



**ANZ SHARE  
INVESTMENT LOAN**

JUNE 2018

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## IMPORTANT INFORMATION

Leveraging a share portfolio is fast becoming a popular wealth creation strategy. However, you should be aware that whilst leveraging into investments increases the potential return, it is important to recognise that it can also multiply the effects of falls in sharemarket values. We therefore strongly advise you talk to your financial planner, tax adviser and/or stockbroker and ensure you understand the risks, the specific tax implications as well as the legal and financial ramifications of a share investment lending facility.

The information provided is general in nature and has not been prepared taking into consideration your particular needs, circumstances or objectives. ANZ recommends you read the ANZ Share Investment Loan Product Disclosure Statement and the ANZ Investment Lending Terms and Conditions which are available by calling the Client Services Team or from [anz.com/investmentlending](http://anz.com/investmentlending) before acquiring the product. Fees and charges apply. All ANZ Investment Lending applications are subject to ANZ's credit approval criteria.

## **BENEFITS AT A GLANCE**

- Combine your money with a bank loan to increase your portfolio.
- Interest incurred on your loan may be tax-deductible.
- An optional diversified feature may be available if you have four or more ANZ approved stocks in your portfolio.
- View your account online via My Portfolio or the ANZ Share Investing website.
- Have your own dedicated Account Manager.

## **THE IMPORTANCE OF CREATING WEALTH**

Accumulating wealth is the key to achieving financial independence.

By setting financial goals and then budgeting, saving and investing to meet them, you could be in a far better position to achieve whatever it is you want from life. That could be owning a place in the sun, having the freedom to travel widely or simply retiring early.

Most financial goals fall into one of three categories: short, medium and long-term.

Short-term goals might include having enough money left over each month after paying your bills to still enjoy the odd dinner out or a night at the movies.

Medium-term goals might include paying off your credit card or saving for an overseas trip.

Long-term goals might include paying off your home mortgage or ensuring you have enough money saved to live comfortably in retirement.

Many people still believe that wealth can only be created by saving first and then investing. This means, despite some people's best intentions, they never get around to creating wealth at all.

The good news is that it is not entirely true that you have to be debt-free in order to create wealth. In fact, managed carefully, the right kind of debt could be the key to reaching your financial goals sooner.

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**BORROWING FOR INVESTMENT PURPOSES CAN HELP BUILD WEALTH IN A TAX-EFFICIENT MANNER.**

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## BORROWING TO CREATE WEALTH

For some people, debt has traditionally been considered something to avoid at all costs. Pay off your mortgage first and then you can start creating savings and investing plans for the long-term. While some people still adhere to this approach, the right sort of debt can actually help you create wealth by allowing you to take advantage of opportunities when they arise.

There are two types of debt – unproductive debt and productive debt. (See the table below for a further explanation of these two types of debt).

An example of productive debt is a margin loan, otherwise known as a share

investment loan. Like borrowing to invest in property, a share investment loan could help you to accumulate wealth by increasing the amount of money you have available to invest. This can potentially increase the total of any returns. You can also benefit by using a share investment loan to diversify your investments to spread your risk in a tax-efficient manner.

Even if you've never considered a share investment loan, it could be the key you've been looking for to achieving your financial goals. Used wisely, today's highly flexible share investment loans can form the basis of a sound investment plan that could have you in that seaside holiday home or off on that extended overseas trip even sooner than you think.

Productive Debt	Unproductive Debt
Used to acquire assets intended to grow in value or generate income.	Used for purchases that generate no income and depreciate in value.
Interest incurred may be tax-deductible.	Interest incurred is unlikely to be tax-deductible.
The income generated can help repay the debt and/or buy additional assets.	You receive no help to meet the repayments.

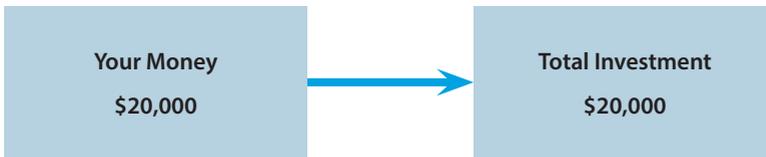
## HOW A SHARE INVESTMENT LOAN ACTUALLY WORKS

Most people are familiar with the concept of borrowing money to invest in property and using the property as security against the loan. The same principle applies to a share investment loan where the amount

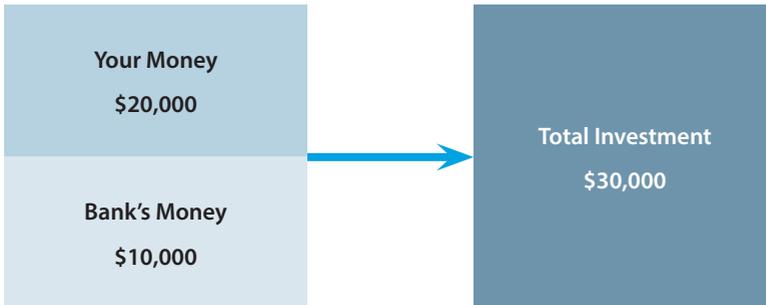
you borrow for investment purposes is secured against the shares in your portfolio or cash.

The borrowed money can then be used to buy even more shares online. With a share investment loan, you could expand your investment portfolio much faster than if you were relying on savings alone, giving you the ability to increase any potential returns\*.

### WITHOUT A SHARE INVESTMENT LOAN



### WITH A SHARE INVESTMENT LOAN



\* While leveraging into investments may increase the potential return on investments, it is also subject to investment risks including possible losses in income, capital invested and additional liability for the loan.

## HOW TO USE A SHARE INVESTMENT LOAN TO GET AHEAD

A share investment loan enables you to use the bank's loan in addition to your own to invest more in to the market. This could provide you with the opportunity to increase your returns if the value of your investments increase.

The maximum amount you can borrow through a share investment loan is determined by the value of the shares and cash you are using as security against your loan and is based on a percentage of the overall value of these assets. This is known as your 'Loan to Value' ratio or LVR.

Your LVR is set by your lender, typically against a comprehensive list of 'approved' shares that they will accept as suitable security.

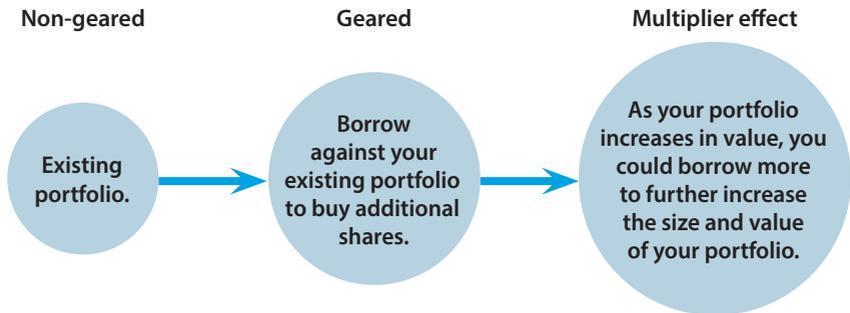
The LVR for most shares is between 40% and 75% of the overall value of your security.

As an example, if XYZ Ltd shares were used as security against a share investment loan, based on its LVR, you could potentially borrow up to 70% of its value. The amount you can potentially borrow based on this calculation is known as the 'Security Value'.

Just because you can borrow up to your limit doesn't necessarily mean you should borrow the full amount. Investing below your maximum could provide you with a cushion should there be a fall in the sharemarket.

Contrary to popular belief, you don't have to have a large investment portfolio to get started with a share investment loan. If you're new to it, the best way is to start small, at a level well within your comfort zone. Then, as your portfolio grows and its value increases, you could borrow more and use it to increase the size and value of your portfolio even more as you see fit.

This is known as the 'multiplier effect' and is one of the potential key benefits of a share investment loan.



## EXAMPLE

### Step 1 – Getting Tony started

Tony has an existing online portfolio of shares worth \$40,000. He decides he'd like to get ahead faster by taking out an ANZ Share Investment Loan. Tony has decided to use his existing portfolio as security in order to buy more shares.

The amount Tony can borrow against his existing portfolio is the sum of the security values in his portfolio.

Existing Portfolio	Market Value	Loan to Value Ratio (LVR)	Security Value
Stock 1	\$20,000	75%	\$15,000
Stock 2	\$20,000	50%	\$10,000
<b>Total</b>	<b>\$40,000</b>		<b>\$25,000</b>

### Step 2 – Getting the 'multiplier effect' working for Tony

Tony decides to buy shares in a company called Stock 3 which has an LVR of 75%. Tony is able to purchase \$100,000 worth of Stock 3 shares by using his existing portfolio as security for an ANZ Share Investment Loan.

#### How does this work?

To find out how much he could buy, Tony did the following:

Security value ÷ (1 – LVR of Stock 3)

$$\$25,000 \div (1 - 0.75) = \$100,000$$

New Portfolio	Market Value	Loan to Value Ratio	Security Value
Stock 1	\$20,000	75%	\$15,000
Stock 2	\$20,000	50%	\$10,000
Stock 3	\$100,000	75%	\$75,000
<b>Total</b>	<b>\$140,000</b>		<b>\$100,000</b>
<b>Loan Amount = \$100,000</b>			

Examples are used for illustration purposes only and are not intended as advice. This material does not take into account your needs and financial circumstances and you should consider whether it is appropriate for you.

Of course, the 'multiplier effect' can work for you or against you, magnifying both gains and losses. This is why it's always wise to seek professional advice about how much to invest, which securities to purchase, when to sell and to keep in mind the potential benefits of minimising risk through diversification.

## MAKING A SHARE INVESTMENT LOAN WORK FOR YOU

With a basic understanding of how a share investment loan and the 'multiplier effect' works, you can start to look more closely at the best way of making it work for you and your online trading style.

### SEAMLESS INTEGRATION

By seamlessly integrating the 'real-time' tools of today's online trading with the additional resources of a share investment loan, you can move rapidly to take advantage of even more opportunities as and when they arise.

### DIVERSIFICATION

If you're already an active online trader, an integrated share investment loan like the ANZ Share Investment Loan will enable you

to explore some of the more sophisticated options like a 'diversified feature' which provides you with access to far more ASX-approved shares as security, often with higher LVRs.

You can then use the increased security value from these higher LVRs as additional leverage to continue expanding your portfolio or as an all-important cushion against the possibility of a margin call.

Of course, most investors are familiar with the importance of diversification. By diversifying your investments, you avoid 'putting all your eggs in one basket', helping to spread your risk.

### REWARDING ACTIVE TRADERS

In addition to these benefits ANZ and ANZ Share Investing offer the chance to earn Qantas Frequent Flyer points when you trade.

#### ANZ Share Investment Loan – Diversified feature

An optional Diversified feature may be available on your share investment loan if you have four or more ANZ approved stocks in your portfolio and meet the eligibility criteria.

##### Benefits include:

- Access to a more extensive Approved Securities List including many small to mid-cap stocks.
- Increased LVRs providing you with more available funds and the potential to create a larger portfolio or keep a greater cushion against a margin call.

Please visit our website at [anz.com/investmentlending](http://anz.com/investmentlending) for more information.

## **A TAX-EFFICIENT WAY TO HELP BUILD WEALTH**

A share investment loan has another important advantage. It could help you further accelerate your wealth in a tax-efficient manner.

For a start, the interest incurred on your loan may be tax-deductible. If you're in a position to do so, you can also bring these deductions forward by up to 12 months by pre-paying the interest component of your share investment loan. You should

speak to your tax adviser to determine the tax implications that apply in your circumstances.

Also, if you are purchasing shares with your share investment loan, you can further benefit from receiving 'franked dividends' where a proportion of the tax payable on the dividend you earn has already been paid by the company you have shares in.

Last but not least, more sophisticated investors can also utilise company, trust and third-party security structures to suit their circumstances, which of course should be done in consultation with a tax adviser and/or financial adviser.

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- **INTEREST INCURRED MAY BE TAX-DEDUCTIBLE.**
  - **PRE-PAID INTEREST (UP TO 12 MONTHS) MAY BE TAX-DEDUCTIBLE.**
  - **POTENTIAL TO RECEIVE FRANKED DIVIDENDS.**
  - **UTILISE COMPANY, TRUST AND THIRD-PARTY SECURITY STRUCTURES.**
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Investments should not be entered into for purely tax benefits and you should be aware taxation rates and benefits are subject to legislative change.

## THE RISKS AND HOW TO MINIMISE THEM

Share investment loans, like all loans, carry risks.

When taking out a loan to invest in property there is always the risk the property value can go down. That same risk applies to a share investment loan. That is, the value of your portfolio can fall instead of rise.

In addition, if the value of the shares or managed funds you have as security for your share investment loan drops below a certain point relative to how much you have borrowed, a 'margin call' will be triggered.

Put simply, a margin call is a timely reminder from your lender for you to rebalance your position. To bring the balance between your borrowings and your portfolio value back to an acceptable level, you can either:

- re-pay part of your loan via direct deposit or BPAY<sup>®</sup>,
- sell off part of your share portfolio and deposit the funds from this sale back into your loan account,
- transfer in additional security or
- transfer cash to your ANZ V2 PLUS account.<sup>^</sup>

Often, a 'buffer' is put in place by ANZ to help assist you to manage small market movements. You could also further reduce the possibility of a margin call by adopting a conservative investment strategy which may include diversification that could help 'spread your risk'.

For more information about margin calls, please visit our website at [anz.com/investmentlending](http://anz.com/investmentlending).

Here are some suggestions for minimising risk:

- **Research before you buy.**  
When purchasing shares, you are buying a piece of a company. Research and understand what you are buying before you make the purchase. A professional adviser can guide you on selecting investments to suit your needs.
- **Diversify your investment.**  
How many times have you heard the expression 'spread your risk'? Although not guaranteed, by investing in a broad range of shares, there may be limited impact on your overall portfolio if one performs poorly.
- **Take a long-term approach.**  
The sharemarket will typically experience peaks and troughs. However, the longer you stay invested, the greater opportunity you have to benefit from stock market performance.
- **'Average in' to the market.**  
Gradually increase your investments over one to two years to reduce the chances of buying-in when the market is at its peak. This is sometimes referred to as 'dollar cost averaging'.
- **Create your own additional buffer.**  
Just because you can borrow up to, say 75% of your portfolio, doesn't necessarily mean you should borrow the full amount. Investing below your maximum could provide you with a cushion should there be a fall in the sharemarket and the value of your portfolio.
- **Re-invest.**  
Your dividends and fund distributions could be used to offset your loan balance or purchase additional units or shares. In time, this could help reduce your gearing level.
- **Monitor your account.**  
It pays to regularly check the changing values of the investments within your portfolio. That way you can be prepared to take action when necessary.

<sup>^</sup>An ANZ V2 PLUS account is automatically linked when you take out an ANZ Share Investment Loan.

BPAY<sup>®</sup> is registered to BPAY Pty Ltd ABN 69 079 137 518.



## WHY CHOOSE ANZ SHARE INVESTING?

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If you've never traded shares online before, you may think the whole idea is beyond you. However, nothing could be further from the truth.

You simply decide which shares you'd like to invest in and place your order. If market conditions are right, you'll get the shares you requested at the price you nominated.

Once you've set up your account, you simply place your order online and the automated system places your order 'to market' as quickly as possible.

ANZ Share Investing provides you with a sophisticated online share investing service, making it easy right from the very start.

ANZ Share Investing features a simple-to-use website that enables you to navigate and trade easily, even if you're new to online trading.

With ANZ Share Investing, account balances and positions are updated in real-time<sup>^</sup> so

you can easily track your orders and see how your portfolio is performing<sup>~</sup>.

Unlike some other lenders, we do not charge any transaction fees for depositing or withdrawing cash from your loan. All you will need to pay is brokerage when you make a trade.

ANZ Share Investing also has arrangements with highly respected independent research partners to give you valuable market research and help you make informed investment decisions before you trade.

What's more, Share Investing offers Qantas Frequent Flyer points every time you trade.

It's really that easy to get started!

<sup>^</sup> Subject to system availability

<sup>~</sup> Orders are subject to ANZ Share Investing's order vetting procedures.

## ANZ SHARE INVESTMENT LOAN AT A GLANCE

A share investment loan with ANZ is not difficult to set up and you don't need a large portfolio to get started.

You may also want to take out an ANZ Share Investment Loan through a trust or company rather than in your own name. This is also acceptable, however, ANZ may require a personal guarantee.

While setting up an ANZ Share Investment Loan is relatively easy, the first thing to do is speak with your financial adviser and see if it's the right fit for your financial goals and plans.

<b>Overview</b>	<b>Invest directly in the sharemarket online via ANZ Share Investing. Combines your own assets with an investment loan.</b>
<b>Who it suits</b>	Direct sharemarket investors and online traders.
<b>Choice of investments (Investment figures as at May 2016. Approved Securities List and numbers are subject to change)</b>	
• Shares	Close to 900 <sup>#</sup>
• Managed Funds	Close to 1,000 <sup>+#</sup>
<b>Online access</b>	
• My Portfolio	Yes
• ANZ Share Investing	Yes
<b>Use security provided by a third party</b>	Yes <sup>^</sup>
<b>Interest rate options</b>	
• Fixed	Yes
• Variable	Yes
• Combination	Yes
<b>Interest payments</b>	
• Prepayment	Yes
• Monthly instalments	Yes
<b>Loan transaction fees</b>	Nil
<b>Application fees (individuals only)</b>	Nil

Visit the Interest Rates page on [anz.com](http://anz.com) for the latest variable and fixed interest rates.

+ Managed funds are only available as security with the Diversified feature. Managed funds cannot be bought or sold through ANZ Share Investing using your ANZ Share Investment Loan. You need to contact ANZ Investment Lending if you want to include any managed fund investment bought other than through ANZ Share Investing in your ANZ Share Investment Loan Portfolio. Managed funds already held through ANZ Share Investing (but not purchased with your loan) cannot be transferred into an ANZ Share Investment Loan.

<sup>^</sup> Customer is able to use third-party security to open a standard share investment loan, draw down to make an initial investment in their chosen managed fund and then commence a Regular Geared Savings Plan into that fund.

<sup>#</sup> Applies to the number of shares and managed funds available on the Approved Securities List (ASL) as part of the Diversified feature. The number of shares and managed funds available on the standard ASL may differ. Visit [anz.com/investmentlending](http://anz.com/investmentlending) for the most up-to-date ASL.

## HOW TO APPLY FOR YOUR ANZ SHARE INVESTMENT LOAN

The easiest way to apply for an ANZ Share Investment Loan is to go to [anz.com/shareinvestmentloan](https://anz.com/shareinvestmentloan) and complete our online application.

Alternatively, you can call us on 1800 639 330 (8am – 6pm AEST on ASX trading days).

Once you've completed the application form and attached any required documentation, simply mail it to (no postage stamp required):

ANZ Investment Lending  
Reply Paid 4338  
Melbourne Vic 8060

Normally you'll receive a response from us within two business days.

If you decide to take out an ANZ Share Investment Loan, there are some fees and charges that you should be aware of. While there are no application or establishment fees for individual borrowers, some monthly account and transfer fees may apply. Further details of the fees are available at [anz.com/investmentlending](https://anz.com/investmentlending).

## OPTIONAL FEATURES

### DIVERSIFIED FEATURE

The Diversified feature of the ANZ Share Investment Loan requires diversification into at least 4 stocks or managed funds. It rewards responsible investors who diversify their portfolio by leveraging against twice as many stocks as a standard ANZ Share Investment Loan as well as offering higher Loan to Value Ratios (LVRs) on most stocks. This allows you to choose between higher leverage when you need it or a greater cushion against market falls before you receive a margin call. The extensive ANZ Approved Securities List is available at [anz.com/investmentlending/asl](http://anz.com/investmentlending/asl). You can also determine how much you can borrow against your diversified portfolio using our online Diversification Calculator.

#### **The Diversified feature is designed for people who:**

- recognise the benefits of diversification and regularly maintain four or more stocks or managed funds in their portfolio
- seek access to a broader range of share investment opportunities
- want to lower the chances of a margin call through a higher Security Value, or
- want to maximise their gearing ratio, understanding the potential risks of higher leverage.

#### **Benefits of the Diversified feature**

##### **Borrow against a market-leading Approved Securities List (ASL)**

The Diversified feature lets you borrow against twice as many shares at higher LVRs than our standard ANZ Share Investment Loan. You can also borrow against managed funds.

#### **Increase leverage**

You can choose to use the added flexibility of higher LVRs to increase your leverage and make the most of market opportunities.

#### **Increase your cushion against a margin call**

Alternatively, you can choose to maintain your existing loan amount and have a bigger cushion before you need to meet a margin call. The higher LVRs permitted by the Diversified feature may increase how far your portfolio would need to fall before you would receive a margin call.

#### **Consolidate your holdings to increase your borrowing power**

If you have more than one margin loan or hold shares or managed funds outside your margin loan, you now have a very good reason to consolidate into a single ANZ Share Investment Loan. Higher LVRs offered by the Diversified feature will let you borrow more on a larger selection of Australian shares compared to most other margin lenders.

#### **How the Diversified feature works**

The diversified portion of your portfolio is determined by ANZ with reference to:

- your portfolio complying with the minimum number of 4 approved securities requirement
- the requirement that no approved security can exceed 25% of the diversified portion of your portfolio
- the requirement that restricted securities cannot account for more than 50% of the diversified portion of your portfolio; and
- if any of the above applies, the approved securities in excess of those limits will be excluded from the diversified portion of your portfolio and the standard LVR will apply.

The Portfolio Security Value with the Diversified feature applied will generally be higher, though never lower, than a standard ANZ Share Investment Loan. To see the extended list of stocks available under the Diversified feature and compare the LVRs with the standard ANZ Share Investment Loan, please visit [anz.com/investmentlending/asl](http://anz.com/investmentlending/asl).

ANZ automatically calculates the amount you can borrow by applying these rules.

For a demonstration of the potential of the Diversified feature and the additional choice it provides, we recommend using our Diversification Calculator. Simply go to [anz.com/investmentlending/asl](http://anz.com/investmentlending/asl) or contact us by phone.

**Example: The power of ANZ Share Investment Loan – Diversified feature**

Rebecca has a share portfolio consisting of six stocks with a market value of \$100,000, of which she has borrowed \$40,000.

Shares	% Total	Market Value	Standard LVR	Standard Security Value	Diversified LVR	Diversified Security Value
Blue chip 1	20%	\$20,000	70%	\$14,000	75%	\$15,000
Blue chip 2	20%	\$20,000	70%	\$14,000	75%	\$15,000
Mid cap 1	20%	\$20,000	50%	\$10,000	70%	\$14,000
Mid cap 2	20%	\$20,000	40%	\$8,000	65%	\$13,000
Small cap 1	10%	\$10,000	0%	\$0	50%	\$5,000
Small cap 2	10%	\$10,000	0%	\$0	40%	\$4,000
<b>Total</b>		<b>\$100,000</b>		<b>\$46,000</b>		<b>\$66,000</b>

With a standard ANZ Share Investment Loan, the remaining funds available to invest would be \$6,000. If her shares fell in value by an average of 20%, she would need to meet a margin call. With ANZ's Diversified feature, the remaining funds available to invest would be \$26,000. The Diversified feature allows Rebecca to:

- **increase her investment** by utilising all available funds and maintaining a diversified portfolio (eg. she could purchase up to \$104,000 of at least 3 different 75% LVR stocks)
- **maintain the same cushion** before she needs to meet a margin call – and still increase her investment (eg. she could purchase \$46,667 of at least 2 additional 75% LVR stocks and she would not need to meet a margin call unless her shares fell in value by an average of 20%)
- **increase the cushion** before she needs to meet a margin call and maintain her existing investment – she would not need to meet a margin call unless her shares fell in value by an average of 44%.

### **Important information about the Diversified feature**

The Diversified feature has additional complexities over a standard ANZ Share Investment Loan. While you can choose to use it to borrow more to increase your potential returns, this increases the risk if the value of your portfolio falls.

The following do not contribute to your portfolio becoming eligible for the Diversified LVRs:

- shares where you hold options over the shares
- shares not on the ANZ Approved Securities List
- cash held in a linked ANZ V2 PLUS account.

However, these are treated in the same way as under a standard ANZ Share Investment Loan and do contribute to your portfolio's total Security Value.

Different shares issued by the same company are viewed as a single security in calculating whether your portfolio is diversified. The total market value of all ordinary shares, preference shares and hybrid securities issued by a single company, must not total more than 25% of your diversified portfolio. Any excess will only attract the Standard LVR.

### **Managing the ANZ Share Investment Loan Diversified feature**

If you sell shares or managed funds so that there are less than 4 stocks or managed funds in your portfolio, the Standard LVRs apply to your entire portfolio. Your Security

Value may drop significantly which may cause a margin call, particularly if some of the remaining stocks in your portfolio have a 0% Standard LVR.

ANZ recommends that you monitor your loan and that prior to undertaking any buy or sell, you utilise the ANZ Diversified Share Investment Loan calculator available on [anz.com/investmentlending](http://anz.com/investmentlending) to determine the impact upon your portfolio.

Nevertheless, if you have the Diversified feature enabled, the Security Value of your portfolio will always be at least as high as with a standard ANZ Share Investment Loan.

A share investment loan is subject to risks and the additional liability of the loan. The responsibility for managing your portfolio is up to you.

Everyone's personal circumstances are different. We recommend that you speak with an adviser to determine whether an ANZ Share Investment Loan is a suitable wealth creation tool for you.

Taxation laws are becoming increasingly complex so it's wise to check with a tax adviser to learn how taxation laws may apply to your circumstances before applying for an ANZ Share Investment Loan.

Any fees and charges applicable to your ANZ Share Investment Loan are exclusive of GST except for Off Market Transfers. If you take out a loan with ANZ, you will also be liable to reimburse us for any taxes and government charges we incur on your behalf.

There are Terms and Conditions that apply to an ANZ Share Investment Loan. Be sure to read them carefully before applying for your loan. Visit our website at [anz.com/investmentlending](http://anz.com/investmentlending) to read or download a copy.

You should be aware that while leveraging into investments may increase the potential return on investments, it is also subject to investment risks including possible losses in income, capital invested and additional liability for the loan. All ANZ Investment Lending applications are subject to ANZ's credit approval criteria.

A stock or the LVR on the ANZ Approved Securities List (ASL) is not an investment recommendation. If a stock has a high LVR, that doesn't necessarily mean it's a good investment and vice versa. Similarly, qualifying for the "diversified feature" is not an indication that your portfolio is appropriately diversified or that you should obtain an ANZ Share Investment Loan with Diversified features.

We suggest you speak to your own adviser prior to taking out an ANZ Share Investment Loan. All ANZ Investment Lending applications are subject to ANZ's credit approval criteria.

Published by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). Produced May 2016.

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The information has been prepared without taking account of your objectives, financial situation or needs. Before acting upon any advice, you should consider whether it is appropriate for you having regard to your objectives, financial situation and needs.

## HOW TO FIND OUT MORE

Whether you've only just started investing online or are an experienced trader, there are probably a few questions you'd like to ask us about share investment lending. We want to help you in any way we can.

**Visit our website or contact us on the details below for more information.**



1800 639 330 (8am – 6pm AEST on ASX trading days)



[anz.com/shareinvestmentloan](https://anz.com/shareinvestmentloan)



[investmentlending@anz.com](mailto:investmentlending@anz.com)



ANZ Investment Lending

Reply Paid 4338

Melbourne Vic 8060

(No stamp required)

