** 65%

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
SPN	SP AusNet	70%	TTS	Tatts Group Limited	70%
SPT	Spotless Group Limited	65%	TWE	Treasury Wine Estates Limited	70%
SRV	Servcorp Limited	55%	TWO	Talent2 International Limited	** 50%
SRX	Sirtex Medical Limited	55%	TWR	Tower Limited	55%
STO	Santos Limited	75%	UGL	UGL Limited	70%
STW	Spdr S&P/ASX 200 Fund	75%	UXC	UXC Limited	45%
SUL	Super Cheap Auto Group Limited	65%	VAH	Virgin Blue Holdings Limited	** 40%
SUN	Suncorp Metway Limited	70%	VAS	Vanguard Australian Shares Index Etf	70%
SVW	Seven Group Holdings Limited	70%	VEU	Vanguard All-World Ex-US Shares Indx ETF	65%
SVWPA	Seven Group Holdings Preference Shares	70%	VRL	Village Roadshow Limited	55%
SWL	Seymour Whyte Limited	45%	VTA	Viterra Inc	60%
SWM	Seven West Media Limited	70%	VTX	Vanguard Us Total Market Shares Indx Etf	70%
SXE	Southern Cross Electrical Engineering	** 40%	WAM	WAM Capital Limited	** 55%
SXL	Southern Cross Media Group	55%	WAX	WAM Research Limited	** 50%
SYI	Exchange Traded Fund Units Fully Paid	70%	WBB	Wide Bay Australia Ltd	50%
TAH	Tabcorp Holdings Limited	75%	WBC	Westpac Banking Corporation	75%
TAHHA	TABCORP Holdings Limited	75%	WBCPA	Westpac Stapled Preferred Securities	75%
TAP	Tap Oil Limited	55%	WBCPB	Westpac Stapled Pref Security II	75%
TCL	Transurban Group	70%	WCB	Warrnambool Cheese & Butter Factory co. Hold. Ltd	55%
TEL	Telecom Corporation of New Zealand Ltd	70%	WCTPA	Westpac TPS Trust - Pref Shares	75%
TEN	Ten Network Holdings Limited	70%	WDC	Westfield Group	75%
TFC	TFS Corporation Limited	** 45%	WEB	Webjet Limited	50%
TGA	Thorn Group Limited	55%	WES	Wesfarmers Limited	75%
TGG	Templeton Global Growth Fund Limited	55%	WESN	Wesfarmers Limited Partially Protected	75%
TGR	Tassal Group Limited	55%	WHC	Whitehaven Coal Limited	50%
TLS	Telstra Corporation Limited	75%	WHF	Whitefield Limited	** 50%
TNE	Technology One Limited	55%	WHG	WHK Group Limited	60%
TOL	Toll Holdings Limited	75%	WHS	Warehouse Group Limited (The)	50%
TOX	Tox Free Solutions Limited	55%	WOR	WorleyParsons Limited	65%
TPAPA	Transpacific SPS Trust	45%	WOW	Woolworths Limited	75%
TPI	TRANSPACIFIC INDUSTRIES GROUP LTD	45%	WOWHC	Woolworths Notes II	75%
TPM	Tpg Telecom Limited	55%	WPL	Woodside Petroleum Limited	75%
TRS	The Reject Shop Limited	60%	WRT	Westfield Retail Trust	75%
TRU	Trust Company of Australia Limited	55%	WSA	Western Areas NL	55%
TRY	Troy Resources NL	55%	WTF	Wotif.com Holdings Limited	65%
TSE	Transfield Services Limited	60%	WTP	Watpac Limited	** 50%

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## Acceptable Securities List (ASL) Bonus Acceptable Securities Prepared on: 31 January 2012

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
ABU	ABM Resources NL	40	CCU	Cobar Consolidated Resources Ltd	40
ABZ	Australian Bauxite Limited	40	CDU	CuDeco Ltd.	40
ACB	A-Cap Resources Ltd.	40	CER	Centro Retail Group	40
ACL	Alchemia Ltd.	40	CFU	Ceramic Fuel Cells	40
ACN	Acer Energy Limited	40	CGT	Castlemaine Goldfields Limited	40
ACS	Accent Resources N.L.	40	CHN	Chalice Gold Mines Ltd.	40
ADE	Adelaide Energy Limited	40	CHZ	Chesser Resources Limited	40
ADO	Anteo Diagnostics Limited	40	CJO	Cerro Resources NL	40
ADU	Adamus Resources Ltd.	40	CKA	Cokal Limited	40
AEE	Aura Energy Limited	40	CMG	Chandler Macleod Group Ltd.	40
AEU	Australian Education Trust	40	CNX	Carbon Energy Limited	40
AFR	African Energy Resources Limited	40	COE	Cooper Energy Limited	40
AGI	Ainsworth Game Technology Ltd.	40	COI	Comet Ridge Ltd.	40
AGR	Agua Resources Limited	40	CPL	Coalspur Mines Limited	40
AGS	Alliance Resources Ltd.	40	CQT	(Invalid Identifier)	40
AJM	Altura Mining Limited	40	CRK	Carrick Gold Ltd.	40
AKI	African Iron Limited	40	CTM	Centaurus Metals Limited	40
AKM	Aspire Mining Limited	40	CTO	Citigold Corporation Limited	40
ALD	Allied Gold Mining PLC	40	CTP	Central Petroleum Ltd.	40
ALK	Alkane Resources Limited	40	CVY	Coventry Resources Limited	40
AMX	Ampella Mining Limited	40	CWE	Carnegie Wave Energy Limited	40
AOH	Altona Mining Limited	40	CWK	Coalworks Limited	40
APG	Austpac Resources NL	40	CXM	Centrex Metals Limited	40
APZ	Aspen Group	40	CZA	Coal of Africa Limited	40
ARU	Arafura Resources Limited	40	DGR	D Aguilar Gold Ltd.	40
ATI	Atlantic Ltd	40	DLS	Drillsearch Energy, Ltd.	40
AUC	Ausgold Limited	40	DRA	Dragon Mining Limited	40
AUQ	Alara Resources Limited	40	DRM	Doray Minerals Limited	40
AVB	Avanco Resources Limited	40	DTE	Dart Energy Limited	40
AVQ	Axiom Mining Limited	40	DYE	Dyesol Limited	40
AZH	Azimuth Resources Limited	40	DYL	Deep Yellow Ltd.	40
AZM	Azumah Resources Ltd	40	EER	East Energy Resources Limited	40
AZT	Aston Resources Limited	40	EGO	Empire Oil & Gas NL	40
AZX	Auzex Resources Limited	40	EKA	Eureka Energy Limited	40
AZZ	Antares Energy Ltd.	40	ELM	Elemental Minerals Limited	40
BAU	Bauxite Resources Limited,	40	ENR	Encounter Resources Ltd.	40
BCC	Buccaneer Energy Limited	40	EQX	Equatorial Resources Limited	40
BCI	BC Iron Limited	40	ESG	Eastern Star Gas Limited	40
BDR	Beadell Resources Ltd	40	ESV	eServGlobal Ltd.	40
BKY	Berkeley Resources Ltd.	40	ETE	Entek Energy Ltd.	40
BLG	BluGlass Limited	40	EVG	(Invalid Identifier)	40
BMN	Bannerman Resources Limited	40	EXE	Exoma Energy Limited	40
BND	Bandanna Energy Limited	40	EXS	Exco Resources Ltd.	40
BNO	Bionomics Ltd.	40	EXT	Extract Resources Ltd.	40
BOW	Bow Energy Limited	40	FAR	FAR Limited	40
BRM	Brockman Resources Limited	40	FML	Focus Minerals Limited	40
BRU	Buru Energy Limited	40	FMS	Flinders Mines Limited.	40
BSE	Base Resources Limited	40	FND	Finders Resources Limited	40
BTR	Blackthorn Resources Limited	40	FNT	Frontier Resources Ltd.	40
BUL	Blue Energy Limited	40	FRS	(Invalid Identifier)	40
BYR	Burey Gold Limited	** 40	FTE	Forte Energy NL	40
CAA	Capral Limited	40	GBE	Globe Metals & Mining Limited	40
CAP	Carpentaria Exploration Ltd.	40	GCS	Global Construction Services Ltd	40
CAS	Crusader Resources Limited	40	GDO	Gold One International Limited	40
CAZ	Cazaly Resources Ltd.	40	GDY	Geodynamics Limited	40
CBZ	CBio Limited	** 40	GEM	G8 Education Limited	40
CCC	Continental Coal Limited	40	GGG	Greenland Minerals and Energy Limited	40

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The value of bonus acceptable securities recognised for gearing purposes is subject to a cap of 20% of the market value of the qualifying securities.

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# Margin Lending



## Acceptable Securities List (ASL) Bonus Acceptable Securities Prepared on: 31 January 2012

The information in this document forms part of Product Disclosure Statements issued on 9 May 2011 by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 and BankSA - A Division of Westpac Banking Corporation ABN 33 007 457 141.

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The Approved Investments and Lending Ratios (LVR) are subject to change at any time.

ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
GMR	Golden Rim Resources Ltd.	40	MOD	MOD Resources Limited	40
GOA	Gold Anomaly Limited	40	MOY	Millennium Minerals Limited.	40
GOR	Gold Road Resources Limited	40	MPO	Molopo Energy Limited	40
GRY	Gryphon Minerals Ltd.	40	MQA	Macquarie Atlas Roads Group	40
GTE	Great Western Exploration Ltd.	40	MSB	Mesoblast Limited	40
GTG	Genetic Technologies Ltd.	40	MSF	MSF Sugar Limited	40
GUN	Gunson Resources Ltd.	40	MSR	Manas Resources Ltd.	40
GXY	Galaxy Resources	40	MTE	Metrocoal Ltd.	40
HAZ	Hazelwood Resources Ltd.	** 40	MTU	M2 Telecommunications Group Ltd.	40
HCH	Hot Chili Limited	40	MXI	Maxitrans Industries Ltd.	40
HFA	HFA Holdings Limited	40	MYG	Mutiny Gold Limited	40
HGO	Hillgrove Resources Ltd.	40	MYX	Mayne Pharma Group Limited	40
HIG	Highlands Pacific Limited	40	NABLOA	CITIWARRANTS 20.204 NAB GSL MINI LONG	40
HOG	Hawkley Oil and Gas Limited	40	NAN	Nanosonics Ltd	40
HRR	Heron Resources Ltd.	40	NCR	Nucoal Resources NL	40
HSN	Hansen Technologies Ltd.	40	NEN	Neon Energy Limited	40
IAU	Intrepid Mines Limited	40	NFK	Norfolk Group Ltd	40
IBG	Ironbark Zinc Ltd.	40	NGE	New Guinea Energy Limited	** 40
ICN	Icon Energy Ltd.	40	NKP	NKWE Platinum Ltd.	40
IDM	Industrial Minerals Corporation Ltd.	40	NMG	Noble Mineral Resources Ltd.	40
IEC	Intra Energy Corporation Ltd	40	NOE	Novarise Renewable Resources International Limited	40
IFM	Infomedica Ltd.	40	NRL	Newland Resources Ltd.	40
IMA	Image Resources NL	40	NST	Northern Star Resources Ltd.	40
INQ	InvestorFirst Limited	40	NTU	Northern Minerals Limited	40
IOH	Iron Ore Holdings Limited	40	NWT	NewSat Limited	40
IPD	ImpediMed Limited	40	OEL	Otto Energy Limited	40
IPP	iProperty Group Limited	40	OEX	Oilex Ltd.	40
IRD	Iron Road Limited	40	ONC	Oncard International Limited	** 40
IRN	Indophil Resources NL	40	ORE	Orocobre Limited	40
IVA	Ivanhoe Australia Limited	40	OZG	Ozgrowth Limited	40
IXR	IMX Resources Ltd.	40	PBT	Prana Biotechnology Ltd.	40
JMS	Jupiter Mines Ltd.	40	PCL	Pancontinental Oil & Gas NL	40
JPR	Jupiter Energy Limited	40	PEK	Peak Resources Limited	40
KAR	Karoon Gas Australia Ltd.	40	PEN	Peninsula Energy Limited	40
KAS	Kasbah Resources Ltd.	40	PGM	Platina Resources Limited	40
KBL	Kimberley Metals Limited	40	PIR	Papillon Resources Limited	40
KGL	Kentor Gold Limited	40	PLV	Pluton Resources Limited	40
KRM	Kingsrose Mining Limited	40	PNR	Pacific Niugini Ltd	40
LCM	Logicams Limited	40	POH	Phosphagenics Ltd.	40
LEG	Legend Mining Ltd.	40	PPP	Pan Pacific Petroleum NL	40
LGD	Legend Corp. Ltd.	40	PRR	Prima Biomed Ltd.	40
LNC	Linc Energy Ltd.	40	PXS	Pharmaxis Ltd.	40
LNG	Liquefied Natural Gas Ltd.	40	QHL	Quickstep Holdings Ltd.	40
LRL	Leyshon Resources Ltd.	40	QMN	Queensland Mining Corporation Limited	** 40
LSA	Lachlan Star Limited	40	QRX	QRxPharma Pty Ltd.	40
MAK	Minemakers Limited	40	RDR	Reed Resources Ltd.	40
MCO	Morning Star Gold NL	40	RDS	Redstone Resources Ltd	40
MDL	Mineral Deposits Ltd.	40	RED	Red 5 Ltd.	40
MEL	Metgasco Limited	40	RES	Resource Generation Limited	40
MEO	MEO Australia Limited	40	REY	Rey Resources Limited	40
MET	Mt Isa Metals Limited	40	RFE	Red Fork Energy Limited	40
MGO	Marengo Mining Limited	40	RIA	Rialto Energy Limited	40
MHM	MHM Metals Limited	40	RNI	Resource and Investment NL	40
MLM	Metallica Minerals Ltd.	40	ROL	Robust Resources Limited	40
MLX	Metals X Limited	40	ROY	Royal Resources Limited	40
MMW	Magma Metals Ltd.	40	RQL	Resource Equipment Ltd.	40
MNC	Metminco Limited.	40	RRI	Rico Resources Ltd.	40

\*\* No further lending is accepted against this security

Indicates a change from last month

The value of bonus acceptable securities recognised for gearing purposes is subject to a cap of 20% of the market value of the qualifying securities.

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# Margin Lending



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Bonus Acceptable Securities  
Prepared on: 31 January 2012**

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ASX Code	Security Name	LVR	ASX Code	Security Name	LVR
RRS	Range Resources Ltd.	40	TGS	Tiger Resources Ltd.	40
RUL	Runge Limited	40	THX	Thundelarra Exploration Ltd.	40
RUM	Rum Jungle Resources Limited	40	TIS	Tissue Therapies Ltd.	40
RWD	Reward Minerals Ltd.	40	TLM	Talisman Mining Ltd	40
RXM	Rex Minerals Limited.	40	TOE	Toro Energy Ltd	40
SBL	Signature Metals Limited	40	TSM	ThinkSmart Ltd.	40
SDL	Sundance Resources Ltd.	40	TSN	Transaction Solutions International Limited	** 40
SEH	Sino Gas & Energy Holdings Ltd.	40	TSO	Tishman Speyer Office Fund	40
SER	Strategic Energy Resources Limited	40	TUC	TUC Resources Ltd	** 40
SFR	Sandfire Resources	40	TXN	Texon Petroleum Limited	40
SFZ	South American Ferro Metals Limited	** 40	UML	Unity Mining Limited	40
SHC	Sunshine Heart Inc.	40	UNX	Uranex Limited	40
SIH	Sihayo Gold Limited	40	USA	Uraniamsa Limited	** 40
SIP	Sigma Pharmaceuticals Ltd.	40	VLW	Villa World Group	40
SMR	Stanmore Coal Limited	40	VMS	Venture Minerals Ltd.	40
SOE	Souls Private Equity Limited	40	VOC	Vocus Communications Limited	40
SPL	Starpharma Holdings Limited	40	VOR	Voyager Resources Limited	40
SPM	Speewah Metals Limited	40	WAF	West African Resources, Ltd.	40
SRK	Strike Resources Limited	40	WAS	Wasabi Energy Ltd.	40
SRM	Sierra Mining Limited	40	WCL	WestSide Corporation Limited	40
SRR	Shaw River Manganese Limited	40	WDR	Western Desert Resources Ltd	40
SSM	Service Stream Ltd.	40	WEC	White Energy Company Limited	40
SSN	Samson Oil & Gas Limited	40	WFM	Webfirm Group Limited	40
STB	South Boulder Mines Ltd.	40	WGR	Westgold Resources Limited	40
STX	Strike Energy Limited	40	WHE	WildHorse Energy Ltd.	40
SWK	Swick Mining Services Limited	40	WPG	WPG Resources Ltd	40
SXY	Senex Energy Ltd.	40	YTC	YTC Resources Limited	40
TAM	Tanami Gold NL	40	ZGL	Zicom Group Limited	40
TEG	Triangle Energy (Global) Limited	40	ZNC	Zenith Minerals Limited	40

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2011

Prepared on: 16 December 2011

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A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

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APIR Code Security Name	LVR	APIR Code Security Name	LVR
<b>Aberdeen Asset Management</b>		<b>All Star Funds</b>	
CRS0001AU Aberdeen Sustainable Income Fund	75%	VEN0006AU All Star IAM Aust. Share Fund	70%
CRS0002AU Aberdeen Capital Growth Fund	75%		
CRS0003AU Aberdeen Classic Series Australian Equi	75%	<b>AMP Capital Investors</b>	
CRS0004AU Aberdeen Australian Fixed Income Fund	75%	AMP0012AU AMP Conservative Fund	75%
CRS0005AU Aberdeen Actively Hedged International E	75%	AMP0013AU AMP Balanced Growth Fund	75%
CRS0006AU Aberdeen International Fixed Income Fund	75%	AMP0014AU AMP Property Securities Fund	70%
CRS0007AU Credit Suisse Property Fund	70%	AMP0015AU AMP Future Directions Aust Share Fund	75%
CRS0009AU Aberdeen Cash Fund	95%	AMP0016AU AMP Blue Chip Fund	75%
CSA0038AU Credit Suisse Global Hybrid Income	** 70%	AMP0017AU AMP Future Directions Int'l Share Fund	75%
CSA0063AU Credit Suisse Enhanced Commodity	60%	AMP0018AU AMP Equity Fund	75%
CSA0104AU Aberdeen Balanced Fixed Income Fund	75%	AMP0019AU AMP FLI Small Companies Fund	70%
CSA0114AU Aberdeen Actively Hedged International E	75%	AMP0141AU AMP High Growth Fund	75%
CSA0131AU Aberdeen Classic Series Australian Small	65%	AMP0253AU AMP Capital International Share A	75%
CSA0135AU Aberdeen Fully Hedged Intern Eq (Hedged)	75%	AMP0254AU AMP International Bond Fund Class A	75%
EQI0015AU Aberdeen International Equity Fund	75%	AMP0255AU AMP Listed Property - Class A	70%
EQI0027AU Aberdeen Financials Fund	75%	AMP0257AU AMP Capital Enhanced Index Share A	75%
EQI0028AU Aberdeen Asian Opportunities Fund	65%	AMP0258AU AMP W/s Australian Share Fund - Class A	75%
ETL0032AU Aberdeen Emerging Opportunities Fund	65%	AMP0267AU AMP Hend W/s Intern'l Share Fund	75%
MGL0001AU Aberdeen Australian Smaller Companies Fd	65%	AMP0268AU AMP W/s International Bond Fund	75%
MGL0011AU RREEF Global Property Securities	70%	AMP0269AU AMP W/s Listed Property Trusts Fund	70%
MGL0114AU Aberdeen Australian Equities Fund	75%	AMP0271AU AMP W/s Enhanced Index Share Fund	75%
		AMP0273AU AMP W/s Australian Share Fund	75%
		AMP0275AU AMP Capital Enhanced Index Int Share	75%
<b>Advance Asset Management</b>		AMP0279AU AMP W/s Australian Bond Fund	75%
ADV0008AU Advance Impn Fd - NEF(Closed to new inv)	75%	AMP0282AU AMP W/s Global Growth Opportunities Fund	75%
ADV0012AU Advance Sharemarket	75%	AMP0370AU AMP Equity Fund Class A Units	75%
ADV0013AU Adv Alliance Imputation Fund	75%	AMP0441AU AMP Capital Inv Balanced Growth Fd - A	75%
ADV0014AU Adv Alliance Int'l Sharemarket Fund	75%	AMP0442AU AMP Capital Investors Balanced Growth Fd	75%
ADV0022AU Adv Alliance Defensive Multi Blend Fund	75%	AMP0443AU AMP Capital Conservative A	75%
ADV0023AU Adv Alliance Balanced Multi Blend Fund	75%	AMP0444AU AMP Hend W/s Conservative Fund	75%
ADV0024AU Adv Alliance Growth Multi Blend Fund	75%	AMP0445AU AMP W/s Equity Fund	75%
ADV0025AU Adv Alliance Aust Shares Multi Blend Fnd	75%	AMP0446AU AMP Small Companies Fund - Class A	70%
ADV0028AU Adv Alliance Int'l Shrs Multi Blend Fnd	75%	AMP0447AU AMP Capital Invest Fut Dir Balanced Fund	75%
ADV0029AU Advance Aust Fixed Interest Multi-Blend	75%	AMP0448AU AMP Hend Sust Fut Aust Share Fund	75%
ADV0045AU Adv Alliance W/s Aust Shares Multi Blend	75%	AMP0449AU AMP Sust Fut Aust Share Fund - Class A	75%
ADV0046AU Adv Alliance W/s Imputation Fund	75%	AMP0450AU AMP Hend W/s Sust Fut Aust Share Fund	75%
ADV0047AU Adv Alliance W/s Intl Sharemarket Fund	75%	AMP0452AU AMP Capital Resp Invest Leaders Bal A	75%
ADV0049AU Adv Alliance W/s Defensive Multi Blend	75%	AMP0453AU AMP Hend W/s Sust Fut Bal Grwth Fund	75%
ADV0050AU Adv Alliance W/s Balanced Multi Blend	75%	AMP0455AU AMP Sust Fut Int'l Share Fund - Class A	75%
ADV0052AU Adv Alliance W/s Property Securities Fnd	70%	AMP0456AU AMP Hend W/s Sust Fut Int'l Share Fund	75%
ADV0053AU Adv Alliance W/s Intl Shrs Multi Blend	75%	AMP0546AU AMP Future Directions Bal Fd - Class A	75%
ADV0056AU Advance International Share Index Fund	70%	AMP0558AU AMP Future Directions Growth Fund	75%
ADV0058AU Advance Index W/s Int'l Fixed Int Fund	75%	AMP0559AU AMP Capital Future Directions Growth A	75%
ADV0060AU Advance Index W/s Aust Property Sec Fund	70%	AMP0574AU AMP W/s High Growth Fund	75%
ADV0062AU Advance W/s Aust Shares Index Fund	75%	AMP0577AU AMP Cptl Inv Small Companies Fund	70%
ADV0064AU Advance W/s Aust Fixed Interest Index	75%	AMP0670AU AMP Fut Directions Aust Bond Fund Wholes	75%
ADV0066AU Advance W/s Sharemarket Fund	75%	AMP0672AU AMP Future Directions Conservative Fund	75%
ADV0067AU Adv Alliance W/s Int Fix Int Multi Blend	75%	AMP0674AU AMP Future Directions High Growth Fd	75%
ADV0068AU Adv Alliance W/s Intl Shares Core Fund	70%	AMP0675AU AMP Capital Future Directions High Gr A	75%
ADV0075AU Adv Alliance W/s Aus Smaller Companies	65%	AMP0676AU AMP W/s Fut Dir International Bond Fund	75%
ADV0076AU Adv Alliance Aust Smaller Co Fund	65%	AMP0677AU AMP Capital Future Directions Int Bond A	75%
ADV0077AU Adv Alliance Aust Geared Equity Fund	40%	AMP0678AU AMP W/s Fut Dir Mod Conservative Fund	75%
ADV0078AU Adv Alliance W/s Aust Geared Equity Fund	40%	AMP0679AU AMP Capital Future Directions Mod Cons A	75%
ADV0079AU Adv Alliance Aust Equity Growth Fund	75%	AMP0681AU AMP W/s Fut Dir Australian Share Fund	75%
ADV0082AU Adv Alliance Asian Equity Fund	65%	AMP0682AU AMP Capital Future Directions Int Cls A	75%
ADV0083AU Adv Alliance W/s Asian Equity Fund	65%	AMP0683AU AMP W/s Fut Dir International Share Fund	75%
ADV0084AU Adv Alliance W/s Aus Fix Int Multi Blend	75%	AMP0686AU AMP Capital Global Property Securities	70%
ADV0085AU Adv Alliance W/s Growth Multi Blend	75%	AMP0688AU AMP FLI-Future Directions Conservative	75%
ADV0086AU Adv Alliance High Growth Multi Blend Fnd	75%	AMP0689AU AMP FLI-Future Directions Mod Cnsrv	75%
ADV0087AU Adv Alliance W/s High Growth Multi Blend	75%	AMP0690AU AMP FLI - Future Directions Balanced	75%
ADV0088AU Adv Alliance Intl Fix Int Multi Blend Fd	75%	AMP0691AU AMP FLI - Future Directions Growth	75%
ADV0089AU Adv Alliance Int'l Shares Core Fund	75%	AMP0692AU AMP FLI Fut Dir High Growth Fund	75%
ADV0090AU Advance Moderate Multi-Blend	75%	AMP0693AU AMP Fut Directions Aust Bond Fund Retail	75%
ADV0091AU Adv Alliance W/s Moderate Multi Blend	75%	AMP0694AU AMP FLI-Future Directions Int Bond	75%
ADV0094AU Adv Alliance Prop Secs Multi Blend Fund	70%	AMP0695AU AMP Cptl Inv Blue Chip Fund - Class A	75%
ADV0095AU Adv Alliance W/s Prop Secs Multi Blend	70%	AMP0697AU AMP Capital Property Securities	70%
ADV0096AU Advanced Aust. Small Co. Multi-Blend W/S	65%	AMP0700AU AMP Capital Future Dir Ext Mkts Int Sh	65%
ADV0097AU Advanced Aust. Small Co. Multi-Blend	65%	AMP0705AU AMP Fut Dir Extended Mkts Intl Share Fd	65%
ADV0101AU Adv Alliance Property Securities Fund	70%	AMP0824AU AMP Capital Future Directions Core Int A	75%
ADV0114AU Adv Alliance Concen Aust Share Fnd	75%	AMP0825AU AMP Fut Dir Hedged Core Intl Shr Fund	C 70%
ADV0115AU Adv Alliance W/s Concen Aust share Fnd	75%	AMP0827AU AMP FLI-AMP Australian Share	75%
ADV0133AU Advance Alleron Aust Equity Growth Fd WS	75%	AMP0828AU AMP FLI-Australian Share Enhanced Index	75%
ADV0134AU Advance Tradewinds Global Equities Fund	75%		

\*\* No further lending is accepted against this security

- Savings Gearing in not available on this security

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N Indicates a new addition to the approved list.

C Indicates a change in LVR from last month.

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

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Prepared on: 31 January 2012

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
AMP0830AU	AMP FLI-AMP Enhanced Cash Share	75%	AMP1417AU	AMP FLI S2-Future Directions Growth	75%
AMP0832AU	AMP FLI-Fortis Australian Equity	75%	AMP1418AU	AMP FLI S2-Future Dir Hdg Intl Shr	75%
AMP0833AU	AMP FLI-Colonial First State Aust Share	75%	AMP1419AU	AMP FLI S2-Future Directions High Growth	75%
AMP0834AU	AMP FLI-ING Australian Share	75%	AMP1420AU	AMP FLI S2-Future Directions Intl Bd	75%
AMP0835AU	AMP FLI-BT Australian Share	75%	AMP1421AU	AMP FLI S2-Future Directions Intl Shr	75%
AMP0839AU	AMP FLI - Barclays Hedged Int. Share	75%	AMP1422AU	AMP FLI S2-Future Directions Mod Cnsv	75%
AMP0841AU	AMP FLI-Barclays International Share	75%	AMP1424AU	AMP FLI S2-GMO International Share	75%
AMP0842AU	AMP FLI-SG Hiscock Listed Property	70%	AMP1427AU	AMP FLI S2-Lazard Global Thematic	75%
AMP0843AU	AMP FLI - Perennial Value Australian Sha	75%	AMP1428AU	AMP FLI S2-Macquarie Intl Infrs Sec	65%
AMP0844AU	AMP - FLI Alliance Bernstein Intl Sh Fd	75%	AMP1429AU	AMP FLI S2-Perennial Global Listed Prpty	65%
AMP0846AU	AMP FLI-Fidelity Global Equities	75%	AMP1430AU	AMP FLI S2-Perennial Value Aus Shr	75%
AMP0847AU	AMP FLI-GMO International Share	75%	AMP1431AU	AMP FLI S2-Perpetual Industrial Share	75%
AMP0849AU	AMP FLI - Fut Direct's Extended Mkts Int	65%	AMP1433AU	AMP FLI S2-Responsible Invmt Ldrs Aus Sh	75%
AMP0850AU	AMP FLI-Future Directions Geared Aust Sh	40%	AMP1434AU	AMP FLI S2-Responsible Invmt Ldrs Bal	75%
AMP0852AU	AMP FLI - AMP International Share	75%	AMP1435AU	AMP FLI S2-Responsible Invmt Ldrs Cnsv	70%
AMP0853AU	AMP - FLI Perpetual Industrial Shr Fund	75%	AMP1436AU	AMP FLI S2-Responsible Invmt Ldrs Growth	75%
AMP0854AU	AMP FLI Fut Dir Australian Share Fund	75%	AMP1437AU	AMP FLI S2-Responsible Inv Ldrs Intl Shr	75%
AMP0855AU	AMP FLI Fut Dir International Share Fund	75%	AMP1438AU	AMP FLI S2-Schroder Australian Equities	75%
AMP0968AU	AMP Capital Future Directions Grd Aust	40%	AMP1439AU	AMP FLI S2-SG Hiscock Listed Property	70%
AMP0969AU	AMP Capital Future Directions Grd Aust A	40%	AMP1440AU	AMP FLI S2-T Rowe Price Global Equity	75%
AMP0973AU	AMP Future Directions Aus Small Co - A	65%	AMP1441AU	AMP FLI S2-Tyndall Aus Share Value	75%
AMP0974AU	AMP Cap Invest Cap Glob Prop Sec Class A	70%	AMP1442AU	AMP FLI S2-AMP Monthly Income Fund No.1	65%
AMP0994AU	AMP FLI-AMP Int Share Enhanced Index	75%	AMP1443AU	AMP FLI S2-AMP Monthly Income Fund No.2	65%
AMP0995AU	AMP FLI - Schroder Australian Equities	75%	AMP1444AU	AMP FLI S2-AMP Monthly Income Fund No.3	65%
AMP1005AU	AMP FLI-Future Directions Aus Small Comp	65%	AMP1445AU	AMP FLI S2-AMP Aus Shr Enh Idx	75%
AMP1006AU	AMP FLI-Fut Direct's Hedged Intl Share	C 70%	AMP1446AU	AMP FLI S2-AMP Enhanced Cash	75%
AMP1049AU	AMP FLI - AMP Listed Property Trusts	70%	AMP1639AU	AMP FLI S2-Bennelong Australian Equities	N 70%
AMP1054AU	AMP FLI Lazard Global Thematic	75%	GIO0001AU	AMP Monthly Income Fund No.1	65%
AMP1055AU	AMP FLI-Resp Inv Leaders Aust Share	75%	GIO0002AU	AMP FLI-AMP Monthly Income No 2	65%
AMP1056AU	AMP FLI-Resp Inv Leaders Balanced	75%	GIO0003AU	AMP FLI-AMP Monthly Income No 3	65%
AMP1058AU	AMP FLI - Responsible Investment Leaders	75%			
AMP1059AU	AMP FLI - Resp Inv Leaders Intl Share	75%			
AMP1073AU	AMP Capital Global Property Securities H	70%			
AMP1075AU	AMP Capital Future Directions Core Int	75%			
AMP1076AU	AMP Capital Future Dir Hdgd Core Intl Sh	C 70%			
AMP1077AU	AMP Capital Small Comp Fund - Class H	65%			
AMP1085AU	AMP FLI-Perennial Global Listed Prop	65%			
AMP1100AU	AMP Cap Sustainable Share Fund - Private	75%			
AMP1116AU	AMP FLI - BlackRock Global Bond	75%			
AMP1117AU	AMP FLI - Future Directions Emerging Mar	65%			
AMP1151AU	Responsible Inv Ldrs Aust Share Fd - CA	75%			
AMP1152AU	AMP Capital Responsible Inv Ldes Aust Sh	75%			
AMP1205AU	AMP FLI-Future Directions Asian Share	65%			
AMP1206AU	AMP FLI - T Rowe Price Global Equity	75%			
AMP1207AU	AMP FLI - Tyndall Australian Share Value	75%			
AMP1217AU	AMP FLI - Mac Intl Infrastructure Sec	65%			
AMP1233AU	AMP Capital Core Plus Strategies Cls A	75%			
AMP1252AU	AMP Capital Asian Equity Gr - Class H	65%			
AMP1253AU	AMP Capital Asian Equity Gr - Class A	65%			
AMP1389AU	AMP FLI S2-AMP Australian Share	75%			
AMP1391AU	AMP FLI S2-AMP Balanced Growth	75%			
AMP1392AU	AMP FLI S2-AMP Conservative	75%			
AMP1394AU	AMP FLI S2-AMP Equity	75%			
AMP1395AU	AMP FLI S2-AMP High Growth	75%			
AMP1396AU	AMP FLI S2-AMP Intl Shr Enh Idx	75%			
AMP1397AU	AMP FLI S2-AMP Listed Property Trusts	70%			
AMP1398AU	AMP FLI S2-UBS Aus Small Companies	70%			
AMP1400AU	AMP FLI S2-Blackrock Scntfc Hdg Intl Shr	75%			
AMP1401AU	AMP FLI S2-Blackrock Scientific Intl Shr	75%			
AMP1402AU	AMP FLI S2-Bernstein International Share	75%			
AMP1403AU	AMP FLI S2-BlackRock Global Bond	75%			
AMP1405AU	AMP FLI S2-BT Australian Share	75%			
AMP1406AU	AMP FLI S2-Colonial First State Aus Shr	75%			
AMP1407AU	AMP FLI S2-Arnhem Australian Equity	75%			
AMP1408AU	AMP FLI S2-Future Directions Asian Share	65%			
AMP1409AU	AMP FLI S2-Future Directions Aus Bd	75%			
AMP1410AU	AMP FLI S2-Future Directions Aus Shr	75%			
AMP1411AU	AMP FLI S2-Future Directions Aus Sm Coms	65%			
AMP1412AU	AMP FLI S2-Future Directions Balanced	75%			
AMP1413AU	AMP FLI S2-Future Directions Cnsv	75%			
AMP1414AU	AMP FLI S2-Future Directions Emerg Mkts	65%			
AMP1415AU	AMP FLI S2-Future Dir Ext Mkts Intl Sh	65%			
AMP1416AU	AMP FLI S2-Future Dir Geared Aus Shr	40%			

\*\* No further lending is accepted against this security  
- Savings Gearing is not available on this security

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
ANZ0366AU	ANZ OA Inv Pfolio - ING Tax Effective	75%	<b>Australian Unity Funds Management</b>		
ANZ0367AU	ANZ OA IP ING Tax Eff Inc - NE	75%	AUS0008AU	AUI Vianova Strat Fixed Int Retail	75%
ANZ0368AU	ANZ OA IP IML Aust Shrs-EF/SEL	75%	AUS0009AU	AUI-Vianova Strategic Fixed Int Trust-WS	75%
ANZ0369AU	ANZ OA Inv Pt Inv Mutual Aus Shares DEF	75%	AUS0029AU	Aust Unity Platypus Aust Eq Tst -Retail	75%
ANZ0372AU	ANZ OA Inv Pt Optimix Property Securitie	70%	AUS0030AU	Aust Uty Platypus Aust Eq Tst w/s	75%
ANZ0373AU	ANZ OA Inv Pt Optimix Property Sec DEF	70%	AUS0108AU	Aust Unity Acorn Cap W/s Microcap Trust	** 60%
ANZ0374AU	ANZ OA Inv Pt Optimix Australian Share	75%	<b>Aviva Investors Australia Limited</b>		
ANZ0375AU	ANZ OA Inv Pt Optimix Aust Share DEF	75%	NFS0013AU	Aviva Investors Pers Australian Shares	75%
ANZ0380AU	ANZ OA Inv Pfolio - Optimix Global Share	75%	NFS0195AU	Aviva Investors Pers Listed Property	65%
ANZ0381AU	ANZ OA Inv Pfolio Optimix Gbl Share DEF	75%	NFS0196AU	Aviva Investors Pers Listed Property	70%
ANZ0384AU	ANZ OA Inv Pfolio - Optimix Growth	75%	NFS0209AU	Aviva Investors Prof Listed Property	70%
ANZ0385AU	ANZ OA Inv Pfolio - Optimix Growth DEF	75%	PPL0002AU	Aviva Investors Prof Dividend Builder	75%
ANZ0386AU	ANZ OA Inv Pfolio - Optimix High Growth	75%	PPL0104AU	Aviva Investors Prof Australian Shares	75%
ANZ0387AU	ANZ OA Inv Pt Optimix High Growth DEF	75%	PPL0106AU	Aviva Investors Prof High Growth Shares	75%
ANZ0390AU	ANZ OZ IP Perp Aust Shrs - EF/SEL	75%	PPL0107AU	Aviva Investors Prof Small Companies	65%
ANZ0391AU	ANZ OA IP Perp Aust Shrs - NE	75%	PPL0108AU	Aviva Investors Pers High Growth Shares	75%
ANZ0392AU	ANZ OA IP Schr Aust Equity - EF/SEL	75%	PPL0110AU	Aviva Investors Prof Australian Equities	75%
ANZ0393AU	ANZ OA Inv Pfolio Schroder Aust Equity	75%	PPL0114AU	Aviva Investors Prof Premier Fixed Income	75%
ANZ0394AU	ANZ OA Inv Pt Vanguard Aust Shares Index	75%	PPL0115AU	Aviva Investors Prof Elite Opportunities	75%
ANZ0395AU	ANZ OA Inv Pt Vanguard Aust Shr Indx DEF	75%	PPL0116AU	Aviva Investors Pers Elite Opportunities	75%
ANZ0396AU	ANZ OA Vgrd Intl Shrs Indx Hdgd-EF/SEL	70%	<b>AXA Australia Funds Management Limited</b>		
ANZ0397AU	ANZ OA Inv Pt Vang Intl Shr Ind Hdge DEF	70%	NMF0004AU	AXA Generations-Colonial FS Geared Aust	40%
ANZ0398AU	ANZ OA IP-UBS Div Fixed Inc Tr E	75%	NMF0011AU	AXA GIP Vanguard International Share Ldx	75%
ANZ0399AU	ANZ OA IP-UBS Div Fixed Inc Tr N	75%	NMF0012AU	AXA GIP Vanguard Int Shares Ldx Hdgd	70%
ANZ0628AU	ANZ OA Inv Pfolio BT Smaller Companies	65%	NML0002AU	AXA Equity Imputation Fund	75%
ANZ0629AU	ANZ OA Inv Pt BT Smaller Companies DEF	65%	NML0004AU	AXA NM Industrials Fund	70%
ANZ0632AU	ANZ OA Inv Pfolio - Optimix Balanced	75%	NML0006AU	AXA NM Equity Gr'th Fd - Closed to new	75%
ANZ0633AU	ANZ OA Inv Pfolio - Optimix Balanced DEF	75%	NML0015AU	AXA Cash Management Trust	95%
ANZ0758AU	ANZ OA Inv Pfolio - ING Select Leaders	75%	NML0018AU	AXA W/s Cash Management Trust	90%
ANZ0818AU	ANZ OA Inv Pt Ausbil Aust Emerg Ldrs	70%	NML0019AU	AXA W/s Divers Property Securities Fund	70%
ANZ0819AU	ANZ OA Inv Pt Ausbil Aust Emerg Ldrs DEF	70%	NML0060AU	AXA Gen Bernstein Aust Equity Value Fd	75%
ANZ0822AU	ANZ OA Inv Pt BlckRck Sci Div Gwth DEF	75%	NML0061AU	AXA W/s Australian Equity Value Fund	75%
ANZ0823AU	ANZ OA Inv Pfolio BlckRck Sci Growth DEF	75%	NML0143AU	AXA W/s Aust Equity - Industrials Fund	75%
ANZ0824AU	ANZ OA IP-CFS Diversified EF	75%	NML0318AU	AXA W/s Global Equity - Growth Fund	75%
ANZ0825AU	ANZ OA IP-CFS Diversified NEF	75%	NML0339AU	AXA Australian Equity Growth Fnd	75%
ANZ0833AU	ANZ OA Inv Pfolio - ING Global Share	75%	NML0340AU	AXA Global Equity Gro Fd - Closed to new	70%
ANZ0834AU	ANZ OA Inv Pfolio - ING Global Share DEF	75%	NML0347AU	AXA Bernstein Value Global Equity Fund	75%
ANZ0835AU	ANZ OA Inv Pfolio Perennial Value Shares	75%	NML0348AU	AXA W/s Global Equity Value Fund	75%
ANZ0836AU	ANZ OA Inv Pfolio Perennial Val Shr DEF	75%	NML0348AU	MLC - AXA W/S Global Equity Value Fd	75%
ANZ0839AU	ANZ OA Inv Pfolio - MFS Global Equity	75%	NML0569AU	AXA Generations - Alliance Capital Cash	75%
ANZ0840AU	ANZ OA Inv Pfolio MFS Global Equity DEF	75%	NML0571AU	AXA Gen-Barclays Australian Equity Fund	75%
ANZ0841AU	ANZ OA Inv Pfolio Perp Bal Growth	75%	NML0572AU	AXA Generations - Barclays Aust Equity I	75%
ANZ0842AU	ANZ OA Inv Pfolio Perp Bal Growth DEF	75%	NML0573AU	AXA Generations - Barclays Aust Fixed In	75%
ANZ0843AU	ANZ OA IP-Perpetual Cnsvr Gr Tr E	75%	NML0574AU	AXA Generations - Barclays Intl Eq Ind	75%
ANZ0844AU	ANZ OA IP-Perpetual Cnsvr Gr Tr N	75%	NML0575AU	AXA Generations - Barclays Intl Eq Ind	75%
ANZ0845AU	ANZ OA Inv Pfolio Platinum International	70%	NML0576AU	AXA Generations - Barclays Intl F/Int I	75%
ANZ0846AU	ANZ OA Inv Pfolio Platinum Intl DEF	70%	NML0577AU	AXA Generations - Barclays Propty Securi	70%
ANZ0847AU	ANZ OA Inv Pfolio - Schroder Balanced	75%	NML0578AU	AXA GEN-Legg Mason Prop Sec	70%
ANZ0848AU	ANZ OA Inv Pfolio Schroder Balanced DEF	75%	NML0579AU	AXA GEN Aberdeen Global Equity	75%
ANZ0849AU	ANZ OA Inv Pfolio - UBS Balanced	75%	NML0580AU	AXA Gen Perpetual Industrial Equity	75%
ANZ0850AU	ANZ OA Inv Pfolio - UBS Balanced DEF	75%	NML0581AU	AXA Gen PIMCO Global Fixed Interest	70%
ANZ0851AU	ANZ OA Inv Pfolio - UBS Defensive	75%	NML0582AU	AXA Generation-Platinum Int. Equity	70%
ANZ0852AU	ANZ OA Inv Pfolio - UBS Defensive DEF	75%	NML0583AU	AXA Gen Portfolio Part High Growth Share	75%
ANZ0853AU	ANZ OZ Vngrd Shrs Index Trust-EF/SEL	75%	NML0584AU	AXA Gen Schroders Australian Equity	75%
ANZ0855AU	ANZ OA IP-Vanguard Prop Secs Index Tr E	70%	NML0585AU	AXA Generations - UBS Australian Equity	75%
ANZ0856AU	ANZ OA IP-Vanguard Prop Secs Index Tr N	70%	NML0588AU	AXA Generations - Balanced	70%
ANZ0857AU	ANZ OA IP-Zurich Intl EF	75%	NML0589AU	AXA Generations - Growth	70%
ANZ0858AU	ANZ OA IP-Zurich Intl NEF	75%	NML0590AU	AXA Generations - High Growth	70%
<b>APN Funds Management</b>			NML0591AU	AXA Generations - Australian Equities	75%
APN0008AU	APN AREIT Fund	65%	NMM0109AU	SUMMIT Select - Active Growth Units	70%
<b>Ausbil Dexia Limited</b>			<b>Bennelong Funds Management Limited</b>		
AAP0001AU	Ausbil Dexia Sustainable Gbl Equity Fnc	75%	BFL0001AU	Bennelong Australian Equities	N 70%
AAP0002AU	Ausbil Australian Geared Equity Fund	40%	BFL0002AU	Bennelong Concentrated Australian Eq	N 70%
AAP0103AU	Ausbil Inv Tst Aust Active Equity Fund	75%	BFL0004AU	Bennelong ex-20 Australian Equities	N 70%
AAP0104AU	Ausbil Inv Tst Emerging Leaders Fund	70%	<b>BlackRock Investment Management</b>		
<b>Australian Ethical Investments</b>			BAR0811AU	Barclays Diversified Stable Fund	75%
AUG0001AU	Australian Ethical Balanced Trust	75%	BAR0813AU	Barclays Diversified Growth Fund	75%
AUG0002AU	Australian Ethical Equities Trust	75%	BAR0814AU	BlackRock Scientific Australian Equity	75%
AUG0004AU	Aust Ethical Large Co Share Trust	75%	BAR0817AU	Barclays International Share Fund	75%
AUG0006AU	Australian Ethical International Eq Tr	75%	<b>BankSA Clients</b>		

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N Indicates a new addition to the approved list.  
C Indicates a change in LVR from last month.

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2011

Prepared on: 16 December 2011

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
BGL0034AU	Barclays Aust Equity Index Fund	75%	BTA0125AU	BT Wholesale Future Goals Fund	75%
BGL0044AU	BlackRock Indexed Hedged Int Equity	70%	BTA0129AU	BT Private Inv Premium Cash Fund	95%
BGL0105AU	Barclays Aust Fixed Interest Index Fund	75%	BTA0130AU	BT Wholesale Japanese Share Fund	** 75%
BGL0106AU	Barclays International Equity Index Fund	75%	BTA0131AU	BT Japanese Share Fund	75%
BGL0108AU	Barclays Property Securities Index Fund	70%	BTA0170AU	BT Classic Investment Intl	75%
BGL0109AU	Barclays Hedged International Share Fund	75%	BTA0173AU	BT Private Investment - Premium Cash Fun	100%
MAL0012AU	BlackRock Ws Monthly Income Fund Class D	** 75%	BTA0221AU	BT Wholesale Multi-Manager Balanced Fund	75%
MAL0016AU	BlackRock WS International Gold Class D	70%	BTA0222AU	BT Wholesale Multi Mgr Conservative Fnd	75%
MAL0017AU	BlackRock P Inv Global Alloc (Aus) C	** 70%	BTA0223AU	BT Wholesale Multi-Manager Growth Fund	75%
MAL0018AU	BlackRock Global Alloc (Aust) (Class D)	** 70%	BTA0241AU	BT Wholesale Partner Series Aust Core 1	75%
MAL0019AU	BlackRock PI International Gold Fd C	70%	BTA0242AU	BT Whls Partner Srs Aust Shrs Gwth 1	75%
MAL0103AU	BlackRock P Inv Balanced Fund	75%	BTA0243AU	BT Wholesale Partner Aust Shares Value 1	75%
MAL0104AU	BlackRock P Inv Australian Share Fund	75%	BTA0244AU	BT Wholesale Partner Int'l Growth 1	75%
MAL0106AU	BlackRock P Inv Global High Conviction F	75%	BTA0245AU	BT Wholesale Partner Series Int'l Value	75%
MAL0124AU	BlackRock WS Gbl Equity Enhanced Index D	75%	BTA0246AU	BT W/sale Multi-Mgr Diversified Shr Fnd	75%
MAL0125AU	BlackRock Global Small Cap Fund	65%	BTA0248AU	BT Whls Partner Srs Intl Shares Core 1	75%
MAL0126AU	BlackRock Global High Conviction Fd-A	75%	BTA0249AU	BT Partr International Shrs Core 1 (Ret)	75%
MAL0127AU	Blackrock Hedged Global Small Cap Fd	65%	BTA0259AU	BT Multi-Manager Aus Shr W	75%
MAL0128AU	BlackRock Global High Conviction Fd-H(A)	70%	BTA0260AU	BT Wholesale Multi-Mgr Fixed Interest Fd	75%
MAL0129AU	BlackRock Pro In Global Small Cap Fd	65%	BTA0261AU	BT Wholesale Multi-Mgr International Shr	75%
MAL0130AU	BlackRock Gbl High Convict Unhedged C	75%	BTA0310AU	BT Multi-Mgr Australian Share (Retail)	75%
MAL0131AU	BlackRock PI Heg'd Global Small Cap	65%	BTA0311AU	BT Multi-manager Fixed Interest (Retail)	75%
MAL0132AU	BlackRock Gbl High Conviction Fund Hdg C	65%	BTA0312AU	BT Multi-mgr International Shre (Retail)	75%
MAL0133AU	BlackRock WS Global Small Cap Fund	65%	BTA0805AU	BT Wholesale Conservative Outlook Fund	75%
MAL0134AU	BlackRock Global High Conviction Fd-D	75%	BTA0806AU	BT Wholesale Balanced Returns Fund	75%
MAL0135AU	BlackRock WS Hedged Global Small Cap	65%	RFA0002AU	BT Fixed Interest Fund	75%
MAL0136AU	BlackRock Global High Conviction Fd-H(D)	70%	RFA0011AU	BT Classic Core Aust Sh - closed to new	75%
PWA0001AU	BlackRock Equity Fund	70%	RFA0012AU	BT Smaller Companies Fund	65%
PWA0013AU	BlackRock Balanced Fund	75%	RFA0013AU	BT Classic Natural Resources Fund	70%
PWA0014AU	BlackRock Australian Share Fund	75%	RFA0014AU	BT Classic Global Share Fund	75%
PWA0015AU	BlackRock Australian Share Fund Plus	75%	RFA0019AU	BT Imputation Fund	75%
PWA0016AU	BlackRock Global High Conviction	75%	RFA0020AU	BT Active Balanced Fund (Retail)	75%
PWA0822AU	BlackRock WS Balanced Fund	75%	RFA0021AU	BT Classic Active Balanced Fund NEF	75%
PWA0823AU	BlackRock WS Australian Share Fund	75%	RFA0023AU	BT Classic Tax Effective Income Fund NEF	75%
PWA0824AU	BlackRock WS Global High Conviction Fund	75%	RFA0024AU	BT Classic Diversified Share Fund NEF	75%
PWA0825AU	BlackRock WS International Bond Fund	75%	RFA0025AU	BT Wholesale Ethical Share Fund	75%
			RFA0027AU	BT Classic Inve Funds BT Ethical Shares	75%
			RFA0030AU	BT Core Hedged Global Share Fund	75%
			RFA0031AU	BT Wholesale Core Hedged Global Share	75%
			RFA0032AU	BT Wholesale Global Fixed Interest Fund	75%
			RFA0033AU	BT Diversified Share Fund (Retail)	75%
			RFA0034AU	BT Tax Effective Income Fund	75%
			RFA0051AU	BT Global Property Sec W	70%
			RFA0059AU	BT Wholesale Focus Australian Share Fund	75%
			RFA0061AU	BT Wholesale MicroCap Opportunities Fund	** 70%
			RFA0062AU	BT Geared Imputation Fund	40%
			RFA0102AU	BT Wholesale Tax Effective Income Fund	75%
			RFA0103AU	BT Wholesale Imputation Fund	75%
			RFA0130AU	BT Wholesale Geared Imputation Fund	40%
			RFA0811AU	BT Wholesale Ethical Conservative Fund	75%
			RFA0813AU	BT Wholesale Fixed Interest Fund	75%
			RFA0815AU	BT Wholesale Active Balanced Fund	75%
			RFA0817AU	BT Wholesale Property Investment Fund	70%
			RFA0818AU	BT Wholesale Core Australian Share Fund	75%
			RFA0819AU	BT Wholesale Smaller Companies Fund	65%
			RFA0821AU	BT Wholesale Core Global Share Fund	75%
			WFS0005AU	BT Inst Enhanced Global Fixed Int	75%
			WFS0011AU	Westpac Cash Management Trust	95%
			WFS0013AU	Westpac Inv Choice Aust Bond Fd	75%
			WFS0021AU	Westpac Inv Choice Tax Eff Share Fd	75%
			WFS0022AU	Westpac Inv Choice Aust Growth Share Fd	75%
			WFS0023AU	Westpac Inv Choice Intl Share Fd	75%
			WFS0032AU	Westpac Inv Choice Moderate Growth Fd	75%
			WFS0033AU	Westpac Inv Choice Balanced Growth Fd	75%
			WFS0034AU	Westpac Inv Chce Dynamic Growth Fund	75%
			WFS0069AU	BT PPSI-Ws Part Austs Value 1	75%
			WFS0070AU	BT PPSI-Ws Part Aust Shares Gr 1	75%
			WFS0071AU	BT PPSI-Ws Part Austs Core 1	75%
			WFS0072AU	BT PPSI-Ws Part Intls Value 1	75%
			WFS0073AU	BT PPSI-Ws Part Intl Shares Gr 1	75%
			WFS0074AU	BT PPSI-Ws Core Hedged Global	75%
			WFS0075AU	BT PPSI-MLC Invmt Trust Inc Builder	75%
			WFS0076AU	BT PPSI-Schroder Ws Aust Equity	75%

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# Margin Lending

Acceptable Securities List (ASL) - Funds  
(Qualifying Securities)

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
HOW0121AU	Challenger Soc Responsive Inv Fd - IDPS	75%	FSF0231AU	CFS FC Inv - Deutsche Australian Bond	75%
HOW0122AU	Challenger Australian Share Fund	75%	FSF0232AU	Col FS FirstChoice CFS Imputation Fund	75%
PAM0001AU	Challenger W/s Australian Share Fund	75%	FSF0233AU	Col FS FirstChoice CFS Index Aust Shares	75%
WAR0002AU	Challenger Australian Equity Income Fund	75%	FSF0234AU	CFS FC Inv - BlackRock Australian Share	75%
WAR0005AU	Challenger FM Property Securities Fund	70%	FSF0235AU	Col FS FirstChoice Perp Indust Share Fnd	75%
WAR0012AU	Challenger FM Asian Share Fund	65%	FSF0236AU	Col FS FirstChoice ING Aust Share Fund	75%
<b>Colonial First State Investments</b>			FSF0237AU	Col FS FirstChoice Ausbil Aust Active Eq	75%
CFM0404AU	Col FS FirstChoice Ws CFS WS Aus Sh Core	75%	FSF0238AU	Col FS FirstChoice CFS Aust Shares Core	75%
CFM0405AU	Col FS FirstChoice Ws CFS WS Indx Gbl Sh	75%	FSF0239AU	Col FS FirstChoice MBA Adv Imp Fund	75%
CMI0103AU	Col First State CFS Ws Indexed Aus Shr	75%	FSF0240AU	Col FS FirstChoice Schroder Aust Eq Fund	75%
CMI0105AU	CFS Wholesale Indexed Property Sec	70%	FSF0241AU	Col FS FirstChoice BT Core Aust Share	75%
CMI0111AU	Col FS FirstChoice Ws CFS WS Sm Co -Core	65%	FSF0242AU	Col FS FirstChoice CFS Global Share Fund	75%
CML0001AU	Col First State Cash Management Trust	90%	FSF0243AU	Col FS FirstChoice CFS Index Gbl Shares	75%
COM0005AU	Commonwealth Cash Management Trust	90%	FSF0244AU	Col FS FirstChoice CFS Gbl Resources Fnd	70%
FSF0002AU	CFS WS - Australian Share Fund	75%	FSF0245AU	CFS FC Inv - BT Core Global Share	75%
FSF0003AU	Colonial FirstChoice W/S CFS Imputation	75%	FSF0246AU	Col FS FirstChoice Perp Int'l Fund	75%
FSF0004AU	Col FS FirstChoice Ws CFS WS Prop Sec Fd	70%	FSF0247AU	CFS FC Inv AXA Global Equity Growth	75%
FSF0006AU	Col First State Balanced Fund	75%	FSF0248AU	Col FS FirstChoice Cdt Sui Int Share Fd	75%
FSF0007AU	Col First State Future Leaders Fund	70%	FSF0249AU	Col FS FirstChoice Inv - RREEF Property	70%
FSF0008AU	Col FS FirstChoice Ws CFS WS Divers	75%	FSF0250AU	Col FS FirstChoice BT Property Invest	70%
FSF0012AU	Col First State Property Securities Fund	70%	FSF0251AU	Col FS FirstChoice CFS Property Secs Fnd	70%
FSF0013AU	Col First State Imputation Fund	75%	FSF0252AU	Col FS FirstChoice ING Balanced Fund	75%
FSF0014AU	Col First State Australian Share Fund	75%	FSF0253AU	Col FS FirstChoice Perpetual Diversf Gth	75%
FSF0016AU	Col FS FirstChoice Ws CFS WS Leaders Fd	75%	FSF0254AU	Col FS FirstChoice CFS Balanced Fund	75%
FSF0021AU	Col First State Conservative Fund	75%	FSF0255AU	Col FS FirstChoice Cdt Sui Cap Stable Fd	75%
FSF0022AU	Col First State Diversified Fund	75%	FSF0256AU	Col FS FirstChoice Perpetual Conserv Grw	75%
FSF0027AU	Col FirstChoice Ws CFS WS Aust Bond Fund	75%	FSF0257AU	Col FS FirstChoice CFS Conservative Fund	75%
FSF0032AU	Col First State Cash Fund	95%	FSF0258AU	Col FS FirstChoice BT Active Balanced	75%
FSF0033AU	Col FS FirstChoice Ws CFS WS Conserv	75%	FSF0259AU	Col FS FirstChoice Perpetual Bal Growth	75%
FSF0035AU	Col First State Developing Companies Fd	65%	FSF0260AU	CFS FC Inv-FirstChoice M-index Bal	75%
FSF0038AU	Colonial First Choice W/s Global Resourc	70%	FSF0261AU	Col FS FirstChoice CFS Diversified Fund	75%
FSF0039AU	Col FS FirstChoice Ws CFS WS Div Fix Int	75%	FSF0262AU	Col FS FirstChoice Perp Split Growth	75%
FSF0040AU	Col FS FirstChoice Ws CFS WS Balanced	75%	FSF0263AU	Col FS FirstChoice CFS High Growth Fund	75%
FSF0041AU	Col First State Global Resources Fund	70%	FSF0264AU	Col FS FirstChoice CFS Geared Share Fund	40%
FSF0043AU	Col FirstChoice W/s CFS Geared Share	40%	FSF0265AU	Col FS FirstChoice CFS Geared Gbl Shares	40%
FSF0044AU	Col First State Geared Share Fund	40%	FSF0408AU	Col FS FirstChoice UBS Aust Share Fund	75%
FSF0047AU	Col FS FirstChoice Ws CFS WS Global Sh	75%	FSF0409AU	Col FS FirstChoice Platinum Intern'l Fnd	75%
FSF0048AU	Col First State Global Share Fund	75%	FSF0410AU	Col FS FirstChoice Aust Small Co's Fund	65%
FSF0075AU	Col FS FirstChoice Ws CFS WS Cash	95%	FSF0418AU	Col FS FirstChoice CFS 452 Aust Share	75%
FSF0076AU	Col FS WS Indust'l Sh(Closed to new Inv)	75%	FSF0453AU	Col FS FirstChoice Ws CFS 452 Gear Au Sh	40%
FSF0077AU	Col First State High Growth Fund	75%	FSF0454AU	CFS WS Colliers Glob Property Securities	C 65%
FSF0079AU	Col FS FirstChoice Ws CFS 452 Ws Aus Sh	75%	FSF0456AU	Col FS FirstChoice Ws Boutique Aust Sh	75%
FSF0084AU	CFS WS Global Credit Income Fund	** 75%	FSF0457AU	CFS FC WS Inv-Merrill Lynch Aust Shares	75%
FSF0085AU	CFS FirstChoice AXA Global Equity Value	75%	FSF0458AU	Col FS FirstChoice Ws Perp Ws Ind Share	75%
FSF0086AU	CFS BlackRock Scientific Australian Equi	75%	FSF0459AU	CFS FC WS Inv - ING Ws Australian Share	75%
FSF0088AU	Col FS FirstChoice CFS Developing Co Fnd	65%	FSF0460AU	Col FS Fst Choice W/s Ausbil Aus Active	75%
FSF0089AU	Col FS FirstChoice CFS Future Leaders Fd	70%	FSF0461AU	CFS FC WS Inv - MB Abbott/Advance Imputa	75%
FSF0090AU	CFS Geared Australian Share - Core	40%	FSF0462AU	Col FS FirstChoice Ws Schroder Ws Aus Eq	75%
FSF0092AU	Col FS FirstChoice Inv Mut Aust Sh	75%	FSF0463AU	Col FS FirstChoice Ws BT Ws Core Aus Sh	75%
FSF0093AU	Col FS FirstChoice Goldman'S JBW Gb Sm Co	65%	FSF0464AU	CFS FC W'sale - Integrity Aust Share	75%
FSF0094AU	Col FS FirstChoice Boutique Aust Share	75%	FSF0465AU	Col FS FirstChoice Ws Inv Mut Ws Aus Sh	75%
FSF0095AU	Col FS FirstChoice Peren Val Aust Share	75%	FSF0466AU	Col FS FirstChoice Ws Barclay Ws Aus sh	75%
FSF0097AU	Col FS FirstChoice CFS PM Cap Aust Sh	** 75%	FSF0467AU	Col FS FirstChoice Ws Perennial Val AuSh	75%
FSF0169AU	Col First State Geared Global Share Fund	** 40%	FSF0468AU	CFS FC WS Inv - CFS Ws Developing Co's	65%
FSF0170AU	Col FS FirstChoice Ws CFS WS Gear Gbl Sh	** 40%	FSF0469AU	Col FS FirstChoice Ws CFS WS Fut Leader	70%
FSF0197AU	Col First State Conservative Fund - NEF	75%	FSF0470AU	CFS FC WS Inv-Perpetual WS Cnsvr Gr	75%
FSF0198AU	Col First State Balanced Fund - NEF	75%	FSF0471AU	CFS FirstChoice Wsale Multi-Index Consr	75%
FSF0199AU	Col First State Diversified Fund - NEF	75%	FSF0472AU	CFS FC WS Inv - ING Ws Balanced	75%
FSF0202AU	Col First State Imputation Fund - NEF	75%	FSF0473AU	CFS FC W Inv-Perpetual W Divers Growth	75%
FSF0205AU	Col First State Geared Share Fund - NEF	40%	FSF0474AU	CFS FC WS Inv - BT Ws Active Balanced	75%
FSF0211AU	Col First State Property Sec Fund - NEF	70%	FSF0475AU	Col FS FirstChoice Ws Perp'l Ws Bal Grow	75%
FSF0219AU	Col FS FirstChoice FC Fixed Interest Fd	75%	FSF0476AU	FirstChoice WS Multi-Index Balanced	75%
FSF0220AU	Col FS FirstChoice Aust Share Fund	75%	FSF0477AU	Col FS FirstChoice Ws Perp Ws Split Grow	75%
FSF0221AU	Col FS FirstChoice Global Share Fund	75%	FSF0478AU	CFS FC-Aberdeen W Aus Fixed Income	75%
FSF0222AU	Col FS FirstChoice Property Securities	70%	FSF0479AU	Col FS FirstChoice Ws Pep'l Ws Int'l	75%
FSF0223AU	CFS FC Inv - FirstChoice Conservative	75%	FSF0480AU	CFS FC WS Inv -MFS Global Equity	75%
FSF0224AU	Col FS FirstChoice Moderate Fund	75%	FSF0481AU	Col FS FirstChoice Ws CS Ws Intnl Share	75%
FSF0225AU	Col FS FirstChoice Growth Fund	75%	FSF0482AU	CFS FC WS Inv - Global Sh - BT Ws Core	75%
FSF0226AU	Col FS FirstChoice High Growth	75%	FSF0483AU	Col FS FirstChoice Ws AXA Ws Gb Eq Val	75%
FSF0227AU	Col FS First Choice Defensive Fund	75%	FSF0484AU	Col FS FirstChoice W/S JB W Gb Sm Co	65%
FSF0228AU	Col FS FirstChoice CFS Cash Fund	95%	FSF0485AU	Col FS FirstChoice Ws Australian Share	75%
FSF0229AU	CFS FC Inv - CFS Diversified Fixed Int	75%	FSF0486AU	CFS FC W/S Inv First Choice Conservative	75%
			FSF0487AU	CFS FC W/S Inv First Choice Defensive	75%

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2012

Prepared on: 31 January 2012

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
FSF0488AU	Col FS FirstChoice Ws Fixed Interest	75%	FSF1015AU	CFSFC W/S - Realindex RAFI W/S Aust Shar	75%
FSF0489AU	CFS FC WS Inv - FirstChoice Global Share	75%	FSF1016AU	CFS FC WS Inv-Realindex RAFI WS Aus Smal	65%
FSF0490AU	CFS FC W/S Inv First Choice Growth	75%	FSF1017AU	CFSFC WS - Realindex RAFI Global Shares	75%
FSF0498AU	Col FS FirstChoice Ws CFS Ws High Gro	75%	FSF1018AU	CFSFC - Realindex RAFI WS Gbl Shar Hedg	75%
FSF0499AU	CFS FirstChoice Wsale High Growth	75%	FSF1020AU	CFS FirstChoice Wsale Balanced	75%
FSF0500AU	CFS FC W/S Inv First Choice Moderate	75%	FSF1025AU	CFS FC Invest - FirstChoice Balanced	75%
FSF0501AU	Col FS FirstChoice Ws Property Sec Fund	70%	FSF1055AU	CFS FC WS Inv - ING Diversified Fix Intr	75%
FSF0502AU	Col FS FirstChoice Ws Aust Small Comp	65%	FSF1058AU	CFS FC Inv - ING Diversified Fix Intr	75%
FSF0503AU	Col FS FirstChoice Ws BT Ws Prop Invest	70%	FSF1079AU	CFS FC WS Inv - Platinum Asia	65%
FSF0504AU	Col FS FirstChoice Ws Deut Ws Prop Sec	70%	FSF1082AU	CFS FirstChoice Int - Platinum Asia	65%
FSF0505AU	Col FirstChoice W/s Platinum Internat'l	70%			
FSF0652AU	Col FS FirstChoice Ws CFS Index Aus Shr	75%	<b>DDH Graham Limited</b>		
FSF0654AU	Col FS FirstChoice Ws CFS WS Index Glob	75%	QIN0001AU	Q Invest IAF Aggressive Growth Fund	65%
FSF0655AU	Col FS FirstChoice W/s Index Prop Sec Fd	70%	QIN0002AU	DDH Australian Shares Fund	70%
FSF0662AU	Col FS FirstChoice Indexed Prop Sec	70%	QIN0003AU	DDH Balanced Growth Fund	75%
FSF0663AU	Col FS FirstChoice PM Capital Enhac'd Yd	** 65%	QIN0004AU	DDH Conservative Growth Fund	75%
FSF0664AU	Col FS FirstChoice Challenger Aust Share	75%			
FSF0665AU	Col FS FirstChoice Pengana Property Sec	70%	<b>Deutsche Asset Management (Aust) Limited</b>		
FSF0666AU	Col FS FirstChoice Collier Glob Prop Sec	C 65%	MGL0004AU	Deutsche Global Equity Thematic Fund	75%
FSF0678AU	Col FS FirstChoice Ws Challenger Aust Sh	75%	MGL0010AU	RREEF Global (ex-Aust) Prop Secs	65%
FSF0679AU	Col FS FirstChoice Ws Pengana Ws Prop Se	70%	MGL0018AU	DWS Global Equity Thematic Fund Hedged	60%
FSF0702AU	CFS FC-GSachs W Income Plus	75%	MGL0019AU	DWS Global Equity Agribusiness Fund	65%
FSF0706AU	Col FS FirstChoice W/s Gbl Shr Hedged	70%	PAL0002AU	RREEF Paladin Property Securities Fund	70%
FSF0707AU	CFS FC WS-CFS WS Indexed Global Share(H)	65%			
FSF0709AU	CFS FC WS Inv-Challenger WS Aust Shr	75%	<b>DFA Australia Limited</b>		
FSF0710AU	Col FS FirstChoice Ws Acadian Global Equ	75%	DFA0002AU	Dimensional-Two-Year Diversified Fixed I	75%
FSF0713AU	FirstChoice WS Gobl Property Securities	C 65%	DFA0003AU	Dimensional Aust Core Equity Trust	75%
FSF0715AU	CFS WS Inv-Souls WS Australian Small Com	65%	DFA0004AU	Dimensional Global Core Equity Trust	75%
FSF0716AU	CFS FC WS - Ausbil WS Aust Emerg Leader	70%	DFA0005AU	Dimensional Global Real Estate Trust	70%
FSF0721AU	CFS FC Inv-Goldman Sachs JBWere Income	75%	DFA0006AU	Dimensional Strategic Global Property Tr	60%
FSF0722AU	CFS FC Inv-Acadian Australian Share	75%	DFA0007AU	Dimensional Strategic Intl Equity Trust	75%
FSF0723AU	CFS FC Inv-CFS Equity Income	75%	DFA0008AU	Dimensional Strategic Australian Eq Tr	75%
FSF0724AU	Col FS FirstChoice Acadian Global Equity	75%	DFA0009AU	DFA Global Core Equity Trust-AUD Hedged	75%
FSF0725AU	CFS FC Inv - Generation Gbl Sh	70%	DFA0100AU	Dimensional Short Term Fixed Int Tst	75%
FSF0727AU	CFS FC Inv-FirstChoice Glb Prop Sec	C 65%	DFA0101AU	Dimensional Australian Value Trust	75%
FSF0728AU	CFC Goldman Sachs Aus Infrastructure	70%	DFA0102AU	Dimensional Global Value Trust	75%
FSF0729AU	Col FS FirstChoice Souls Aust Sm Co Fd	65%	DFA0103AU	Dimensional Aust Large Company Trust	75%
FSF0730AU	CFS FC Inv-Ausbil Aust. Emergin Leaders	70%	DFA0104AU	Dimensional Aust Small Company Trust	65%
FSF0782AU	CFS FC Inv-Acadian Australian Equity	75%	DFA0105AU	Dimensional Global Large Company Trust	75%
FSF0787AU	Colonial FS FC w/s Acadian Aust Eq	75%	DFA0106AU	Dimensional Global Small Company Trust	65%
FSF0788AU	CFS Acadian W/S Global Eqty L/S Fnd	75%	DFA0107AU	Dimensional Emerging Markets Trust	65%
FSF0789AU	Col FS FC W/S Acadian Aust Eq Long Short	** 60%	DFA0108AU	Dimensional Diversified Fixed Int Trust	75%
FSF0790AU	CFS FC W'sale - Fidelity Aust. Equities	75%			
FSF0791AU	CFS FC WS Inv-ING WS Tax Effective	75%	<b>Eley Griffiths Group</b>		
FSF0795AU	FirstChoice WS Glob Infrac Sec	70%	EGG0001AU	Eley Griffiths Group Small Companies Fd	65%
FSF0796AU	CFS FC WS Inv - Challenger WS Prop Sec	70%			
FSF0808AU	CFS FC Inv -Fidelity Australian Equities	75%	<b>Equity Trustees Limited</b>		
FSF0809AU	CFS FC Inv-FirstChoice Global Share Hedg	70%	ETL0003AU	SGH PI Listed Property Securities Trust	70%
FSF0810AU	CFS FC Inv-CFS Indexed Global Share Hedg	65%	ETL0005AU	Equity Trustees SGH LaSI Gl Lst Pr	65%
FSF0811AU	CFS FC Inv-ING Tax Effective Income	75%	ETL0006AU	Equity Trustees SGH Absolute Return Tst	** 60%
FSF0814AU	Col FS FirstChoice CFS Acad Aust Eq L/S	** 60%	ETL0008AU	EQT PIMCO Aust Bond	75%
FSF0872AU	CFS FC Inv - FirstChoice Asian Share	65%	ETL0011AU	EQT PIMCO Global Bond Fund	70%
FSF0873AU	CFS FC Inv-FirstChoice Grd Btq Aus Shr	40%	ETL0015AU	EQT PIMCO Wholesale Aust Bond	75%
FSF0874AU	CFS FC Inv - FC Global Infrac. Sec	70%	ETL0016AU	EQT PIMCO WS Diversified Fixed Interest	75%
FSF0875AU	CFS FC Inv - Acadian Global Equity Long	75%	ETL0018AU	EQT PIMCO Wholesale Global Bond Fund	70%
FSF0876AU	Colonial FS Acadian Geared Global Equity	** 40%	ETL0030AU	Equity Trustees W/s Absolute Return Tst	** 60%
FSF0889AU	CFS FC WS Inv-FirstChoice WS Asian Share	65%	ETL0042AU	SGH20	N 70%
FSF0890AU	FirstChoice WS Geared Boutique Aus Share	40%	ETL0043AU	Lincoln Wholesale Australian Share Fund	70%
FSF0893AU	CFS FC WS Inv-GSJBWere Aust Infrac	70%	ETL0057AU	EQT Intrinsic Value Intl Share PLUS Fd	75%
FSF0899AU	CFS FC Inv-Challenger Property Securitie	70%	ETL0059AU	Australian Value High Conviction Fund	75%
FSF0908AU	CFS FC WS Inv - Generation W Global Sust	70%	ETL0060AU	Orbis MIS - Orbis/SM Australia Equity Fu	70%
FSF0921AU	CFS FC Inv-CFS Global Ltd Infrac Sec	70%	ETL0068AU	Common Fund No 2 (EQT Flagship Fund)	75%
FSF0922AU	CFS FC Inv - DWS Global Equity Thematic	75%	ETL0071AU	T. Rowe Price Global Equity Fund	75%
FSF0961AU	CFS Wholesale Equity Income	75%	ETL0089AU	Lincoln Retail Australian Share	70%
FSF0966AU	CFS FC WS Inv - DWS WS Global Equity The	75%	ETL0108AU	EQT SGH Property Income	C 65%
FSF0974AU	CFSFC WS - Realindex RAFI Gbl Share CA	75%	ETL0109AU	Equity Trustees Small Co Fund	65%
FSF0975AU	CFSFC WS - Realindex RAFI Gbl Sh Hdg CA	75%	ETL0116AU	PIMCO Diversified Fixed Interest Fund	75%
FSF0976AU	CFS - Realindex RAFI Australian Share A	75%	ETL0118AU	Equity Trustees W/s Small Co's Fund	65%
FSF0978AU	CFSFC W/S - Realindex RAFI Aus Sml Co CA	65%	ETL0119AU	EQT SGH Wholesale Prop Income	C 65%
FSF0980AU	CFS - Realindex RAFI Aust Share	75%	MMC0110AU	Equity Trustees Intrinsic Val Int Sh'mkt	75%
FSF0981AU	CFS FC Inv - Realindex RAFI Aus Small Co	65%			
FSF0982AU	CFS FC Inv - Realindex RAFI Global Share	75%	<b>Fidelity International</b>		
FSF0983AU	CFS FC - Realindex RAFI Gbl Hdg Share	75%	FID0003AU	Fidelity Europe Fund	75%

\*\* No further lending is accepted against this security

- Savings Gearing in not available on this security

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2011

Prepared on: 16 December 2011

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
FID0004AU	Fidelity Japan Trust	75%	LEF0043AU	Optimix Wsale-Australian Share - Class A	75%
FID0007AU	Fidelity Global Equities Fund	75%	LEF0044AU	Optimix Wsale-Balanced - Class A	75%
FID0008AU	Fidelity Australian Equities Fund	75%	LEF0047AU	Optimix Ws - Global Shares - CI A	75%
FID0010AU	Fidelity Asia Fund	65%	LEF0049AU	Optimix Wsale-Growth - Class A	75%
FID0011AU	Fidelity China Fund	55%	LEF0050AU	Optimix Ws - High Growth - CI A	75%
FID0014AU	Fidelity Hedged Global Equities Fund	70%	LEF0100AU	Optimix Ws - High Growth Trust	75%
FID0015AU	Fidelity India Fund	45%	LEF0101AU	Optimix Ws Prop Secs B	70%
			LEF0102AU	Optimix Ws - Australian Share No.2 Trust	75%
			LEF0103AU	Optimix Ws - Global Share Trust	75%
			LEF0106AU	Optimix Ws - Growth Trust	75%
			LEF0107AU	Optimix Ws - Balanced Trust	75%
			LEF0117AU	Optimix Trusts Property Securities - EF	70%
			LEF0118AU	Optimix - Australian Share Trust	75%
			LEF0119AU	Optimix - Balanced Trust	75%
			LEF0122AU	Optimix - Growth Trust	75%
			LEF0123AU	Optimix - High Growth Trust	75%
			LEF0124AU	Optimix - Global Share Trust	75%
			LEF0141AU	Optimix Trusts Property Securities - NEF	70%
			LEF0142AU	Optimix - Australian Share Trust NEF	75%
			LEF0143AU	Optimix - Balanced Trust NEF	75%
			LEF0146AU	Optimix - Growth Trust NEF	75%
			LEF0147AU	Optimix - High Growth Trust NEF	75%
			LEF0148AU	Optimix - Global Share Trust NEF	75%
			MMF0012AU	ING One Answer Blue Chip Imputation Trst	75%
			MMF0013AU	ING One Answer Emerging Companies Trust	65%
			MMF0014AU	ING One Answer Active Growth Trust	75%
			MMF0015AU	ING Wholesale Investment Managed Growth	75%
			MMF0017AU	ING Wholesale Investment Capital Stable	75%
			MMF0069AU	ING One Answer Australian Share Trust	70%
			MMF0070AU	ING One Answer Australian Share Tst-NEF	70%
			MMF0071AU	ING One Answer Balanced Trust	75%
			MMF0072AU	ING One Answer Balanced Trust NEF	75%
			MMF0073AU	ING One Answer Blue Chip Imputn Tst NEF	75%
			MMF0074AU	ING One Answer Emerging Co Tst - NEF	65%
			MMF0076AU	ING One Answer Active Growth Trust - NEF	75%
			MMF0106AU	ING One Answer Tax Effective Inc Tst-NEF	75%
			MMF0107AU	ING OA IP ING Prop Secs - EF/Sel	65%
			MMF0108AU	ING Global Share Trust	75%
			MMF0109AU	OnePath OA IP-ING Smaller Companies Gr	65%
			MMF0110AU	ING OA IP-Property Securities NEF	65%
			MMF0111AU	ING OA IP-Global NEF	75%
			MMF0112AU	ING W/s Emerging Companies Trust	70%
			MMF0114AU	ING W/s Capital Stable Trust	75%
			MMF0115AU	ING W/s Managed Growth Fund	75%
			MMF0262AU	ING OA Inv Pfolio MFS Global Equity EF	75%
			MMF0265AU	ING One Answer Global Emerging Mkts	65%
			MMF0266AU	ING OA Zurich Gbl Them EF	75%
			MMF0267AU	ING One Answer MFS Global Sh NEF	75%
			MMF0270AU	ING OA Inv Pfolio-ING Gbl Em Mkt Sh NEF	65%
			MMF0271AU	ING OA IP Global Thematic Shares - NE	75%
			MMF0275AU	ING W/s Global Emerging Mkts	65%
			MMF0335AU	ING WS Sustainable Inv Aust Shr	75%
			MMF0339AU	ING OA IP-High Growth	75%
			MMF0340AU	ING W/s Blue Chip Imputation Trust	75%
			MMF0342AU	ING Wholesale - High Growth Trust	75%
			MMF0388AU	ING OA IP-High Growth NEF	75%
			MMF0394AU	ING OA IP ING Cash	75%
			MMF0395AU	ING OA IP Vngrd Intl Shrs Indx - EF/Sel	75%
			MMF0396AU	ING OA CFS Imputation - EF	75%
			MMF0397AU	ING OA CFS Diversified Trust - EF	75%
			MMF0398AU	ING OA Blackrock Balanced Trust	75%
			MMF0399AU	ING One Answer Perpetual Aust Share Tst	75%
			MMF0400AU	ING OA IP-Perpetual Intl Shr EF	75%
			MMF0405AU	ING OA IP CSAM Intl - EF/Sel	75%
			MMF0406AU	ING OA Inv Pfolio-UBS Balanced Fund	75%
			MMF0408AU	ING OA AXA Gbl Eqty Val - EF/Sel	75%
			MMF0410AU	ING OA IP Vngrd Intl Shrs Indx - NE	75%
			MMF0411AU	ING OA IP CFS Imp - NE	75%
			MMF0412AU	ING OA IP-CFS Diversified NEF	75%
			MMF0415AU	ING OA IP-Blackrock Balanced NEF	75%
			MMF0416AU	ING One Answer Perpetual Aust Shares NEF	75%
			MMF0417AU	ING OA IP-Perpetual Int NEF	75%
			MMF0418AU	ING OA Inv Pfolio-Credit Suisse Int'l NE	75%

\*\* No further lending is accepted against this security

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# Margin Lending

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Prepared on: 16 December 2011

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MMF0419AU	ING OA Inv Pfolio-UBS Balanced NEF	75%	MMF1062AU	ANZ OA IP-OPT Gbl Emerg Mkts EF/Slct	65%
MMF0421AU	ING OA Inv Pfolio-AXA Global Eqty Val NE	75%	MMF1079AU	ING OA IP-AMP Cap Resp Inv Ldrs Aus EF/S	75%
MMF0544AU	ING OA Inv-Blackrock Sci Div Grwth EF	75%	MMF1080AU	ING OA IP-AMP Cap Resp Inv Ldrs InS EF/S	75%
MMF0545AU	ING OA Inv-Blackrock Sci Div Grwth NEF	75%	MMF1081AU	ING OA IP-Challenger Aust Sh Inc-EF/S	75%
MMF0546AU	ING OA Inv-Blackrock Sci Intl Equity EF	75%	MMF1082AU	ING OA IP-GSJBW Inc Plus EF/S	75%
MMF0547AU	ING OA Inv-Blackrock Sci Intl Equity NEF	75%	MMF1083AU	ING OA IP-OPT Gbl Emerg Mkts EF/S	65%
MMF0548AU	ING OA IP-Capital Stable Trust	75%	MMF1100AU	ING OA IP-AMP Cap Resp Inv Ldrs Aus Sh N	75%
MMF0549AU	ING OA IP-Capital Stable Trust NEF	75%	MMF1101AU	ING OA IP-AMP Cap Resp Inv Ldrd Intl NEF	75%
MMF0550AU	ING OA IP-Credit Suisse Prop Tr	70%	MMF1102AU	ING OA IP-Challenger Aust Sh Inc N	75%
MMF0551AU	ING OA IP-Credit Suisse Prop Tr NEF	70%	MMF1103AU	ING OA IP-GSJBW Inc Plus-N	75%
MMF0554AU	ING OA IP-ING Div Fix Int Trust	75%	MMF1104AU	ING OA IP- Optimix Global Emerg Mkts Tst	65%
MMF0555AU	ING OA IP-ING Div Fix Int Trust NEF	75%	MMF1121AU	ANZ OA IP-AMP Cap Resp In L Aust Shr DEF	75%
MMF0556AU	ING OA Sustain Invest Aust Shrs - EF/Sel	75%	MMF1122AU	ANZ OA IP-AMP Cap Resp In L Intl Shr DEF	75%
MMF0557AU	ING OA IP ING Sus Inv Aust Shrs - NE	75%	MMF1123AU	ANZ OA IP-Challenger Aust Shr Inc DEF	75%
MMF0558AU	ING One Answer Invtrs Mutual Aust Share	75%	MMF1124AU	ANZ OA IP-GSJBW Inc Plus DEF	75%
MMF0559AU	ING One Answer Inv. Mut. Aust Sha NEF	75%	MMF1125AU	ANZ OA IP-OPT Gbl Emerg Mkts DEF	65%
MMF0560AU	ING OA IP ING Mngd Grwth - EF/Sel	75%	MMF1157AU	ING OA IP-BT Core Aus Shr EF/Slct	75%
MMF0561AU	ING OA IP-Managed Growth Trust NEF	75%	MMF1158AU	OnePath OA IP-BT Core Aust Shr NEF	75%
MMF0562AU	ING One Answer MLC Platinum Gbl Trust	70%	MMF1163AU	ANZ OA IP-BT Core Aus Shr EF/Slct	75%
MMF0563AU	ING OA IP Plat Intl - NE	70%	MMF1164AU	ANZ OA IP-BT Core Australian Sh DEF	75%
MMF0564AU	ING OA Inv Pfolio Optmx Prop Securities	70%	MMF1169AU	ING OA IP-Fidelity Aust Eq EF/Slct	75%
MMF0565AU	OnePath OA IP-OPT Prop Securities NE	70%	MMF1170AU	ING OA IP-Fidelity Australian Eq NEF	75%
MMF0568AU	ING One Answer Optimix Aust Shrs Trust	75%	MMF1175AU	ANZ OA IP-Fidelity Aust Eq EF/Slct	75%
MMF0569AU	ING OA Inv Pfolio-Opt Aust Shares Tr NEF	75%	MMF1176AU	ANZ OA IP-Fidelity Australian Eq DEF	75%
MMF0570AU	ING OA IP-Opt Balanced Trust	75%	MMF1213AU	ING OA IP-Rare Infrass Val EF/Slct	70%
MMF0571AU	ING OA Inv Pfolio-Optimix Bal Trust NEF	75%	MMF1214AU	ING OA IP-Rare Infrastructure Val NEF	70%
MMF0576AU	OnePath OA IP-OPT Global Bal Shr EF/Sel	75%	MMF1225AU	OnePath OA IP-T Rowe Price Gl Eq EF/Slct	75%
MMF0577AU	ING One Answer Optimax Gbl Share Tst NEF	75%	MMF1226AU	OnePath OA IP-T Rowe Price Gl Eq NEF	75%
MMF0578AU	ING OA Inv Pfolio-Opt Growth Trust	75%	MMF1231AU	ANZ OA IP-T Rowe Price Gbl Eq EF/Slct	75%
MMF0579AU	ING OA Inv Pfolio-Opt Growth Trust NEF	75%	MMF1232AU	ANZ OA IP-T Rowe Price Global Eq DEF	75%
MMF0580AU	ING OA IP-Opt High Growth Trust	75%	MMF1237AU	ING OA IP-Vanguard Idx Div Bd EF/Slct	75%
MMF0581AU	ING OA IP-Opt High Growth Trust NEF	75%	MMF1238AU	ING OS IP-Vanguard Idx Divers Bd NEF	75%
MMF0584AU	ING One Answer Perpetual Balance Growth	75%	MMF1243AU	ANZ OA IP-Vanguard Idx Div Bd EF/Slct	75%
MMF0585AU	ING OA IP-Perp Bal Gr Tr NEF	75%	MMF1244AU	ANZ OA IP-Vanguard Index Divers BD DDEF	75%
MMF0586AU	ING OA IP-Perpetual Cnsvr Gr Tr	75%	MMF1285AU	OnePath OA IP-Perennial Gr Shr EF/Slct	75%
MMF0587AU	ING One Answer Perp Cnsvr Growth Tst NEF	75%	MMF1286AU	OnePath OA IP-Perennial Gr Shr NEF	75%
MMF0588AU	ING One Answer Schroders Aust Eq Trust	75%	MMF1391AU	ING OA IP-CFS Core Australian Shares EF	75%
MMF0589AU	ING OA Inv Pfolio-Schrdrs Aust Eq Tr NEF	75%	MMF1392AU	ING OA IP-CFS Core Aus Shares NEF	75%
MMF0590AU	ING OA IP-Schroders Balanced Tr	75%	MMF1404AU	OnePath OA INV-Vanguard Cnsvr Idx EF/Slct	75%
MMF0591AU	ING OA IP-Schroders Balanced Tr NEF	75%	MMF1405AU	OnePath OA INV-Vanguard Cnsvr Idx NEF	75%
MMF0592AU	ING OA Select Leaders - EF/Sel	75%	MMF1410AU	ANZ OA INV-Vanguard Cnsvr Idx EF/Slct	75%
MMF0593AU	ING OA IP-Select Leaders Trust NEF	75%	MMF1411AU	ANZ OA INV-Vanguard Cnsvr Idx DEF	75%
MMF0594AU	ING OA IP-UBS Defensive Trust	75%	MMF1416AU	OnePath OA INV-Vanguard Bal Idx EF/Slct	75%
MMF0595AU	ING OP IP-UBS Defensive Trust NEF	75%	MMF1417AU	OnePath OA INV-Vanguard Bal Idx NEF	75%
MMF0596AU	ING OA IP-UBS Div Fixed Inc Tr	75%	MMF1422AU	ANZ OA INV-Vanguard Bal Idx EF/Slct	75%
MMF0597AU	ING OA IP-UBS Fixed Inc Tr NEF	75%	MMF1423AU	ANZ OA INV-Vanguard Bal Idx DEF	75%
MMF0700AU	ING Tax Effective Income Trst W/S	75%	MMF1428AU	OnePath OA INV-Vanguard Gr Index EF/Slct	75%
MMF0721AU	ING OA BGI Aust Shr Trust - EF/SEL	75%	MMF1429AU	OnePath OA INV-Vanguard Gr Index NEF	75%
MMF0722AU	ING OA Inv Pfolio-BGI Aust Share Tr NEF	75%	MMF1434AU	ANZ OA INV-Vanguard Gr Idx EF/Slct	75%
MMF0725AU	ING OA IP BT Sml Comp Trst - EF/Sel	65%	MMF1435AU	ANZ OA INV-Vanguard Growth Index DEF	75%
MMF0726AU	ING OA IP BT Sml Comp Trst - NE	65%	MMF1440AU	OnePath OA INV-Vanguard H Gr Idx EF/Slct	75%
MMF0729AU	ING OA IOOF Pernl Val Shr Trst	75%	MMF1441AU	OnePath OA INV-Vanguard H Gr Idx NEF	75%
MMF0730AU	ING OA Inv Pfolio-IOOF/Pernl Val Sh Tr N	75%	MMF1446AU	ANZ OA INV-Vanguard Hi Gr Idx EF/Slct	75%
MMF0878AU	ING OA IP-Ausbil Aust Em Ldr NEF	70%	MMF1447AU	ANZ OA INV-Vanguard High Gr Idx DEF	75%
MMF0884AU	ING OA IP Vngrd Aus Shr Idx Trust - NE	75%	MMF1463AU	OnePath OA FR INV-AMP Cap Rspnb Aust	75%
MMF0885AU	ING OA Inv Pfolio-Vang Intl Sh Idx Hdg	75%	MMF1464AU	OnePath OA FR INV-AMP Cap Rspnb Intl	75%
MMF0886AU	ING OA Inv Pfolio-Van Prop Secs Ind NEF	70%	MMF1468AU	OnePath OA FR INV-Ausbil Aust Emerg Ldrs	70%
MMF0888AU	ING OA IP Ausbl Aust Emerg Ldrs - EF/SEL	70%	MMF1470AU	OnePath OA FR INV-AXA Global Equity Val	75%
MMF0895AU	ING OA IP Vngrd Aust Shrs Idx Trst - EF	75%	MMF1472AU	OnePath OA FR INV-BlackRock Balanced	75%
MMF0896AU	ING OA IP Vngrd Intl Shrs Idx Hdgd Trst	70%	MMF1474AU	OnePath OA FR INV-BlackRock Divers Gr	75%
MMF0897AU	ING OA IP-Vanguard Prop Sec Idx EF	70%	MMF1475AU	OnePath OA FR INV-BlackRock Scit Int Eq	75%
MMF0985AU	OnePath OA IP-OPT Geared Aust Shr EF/Sel	40%	MMF1476AU	OnePath OA FR INV-BT Core Australian	75%
MMF0986AU	OnePath OA IP-OPT Geared Aust Shr NE	40%	MMF1477AU	OnePath OA FR INV-BT Smaller Companies	65%
MMF0987AU	Optimix Geared Aust Share Trust - EF	40%	MMF1479AU	OnePath OA FR INV-CFS Core Australian	75%
MMF0990AU	Optimix W/S Geared Aust Sh Trust Class B	40%	MMF1480AU	OnePath OA FR INV-Merlon Australian Inc	75%
MMF1013AU	ANZ OA IP-ING Gbl Prop Sec E	60%	MMF1482AU	OnePath OA FR INV-Colonial FrstSt Divers	75%
MMF1033AU	OnePath OA IP-ING Gl Bal Prop Sec EF/Sel	60%	MMF1484AU	OnePath OA FR INV-Challenger Property	70%
MMF1037AU	ANZ OA IP-ING Gbl Prop Sec N	60%	MMF1496AU	OnePath OA FR INV-ING Global Emerg Mkts	65%
MMF1041AU	OnePath OA IP-ING Gl Bal Prop Sec NE	60%	MMF1497AU	OnePath OA FR INV-GS Income Plus	75%
MMF1058AU	ANZ OA IP-AMP Cap R IL Aust Shr EF/Slct	75%	MMF1498AU	OnePath OA FR INV-ING Active Growth	75%
MMF1059AU	ANZ OA IP-AMP Cap R IL Intl Shr EF/Slct	75%	MMF1499AU	OnePath OA FR INV-ING Australian Share	70%
MMF1060AU	ANZ OA IP-Challenger Aust Shr Inc EF/SHr	75%	MMF1500AU	OnePath OA FR INV-ING Balanced	75%
MMF1061AU	ANZ OA IP-GSJBW Inc Plus EF/Slct	75%	MMF1501AU	OnePath OA FR INV-ING Blue Chip Imputat	75%

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# Margin Lending

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Prepared on: 16 December 2011

Prepared on: 31 January 2012

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
MMF1502AU	OnePath OA FR INV-ING Conservative	75%	<b>Investors Mutual Limited</b>		
MMF1503AU	OnePath OA FR INV-ING Cash	75%	IML0001AU	Investors Mutual Aust Small Co Fund (W)	65%
MMF1504AU	OnePath OA FR INV-CFS Imputation	75%	IML0002AU	Investors Mutual Aust Share Fund (W)	75%
MMF1505AU	OnePath OA FR INV-ING Divers Fxd Intr	75%	IML0003AU	Investors Mutual Future Leaders Fund (W)	70%
MMF1507AU	OnePath OA FR INV-ING Emerging Cos	65%	IML0004AU	Investors Mutual Indust Share Fund (W)	75%
MMF1509AU	OnePath OA FR INV-ING Global Prpty Secs	60%	IML0005AU	Investors Mutual Diversified Value Fund	75%
MMF1511AU	OnePath OA FR INV-ING Global Share	75%	IML0006AU	Investors Mutual Small Cap Fund	65%
MMF1515AU	OnePath OA FR INV-ING Managed Growth	75%	<b>IOOF Investment Management Limited</b>		
MMF1517AU	OnePath OA FR INV-Fidelity Australian Ec	75%	ACU0006AU	QUESTOR Global Value Investors Fund	75%
MMF1518AU	OnePath OA FR INV-Perennial Growth	75%	ASK1198AU	Ibbotson WS High Growth Trust	75%
MMF1519AU	OnePath OA FR INV-Perpetual Australian	75%	ASK1202AU	IOOF Blended Australian Geared Shares	40%
MMF1520AU	OnePath OA FR INV-ING Property Secs	65%	ASK1203AU	IOOF Blended Australian Small Companies	65%
MMF1523AU	OnePath OA FR INV-ING Select Leaders	75%	ASK1204AU	IOOF Blended Global Shares	75%
MMF1529AU	OnePath OA FR INV-ING Sust Inv Aus	75%	ASK1207AU	IOOF Growth with Income Fund	75%
MMF1530AU	OnePath OA FR INV-ING Tax Effective Inc	75%	INT0020AU	Ibbotson Australian Bonds Trust	75%
MMF1531AU	OnePath OA FR INV-UBS Balanced	75%	INT0022AU	InTech Australian Shares Active Trust	75%
MMF1532AU	OnePath OA FR INV-Investors Mutual Aus	75%	INT0030AU	InTech Cash Trust - Class A	95%
MMF1535AU	OnePath OA FR INV-MFS Global Equity	75%	INT0032AU	Ibbotson WS Conservative Trust	75%
MMF1537AU	OnePath OA FR INV-OptiMix Australian	75%	INT0034AU	InTech Conservative Growth Trust Class A	75%
MMF1538AU	OnePath OA FR INV-OptiMix Balanced	75%	INT0036AU	Ibbotson WS Growth Trust	75%
MMF1541AU	OnePath OA FR INV-OptiMix Geared Aus	40%	INT0038AU	InTech Growth Trust - Class A	75%
MMF1543AU	OnePath OA FR INV-OptiMix Global	75%	INT0040AU	InTech High Growth Plus Trust - Class A	75%
MMF1545AU	OnePath OA FR INV-OptiMix Growth	75%	INT0042AU	Ibbotson High Growth Trust	75%
MMF1546AU	OnePath OA FR INV-OptiMix High Growth	75%	INT0044AU	Ibbotson Intl Bonds Passive Hedged Trust	75%
MMF1548AU	OnePath OA FR INV-OptiMix Property Secs	70%	INT0046AU	Ibbotson Intl Shares Active Hedged Tr	75%
MMF1553AU	OnePath OA FR INV-Perennial Value	75%	INT0048AU	Ibbotson Intl Shares Active Unhedged Tr	75%
MMF1554AU	OnePath OA FR INV-Perpetual Balanced Gr	75%	INT0050AU	Ibbotson Intl Shares Passive Hedged Tr	75%
MMF1555AU	OnePath OA FR INV-Perpetual Cnsvr Gr	75%	INT0052AU	Ibbotson Intl Shares Passive Unhedged Tr	75%
MMF1556AU	OnePath OA FR INV-Perpetual Intl	75%	INT0054AU	Ibbotson Aust Property Securities Trust	70%
MMF1557AU	OnePath OA FR INV-Platinum International	70%	INT0069AU	Ibbotson Int High Oppos Unhedged Tr	70%
MMF1559AU	OnePath OA FR INV-Rare Infra Val	70%	INT0077AU	InTech Int.l Property Sec. (Hedged) C A	60%
MMF1561AU	OnePath OA FR INV-Schroder Australian Eq	75%	INT0086AU	InTech Int Shares High Opp. (Hedged) C A	70%
MMF1562AU	OnePath OA FR INV-Schroder Balanced	75%	IOF0012AU	IOOF/Perennial Flex Fixed Interest	75%
MMF1563AU	OnePath OA FR INV-T. Rowe Price Gbl Eq	75%	IOF0014AU	IOOF/Perennial Aus Property Secs Flex Tr	70%
MMF1564AU	OnePath OA FR INV-UBS Defensive	75%	IOF0015AU	IOOF/Perennial Flexi Trust Growth Sh Fd	75%
MMF1565AU	OnePath OA FR INV-UBS Diversified FxdInc	75%	IOF0044AU	IOOF/Perennial W/s Property Trust	70%
MMF1566AU	OnePath OA FR INV-Vanguard Aus Idx	75%	IOF0046AU	IOOF/Perennial W/s Fixed Interest Trust	75%
MMF1567AU	OnePath OA FR INV-Vanguard Balanced Idx	75%	IOF0047AU	IOOF/Perennial W/s Cash & ST Sec Trust	95%
MMF1568AU	OnePath OA FR INV-Vanguard Cnsvr Idx	75%	IOF0048AU	IOOF/Perennial W/s Growth Shares Tst	75%
MMF1569AU	OnePath OA FR INV-Vanguard Growth Index	75%	IOF0078AU	Perennial Value High Yield Shares Trust	75%
MMF1570AU	OnePath OA FR INV-Vanguard High Gr Idx	75%	IOF0081AU	IOOF/Perennial Global Property Trust	65%
MMF1571AU	OnePath OA FR INV-Vanguard Idx Divers Bd	75%	IOF0091AU	IOOF MultiMix Australian Liquids Trust	95%
MMF1572AU	OnePath OA FR INV-Vanguard Intl Index	75%	IOF0098AU	IOOF MultiMix International Shares Trust	75%
MMF1573AU	OnePath OA FR INV-Vanguard Intl Idx(Hdg)	75%	IOF0104AU	IOOF W/s Balanced Trust	75%
MMF1574AU	OnePath OA FR INV-Vanguard Prpty Sec Idx	70%	IOF0111AU	Perennial Cash Enhanced Trust	95%
MMF1575AU	OnePath OA FR INV-Zurich Inv Global Them	75%	IOF0113AU	Perennial Australian Fixed Interest Tr	75%
MMF1923AU	ANZ OA IP-Schroder Fixed Income EF/Slct	75%	IOF0114AU	Perennial Balanced Trust	75%
MMF1924AU	ANZ OA IP-Schroder Fixed Income DEF	75%	IOF0115AU	Perennial - Global Property Securities T	65%
MMF1927AU	OnePath OA IP-Platinum Asia EF/Slct	65%	IOF0126AU	Perennial Partners Trust	75%
MMF1929AU	OnePath OA IP-Platinum Asia NEF	65%	IOF0200AU	Perennial Aust Value Shares Tst	75%
MMF1930AU	OnePath OA IP-Schroder Fxd Inc EF/Slct	75%	IOF0201AU	Perennial Growth Australian Shares Trust	75%
MMF1932AU	OnePath OA IP-Schroder Fixed Income NEF	75%	IOF0206AU	Perennial W/S Value Shares Trust	75%
MMF1933AU	OnePath OA IP-Walter Scott Gl Eq Hdg EF	75%	IOF0212AU	IOOF Flexi Tst Perennial Value Share Tst	75%
MMF1935AU	OnePath OA IP-Walter Scott Gl Eq Hdg NEF	75%	IOF0214AU	Perennial Value Smaller Companies Trust	65%
MMF1943AU	OnePath OA FR INV-BlackRock Scit Aust Eq	75%	<b>IPAC Asset Management Pty Ltd</b>		
<b>Integrity Investment Management Australia Ltd</b>			IPA0003AU	IPAC - Aust Fixed Interest Strategy	75%
ITG0001AU	Integrity Australian Share Fund	75%	IPA0005AU	IPAC - Australian Property Sect Strategy	70%
<b>Invesco Asset Management Australia</b>			IPA0007AU	IPAC - Australian Share Strategy	75%
CNA0005AU	Invesco Australian Share Fund	75%	IPA0008AU	IPAC - International Share Strategy	75%
CNA0008AU	Invesco Australia Smaller Companies Fund	65%	IPA0013AU	IPAC - Inflation Plus 6 Strategy	75%
CNA0012AU	Invesco Diversified Growth Fund	75%	IPA0034AU	ipac Strat Inv Srv Inflation Plus 7	75%
CNA0805AU	Invesco W/s Protected Growth Fund	75%	IPA0047AU	ipac Pathways 70	75%
CNA0806AU	Invesco W/s Diversified Growth Fund	70%	IPA0048AU	ipac Pathways 85	75%
CNA0811AU	Invesco W/s Aust Share Fund	75%	IPA0049AU	IPAC - Pathway 95	75%
CNA0812AU	Invesco W/s Aust Smaller Co's Fund	65%	IPA0051AU	ipac Pathways Australian Shares	75%
GTU0001AU	Invesco Global Matrix Hedged	75%	IPA0118AU	ipac Classic Portfolio 2	75%
GTU0008AU	Invesco W/s Global Matrix Fund - Hedged	75%	IPA0119AU	ipac Classic Portfolio 3	75%
GTU0009AU	Invesco W/s Asian Share Fund	65%	<b>Ironbark Asset Management</b>		
GTU0041AU	Invesco Wholesale Global Property Sec Fd	60%	PAT0001AU	Ironbark Karara Australian Share	75%
GTU0102AU	Invesco W/s Global Matrix Fnd unhedged	75%	PAT0002AU	Patriot Small Companies	65%

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2011

Updated on: 31 January 2012

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
<b>Lazard Asset Management</b>					
LAZ0002AU	Lazard Freres Global Small Cap Fund	65%	MAQ0455AU	True Index-Linked Australian Share Fund	75%
LAZ0003AU	Lazard Emerging Markets Fund	65%	MAQ0463AU	EII Global Property Fund	65%
LAZ0005AU	Lazard Select Australian Equity I CI	75%	MAQ0464AU	Arrowstreet Global Equity Fund	75%
LAZ0006AU	Lazard Freres Australian Equity Fund	75%	MAQ0473AU	Macquarie-Globalis BRIC Adv Fund H	60%
LAZ0010AU	Lazard Australian Equity Fund - W Class	75%	MAQ0474AU	Macquarie-Globalis BRIC Adv Fund U	60%
LAZ0012AU	Lazard Global Small Cap Fund - W Class	65%	MAQ0477AU	Arrowstreet Emerging Markets Fund	65%
LAZ0013AU	Lazard Select Australian Equity W CI	75%	MAQ0479AU	Macquarie Aust Small Companies Incentive	65%
LAZ0014AU	Lazard Global Listed Infrastructure Fund	70%	MAQ0480AU	Macquarie High Conviction Incentives	70%
<b>Legg Mason Asset Management Australia Ltd</b>					
JPM0008AU	Legg Mason - Diversified Trust	75%	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	75%
SSB0122AU	Legg Mason Australian Bond Trust (A Cls)	75%	MAQ0599AU	Van Eyk Blueprint Diversified Income Fund	75%
SSB0124AU	Legg Mason Emerging Market Trust	65%	MAQ0626AU	Macquarie BRIC Advantage Fund (Unhedged)	60%
SSB0125AU	Legg Mason - Australian Equity Trust	75%	MAQ0631AU	IFP Global Franchise Fund (Hedged)	70%
SSB0126AU	Legg Mason Global Equity Trust (A Class)	75%	<b>Magellan Asset Management Limited</b>		
SSB0128AU	Legg Mason Property Securities Trust	70%	MGE0001AU	Magellan Global Fund	75%
<b>Macquarie Investment Management Limited</b>			<b>Maple-Brown Abbott Limited</b>		
MAQ0003AU	Macquarie Active Australian Share Trust	75%	MPL0001AU	Maple Brown Diversified Investment Trust	75%
MAQ0004AU	Macquarie International Share Trust	75%	MPL0002AU	Maple Brown Australian Equity Trust	75%
MAQ0013AU	Macquarie Balanced Fund	75%	<b>MLC Investments Limited</b>		
MAQ0014AU	Macquarie Managed Growth Fund	75%	MLC0002AU	MLC MKey Australian Share Grth Style Fd	75%
MAQ0046AU	Macquarie Australian Enhanced Equity Tr	65%	MLC0011AU	MLC Mkey Cash Fund	90%
MAQ0047AU	Macquarie Australian Fixed Interest Fund	75%	MLC0013AU	MLC Mkey Property Securities Fund	70%
MAQ0048AU	Macquarie W/s Balanced Growth Fund	75%	MLC0014AU	MLC Mkey Vanguard Aust Share Index Fund	75%
MAQ0050AU	Macquarie Global Bond	75%	MLC0015AU	MLC Mkey Australian Share Fund	75%
MAQ0051AU	Macquarie Global Equity Fund	75%	MLC0017AU	MLC Mkey Global Share Fund	75%
MAQ0054AU	Macquarie W/s Property Securities Fund	70%	MLC0021AU	MLC Mkey Horizon 2 - Income Portfolio	75%
MAQ0055AU	Macquarie W/s Treasury Fund	90%	MLC0023AU	MLC Mkey Horizon 4 - Balanced Fund	75%
MAQ0057AU	Macquarie Mstr Aust Enhanced Equity Fd	75%	MLC0024AU	MLC Mkey Horizon 5 - Growth Fund	75%
MAQ0058AU	Macquarie Mstr Balanced Fund	75%	MLC0060AU	MLC Mkey Platinum Global Fund	75%
MAQ0059AU	Macquarie Mstr Capital Stable Fund	75%	MLC0097AU	MLC Mkey Income Builder	75%
MAQ0061AU	Macquarie Mstr Fixed Interest Fund	75%	MLC0260AU	MLC W/S Balanced Fund	75%
MAQ0063AU	Macquarie Mstr Property Securities Fund	70%	MLC0261AU	MLC W/S Global Share Fund	75%
MAQ0079AU	Arrowstreet Global Equity Fund (Hedge)	75%	MLC0262AU	MLC W/S Australian Shares Fund	75%
MAQ0082AU	Macquarie Small Companies Growth Trust	65%	MLC0263AU	MLC W/S Property Securities Fund	70%
MAQ0083AU	Macquarie - Leaders Imputation Trust	70%	MLC0264AU	MLC W/S IncomeBuilder	75%
MAQ0085AU	Macquarie Master Small Companies Fund	65%	MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio	75%
MAQ0086AU	Macquarie Master Imputation Fund	70%	MLC0316AU	MLC W/S Capital Intl Global Share Fd	75%
MAQ0088AU	Macquarie Small Companies	65%	MLC0317AU	MLC W/S Platinum Global Fund	75%
MAQ0089AU	Macquarie Property Securities Trust	70%	MLC0318AU	MLC Mkey Capital Int'l Global Share Fund	75%
MAQ0090AU	Macquarie - Leaders Imputation Trust NEF	70%	MLC0393AU	MLC Mkey Horizon 3 - Conserv Growth Port	75%
MAQ0091AU	Macquarie Small Company Growth Fund NEF	65%	MLC0394AU	MLC Mkey Horizon 6 Share Portfolio	75%
MAQ0092AU	Macquarie Investment - Prop Securities	70%	MLC0397AU	MLC Wholesale Horizon 6 Share Portfolio	75%
MAQ0107AU	Macquarie - Enhanced Aust Fixed Interest	75%	MLC0398AU	MLC WS Horizon 3 Conservative Growth	75%
MAQ0111AU	Macquarie Flex Inv Balanced Fund - NEF	75%	MLC0448AU	MLC Mkey Horizon 7 Accelerated Grwth	40%
MAQ0179AU	Macquarie WS - Enhanced Prop Securities	70%	MLC0449AU	MLC Mkey Horizon 7 W/s Accelerated Grwth	40%
MAQ0180AU	Macquarie Master Enhanced Fixed Int Fund	75%	MLC0453AU	MLC Mkey Australian Share Value Style Fd	75%
MAQ0187AU	Macquarie Mstr Cash Fund	95%	MLC0454AU	MLC MK Inv Serv Global Share Growth Styl	75%
MAQ0203AU	Macquarie Wrap Solutions Cash Account	95%	MLC0455AU	MLC Mkey Global Share Value Style Fund	75%
MAQ0211AU	Macquarie True Index Aust Fixed Int Fund	75%	MLC0623AU	MLC WS Aust Share Growth Style	75%
MAQ0213AU	Australian Equities Fund	75%	MLC0624AU	MLC Wholesale Australian Share Value Sty	75%
MAQ0219AU	Macquarie True Ind Listed Property	70%	MLC0625AU	MLC WS Global Share Growth Style	75%
MAQ0225AU	Macquarie Master - Global Bond Fund	75%	MLC0626AU	MLC WS Global Share Value Style	75%
MAQ0266AU	Macquarie True Index Global Bond Fund	75%	MLC0670AU	MLC Wholesale Horizon 2 Income Portfolio	75%
MAQ0274AU	Macquarie Master Diversified Fixed Inter	75%	MLC0768AU	PIC Whls Australian Share	75%
MAQ0277AU	Macquarie Master Diversified Income Fund	** 70%	MLC0769AU	PIC Whls Australian Sh Growth Style	75%
MAQ0278AU	Macquarie Master Alpha Plus	75%	MLC0770AU	PIC Whls Australian Sh Value Style	75%
MAQ0287AU	Macquarie WS Property Securities	70%	MLC0771AU	PIC Whls Global Share	75%
MAQ0288AU	Macquarie True Index Aust Shares Fd	75%	MLC0772AU	PIC Whls Global Share Growth Style	75%
MAQ0289AU	Macquarie van Eyk Blueprint Aust Shr Fnd	75%	MLC0773AU	PIC Whls Global Share Value Style	75%
MAQ0290AU	Macquarie van Eyk Blueprint Balanced Fnd	** 70%	MLC0775AU	PIC Wholesale 30/70 Portfolio	75%
MAQ0291AU	Macquarie van Eyk Blueprint Cptl Stbl Fd	70%	MLC0776AU	PIC Wholesale 50/50 Portfolio	75%
MAQ0292AU	Macquarie Inv Van Eyk Blueprint High Gth Fd	** 70%	MLC0777AU	PIC Wholesale 70/30 Portfolio	75%
MAQ0293AU	Macquarie van Eyk Blueprint Int'l Shr Fd	70%	MLC0778AU	PIC Wholesale 85/15 Portfolio	75%
MAQ0404AU	Macquarie IFP Global Franchise Fd	75%	MLC0779AU	PIC Wholesale 100/0 Portfolio	75%
MAQ0410AU	Walter Scott Global Equity Fd	75%	MLC0780AU	PIC Wholesale 130/0 Portfolio	40%
MAQ0431AU	Macquarie Index-Linked Property Sec	70%	MLC0781AU	PIC Whls Income Builder	75%
MAQ0432AU	Macquarie Int Infrastructure Sec Fund	65%	MLC0783AU	PIC Whls Property Securities	70%
MAQ0441AU	Macquarie Premium China Fund	** 55%	MLC0785AU	MLC Wsale Hedged Global Share B	75%
MAQ0443AU	Macquarie High Conviction	70%	MLC0787AU	MLC WS Hedge Gbl Share Class A	75%
MAQ0454AU	Macquarie Australian Small Companies	65%	MLC0789AU	PIC Whls Hedged Global Share	75%
			NAB0006AU	National Inv Tst Dividend Imputation Fnd	75%

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
NAB0012AU	National Inv Tst Balanced Fund	70%	PER0168AU	Perpetual WFI Barclays Diversified Stabl	75%
NAB0095AU	National Inv Tst Dividend Imputation NEF	75%	PER0169AU	WealthFocus Barclays Intern'l Share Fd	75%
<b>Navigator Australia Limited</b>			PER0170AU	WealthFocus Col First State Balanced Fnd	75%
NUN0003AU	Navigator - Pre Select Growth Fund	75%	PER0171AU	Perpetual WFIF Solaris Core Aus. Equity	75%
NUN0004AU	Pre Select High Growth	65%	PER0172AU	Perp WFIF Aberdeen Activ. Hedgd Intl Equ	75%
NUN0005AU	Navigator Pre Select Australian Equity	75%	PER0174AU	Perpetual WFI BT Property Securities	70%
NUN0008AU	Navigator Access Australian Shares Index	75%	PER0175AU	Perpetual WFI - Inv Mutual Future Leader	70%
NUN0010AU	Navigator Access AXA Global Equity Value	75%	PER0176AU	WealthFocus IML Australian Share Fund	75%
NUN0011AU	Navigator Access CFS Colliers Intl Prop	C 65%	PER0177AU	WealthFocus ING Managed Growth Fund	75%
NUN0013AU	Nav Access Credit Suisse Int. Shares	75%	PER0178AU	Perp WFIA - ING Tax Effective Income Fnd	75%
NUN0014AU	Navigator Access - EQT PIMCO Global Bond	70%	PER0179AU	Perp WFIA - Ibbotson Australian Shares A	75%
NUN0016AU	Nav Access ING Tax Effective Income	75%	PER0181AU	Perpetual WFI Ibbotson Conservative Growth	75%
NUN0018AU	Nav Access Investors Mutual Aust Shrs	75%	PER0184AU	Perp WFIF BlackRock Global Small Cap Fd	65%
NUN0019AU	Nav Access Macquarie Property Securities	70%	PER0185AU	WealthFocus JB Were International Fund	75%
NUN0022AU	Navigator Access - Perpetual Industrial	75%	PER0186AU	WealthFocus Platinum International Fund	75%
NUN0023AU	Navigator Acc Perpetual International Sh	75%	PER0187AU	WealthFocus Schroder Australian Eq Fund	75%
NUN0024AU	Navigator Acc - Platinum International	70%	PER0188AU	Perpetual WFI Schroder Balanced	75%
NUN0025AU	Navigator Access Portfolio Partners Cash	95%	PER0189AU	Perpetual WFI Ausbil Australian Active	75%
NUN0026AU	Nav Acc - Portf Partn High Growth Shares	70%	PER0190AU	Perpetual WFI BlackRock Balanced	75%
NUN0028AU	Navigator Access Pre Select Aust Equity	75%	PER0191AU	WealthFocus UBS Defensive Investment Fnd	75%
NUN0029AU	Nav Acc Pre Select Australian Small Co A	65%	PER0193AU	Perpetual WFIF Templeton Global Equity	75%
NUN0031AU	Nav Acc Pre Select Boutique Aust Equity	70%	PER0194AU	WealthFocus Vang Aust Fixed Int Index Fd	75%
NUN0033AU	Navigator Access - Pre Select Growth	75%	PER0195AU	Perpetual WFI Vanguard Int'l Shr Index	70%
NUN0034AU	Navigator Access Pre Select High Growth	65%	PER0196AU	WealthFocus Vang Prop Secs Index Fund	70%
NUN0037AU	Navigator Access Schroder Australian Equ	75%	PER0236AU	Perpetual WFI Perpetual's Cash	95%
NUN0038AU	Pre Select Aust. Small Companies Fund	65%	PER0237AU	WealthFocus Perpetual Concentrated Eq Fd	75%
NUN0041AU	Access Perpetual Geared Aust Eq	40%	PER0238AU	Perpetual WFI Perp Conservative Growth	75%
<b>Pengana Capital Limited</b>			PER0240AU	Perpetual WFI Property Securities Fund	70%
PER0270AU	Pengana Emerging Companies Fund	65%	PER0241AU	WealthFocus Perpetual Aust Share Fund	75%
<b>Perpetual Investment Management Limited</b>			PER0242AU	Perp WFIA - Share Plus Fund	75%
PER0001AU	Perpetual Cash Management	95%	PER0243AU	WealthFocus Perpetual Ethical SRI Fund	70%
PER0011AU	WealthFocus Perpetual Indus'l Share Fund	75%	PER0244AU	Perpetual WFI Perpetual's Geared Austral	40%
PER0013AU	Perp WFIA - Balanced Growth Fund	75%	PER0258AU	Perpetual's Exact Market Cash Fund	75%
PER0028AU	Perpetual WFIA Perpetual Industrial Shar	75%	PER0259AU	Perpetual's WS Smaller Co Fund No. 2	65%
PER0029AU	Perpetual WFIA Perpetual's Australian Sh	75%	PER0287AU	Perpetual WFI Ausbil Aus Emerging Lead	70%
PER0030AU	Perpetual WFIA Perpetual Conservative Gr	75%	PER0293AU	Perpetual WFI Perennial Value Share	75%
PER0031AU	WealthFocus Perpetual Intern'l Share Fd	75%	PER0372AU	Perpetual WFI Barclays Prop Sec Index	70%
PER0036AU	Perpetual WFIA Perpetual Balanced Growth	75%	PER0373AU	Perpetual WFI Alphinity Aust. Share Fnd	75%
PER0037AU	Perpetual WFIA Perpetual's Property Secu	70%	PER0375AU	Perpetual WFI Schroder Fixed Income	75%
PER0038AU	Perpetual WFIA Perpetual International S	75%	PER0376AU	Perpetual WFI Platinum Asia	65%
PER0039AU	Perpetual WFIA Perpetual's Smaller Co	65%	PER0377AU	Perpetual WFIF RREEF Global Property Sec	65%
PER0040AU	Perpetual Inv Invoice Cash Fund	95%	PER0407AU	Perpetual WFI BT Australian Share	75%
PER0046AU	Perpetual W/s Industrial Share Fund	75%	PER0408AU	Perpetual WFI DWS Global Equity Thematic	75%
PER0048AU	Perpetual W/s Smaller Companies Fund	65%	PER0409AU	Perpetual WFI - Fidelity Australian Equi	75%
PER0049AU	Perpetual W/s Australian Fund	75%	PER0410AU	Perpetual WFI Goldman Sachs Aust Infrast.	70%
PER0050AU	Perpetual W/s Intl Share Fund	75%	PER0411AU	Perp WFI ING Diversified Fixed Interest	75%
PER0052AU	Perp WFIA - International Share Fd (NEF)	75%	PER0412AU	Perp WFI T. Rowe Price Global Equity	75%
PER0063AU	Perpetual W/s Balanced Growth Fund	75%	PER0439AU	Perpetual Pure Value Share Fund	70%
PER0064AU	WealthFocus Fid Perpetual Split Grwth Fd	75%	PER0441AU	Perp WFI ING Diversified Fixed Interest	70%
PER0065AU	Perp WFIA - Split Growth Fund NEF	75%	PER0446AU	Perpetual WFI Adv Schroder Fixed Income	75%
PER0066AU	Perpetual W/s Split Growth Fund	75%	PER0447AU	Perp WFIA - Advance Imputation Fund	75%
PER0070AU	Perpetual W/s Property Securities Fund	70%	PER0448AU	Perp WFIA - AMP Capital Sust. Share Fnd	75%
PER0071AU	Perpetual W/s Geared Aust Fund	40%	PER0450AU	Perpetual WFIA Ausbil Aust Active Equity	75%
PER0072AU	Perpetual WS Share-Plus Fund	75%	PER0451AU	Perp WFIA - Ausbil Aust. Emerging Ldrs	70%
PER0077AU	Perpetual W/s Conservative Growth Fund	75%	PER0453AU	Perpetual WFIA AXA Gib Equity Value	75%
PER0078AU	EQT Marvin & Palmer Global Equity Trust	75%	PER0454AU	Perp WFIA - Barclays Australian Share Fd	75%
PER0100AU	WealthFocus Fid Perpetual Bal Grwth Fund	75%	PER0455AU	Perp WFIA - Barclays Diversified Share	75%
PER0101AU	Perpetual Balanced Growth Fund - NEF	75%	PER0456AU	Perp WFIA - Barclays Diversified Stable	75%
PER0102AU	Perpetual W/s Concentrated Equity Fund	75%	PER0457AU	Perp WFIA - Barclays International Share	75%
PER0112AU	Perp WFIA - Diversified Growth Fund	75%	PER0458AU	Perp WFIA Barclays Property Sec Index	70%
PER0113AU	WFI - Perpetual's Smaller Companies	65%	PER0459AU	Perpetual WFIA BlackRock Balanced	75%
PER0114AU	Perpetual Wholesale Diversified Growth	75%	PER0461AU	Perp WFIA - BT Australian Share Fund	75%
PER0116AU	Perpetual W/s Ethical SRI Fund	75%	PER0462AU	Perp WFIA - BT International Share Fund	75%
PER0160AU	WealthFocus ABN AMRO Global Equity Fund	75%	PER0463AU	Perp WFIA - BT Property Securities	70%
PER0161AU	Perpetual WFIF Arnhem Aust Equity	70%	PER0464AU	Perp WFIA - Alphinity Australian Share	75%
PER0162AU	WealthFocus Advance Imputation Fund	75%	PER0466AU	Perp WFIA - Colonial FS Balanced	75%
PER0163AU	Perpetual WFIF AMP Cap Sustainable Share	70%	PER0468AU	Perp WFIA - Aderdeen Actv Hedg Intl Equi	75%
PER0165AU	WealthFocus AXA Global Equity Value Fund	75%	PER0469AU	Perp WFIA DWS Global Equity Thematic Fnd	75%
PER0166AU	WealthFocus Barclays Australian Share Fd	75%	PER0470AU	Perp WFIA - Fidelity Australian Equities	75%
PER0167AU	WealthFocus Barclays Diversified Gwth Fd	75%	PER0471AU	Perp WFIA - Arnhem Australian Equity	70%
			PER0472AU	Perp WFI Adv GMO Global Equity	75%
			PER0473AU	Perp WFIA BlackRock Global Small Cap Fnd	65%
			PER0474AU	Perp WFIA - ING Diversified Fxd Interst	75%

\*\* No further lending is accepted against this security

- Savings Gearing in not available on this security

### St. George Margin Lending Clients

For more information:

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N Indicates a new addition to the approved list.

C Indicates a change in LVR from last month.

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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2012

Prepared on: 31 January 2012



The information in this document forms part of the BankSA Margin Lending Product Disclosure Statement; the eWrap Margin Lending Product Disclosure Statement; and the St.George Margin Lending Product Disclosure Statement, each of which are issued by St.George Bank

A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
TGP0008AU	RARE Infrastructure Value Func	70%	<b>Ventura Investment Management Limited</b>		
TGP0016AU	RARE Series Value	70%	RIM0018AU	Ventura W/s Capital Stable Fund	70%
<b>Tyndall Investment Management Limited</b>			RIM0019AU	Russell Ventura W/s Diversified 50 Fund	75%
TYN0010AU	Tyndall Australian Share Value Fund	75%	RIM0020AU	Ventura W/s Growth 70 Fund	75%
TYN0026AU	Tyndall Australian Share Portfolio	75%	RIM0021AU	Ventura W/s Australian Share Fund	75%
TYN0028AU	Tyndall Australian Share Wholesale Trust	75%	RIM0022AU	Ventura W/s International Share Fund	75%
TYN0038AU	Tyndall Australian Share Income Fund	75%	RIM0033AU	Ventura Australian Opportunities Fund	75%
<b>UBS Asset Management (Aust) Limited</b>			VEN0001AU	Ventura Australian Shares Fund	75%
SBC0005AU	UBS Inflation Linked Bond Fund	75%	VEN0002AU	Ventura Retail Capital Stable	75%
SBC0007AU	UBS Diversified Fixed Income Fund	75%	VEN0003AU	Ventura Retail Diversified 50	75%
SBC00811AU	UBS Cash Fund	95%	VEN0004AU	Ventura Growth 70 Fund	70%
SBC0812AU	UBS Cash Plus Fund	75%	VEN0005AU	Ventura Retail International Share Fund	75%
SBC0813AU	UBS Australian Bond Fund	75%	VEN0008AU	Ventura Global Opportunities Fund	75%
SBC0814AU	UBS Defensive Investment Fund	75%	VEN0009AU	Ventura High Growth 100	75%
SBC0815AU	UBS Balanced Investment Fund	75%	<b>Wilson HTM Investment Group</b>		
SBC0816AU	UBS Property Securities Fund	70%	WHT0009AU	Solaris Core Australian Equity Inst	75%
SBC0817AU	UBS Australian Share Fund	75%	WHT0012AU	Solaris Core Australian Equity Fund	75%
SBC0819AU	UBS International Bond Fund	75%	WHT0017AU	Solaris Core Australian Equity PFO	75%
SBC0822AU	UBS International Share Fund	75%	WHT0018AU	Capital International Global Eq	75%
UBS0003AU	UBS Diversified Credit Fund	** 70%	WHT0019AU	Capital International Global Eq H	75%
UBS0004AU	UBS Australian Small Companies Fund	70%	<b>Zurich Investment Management Limited</b>		
UBS0008AU	UBS Global Property Securities Fund	70%	ZUR0040AU	Zurich Invests Managed Growth Retail	75%
UBS0024AU	UBS-HALO Australian Share Fund	65%	ZUR0042AU	Australian Value Share Retail Fund	75%
UBS0103AU	UBS Global Credit Fund	70%	ZUR0044AU	Global Thematic Share Retail Fund	75%
<b>Vanguard Investments Australia Limited</b>			ZUR0059AU	Managed Growth Fund	75%
VAN0001AU	Vanguard W/s Aust Fixed Interest Fund	75%	ZUR0060AU	Australian Value Share Fund	75%
VAN0002AU	Vanguard W/s Australian Shares Index Fd	75%	ZUR0061AU	Global Thematic Share Fund	75%
VAN0003AU	Vanguard W/s International Share Indx Fd	75%	ZUR0064AU	Australian Property Securities Fund	70%
VAN0004AU	Vanguard W/s Property Securities Indx Fd	70%	ZUR0100AU	Australian Property Securities Retail Fund	70%
VAN0005AU	Vanguard Emerging Markets Shares Index F	65%	ZUR0240AU	Global Small Companies Share Fund	65%
VAN0010AU	Vanguard Index Australian Share Fund	75%	ZUR0517AU	Hedged Global Thematic Share Fund	75%
VAN0011AU	Vanguard Index International Share Fund	75%	ZUR0518AU	Unhedged Global Thematic Share Fund	75%
VAN0012AU	Vanguard Index Property Securities Fund	70%	ZUR0538AU	Equity Income Fund	75%
VAN0013AU	Vanguard - Lifestyle Conservative Fund	75%	ZUR0565AU	Equity Income Fund - Retail	75%
VAN0014AU	Vanguard LifeStrategy Growth Fund	75%			
VAN0015AU	Vanguard LifeStrategy High Growth Fund	75%			
VAN0017AU	Vanguard High Yield Aust Share Fund	75%			
VAN0018AU	Vanguard Int prop Sec Ind Unhedged	70%			
VAN0019AU	Vanguard Int Prop Sec Ind Hedged	70%			
VAN0021AU	Vanguard International Small Companies	60%			
VAN0022AU	Vanguard Int Small Coy Index Fund(Hedge)	60%			
VAN0101AU	Vanguard Index Diversified Bond Fund	75%			
VAN0102AU	Vanguard W/s Cash Plus Index Fund	90%			
VAN0103AU	Vanguard Intl Fixed Int W/s Fd - Hedged	75%			
VAN0104AU	Vanguard W/s High Yield Aust Share Fund	75%			
VAN0105AU	Vanguard Intl Shares Index Fund - Hedged	75%			
VAN0106AU	Vanguard W/s Int Credit Sec Idx - Hedged	** 75%			
VAN0107AU	Vanguard Index Hedged Int'l Shares Fund	C 70%			
VAN0108AU	Vanguard W/s - Balanced Index Fund	75%			
VAN0109AU	Vanguard W'sale Conservative Index Fund	75%			
VAN0110AU	Vanguard Growth Index Fund	75%			
VAN0111AU	Vanguard W/s - High Growth Index Fund	75%			
VAN0124AU	Vanguard LifeStrategy Balanced Fund	75%			

\*\* No further lending is accepted against this security

- Savings Gearing is not available on this security

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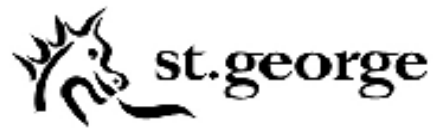
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# Margin Lending

## Acceptable Securities List (ASL) - Funds (Qualifying Securities)

Prepared on: 16 December 2011  
Prepared on: 16 December 2011



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APIR Code	Security Name	LVR	APIR Code	Security Name	LVR
<b>Master Trusts/ Wraps/ Other Securities</b>					
	eWRAP - Investment	##			
	Asgard Investment Funds Acc & Elements	##			
	Asset Access	100%			
	AXA Generations Investment Portfolio	##			
	AXA Summit Money Master	##			
	Beacon Investment Funds Account	##			
	St. George CMA	100%			
	FuturePlus Inv Accumulator (clsd to new)	##			
	FuturePlus Wrap - Investment Manager	##			
	I00F Portfolio Service Investments	##			
	ipac iAccess	##			
	Lachlan Partners Managed Portfolio Serv.	##			
	Macquarie Investment Accumulator	##			
	Macquarie Investment Manager	##			
	Macquarie Managed Portfolio Service-SMA	##			
	Macquarie Premium Portfolio Service	##			
	Macquarie Private Portfolio Mgmt-IMA	##			
	MLC MKey Cust Invest Serv (clsd to new)	^^			
	MLC Navigator Investment Plan	##			
	netwealth Investment Wrap	##			
	Next Financial IMA	##			
	Oasis - Dominion Portfolio Service	##			
	Oasis - Matrix Portfolio Service	##			
	Oasis - Mentor Portfolio Service	##			
	Oasis - Strategy Portfolio Service	##			
	Oasis - Ventura Investment Program	##			
	Oasis - Wealthtrac Portfolio Service	##			
	PortfolioCare Investment Service	##			
	PremiumChoice Investment Service	##			
	The Avenue Investment Service	##			

## Gearing Ratio applies as per individual securities on ASL

^^ Supply Application form with Managed Fund Standard Transfer Form

Savings Gearing is available on all Managed Funds, Master Trusts and Wraps provided they offer Regular/Savings Investments and can Direct Debit the required funds from your Cash Management Account.

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