## ANZ Investment Lending Statement Guide

### LVR
- **The Loan to Value Ratio (LVR)** assigned to the asset by ANZ Investment Lending.

### D/S (Diversified/Standard)
- Whether the holding receives a Diversified or a Standard LVR. Applies only when you have the Diversified feature on your loan. (If you have a Diversified feature, some stock holdings may be split into two rows: one for the portion of the holding receiving the Diversified LVR, the other for the portion receiving the Standard LVR.)

### R (Restricted)
- Whether the asset is classed as Restricted by ANZ Investment Lending. Applies to the Diversified feature only.

### Security Value
- The amount of money ANZ Investment Lending will lend against the holding.

### % of Portfolio Value
- The percentage of your entire portfolio that the holding comprises.

### Portfolio Movements

<table>
<thead>
<tr>
<th>Date</th>
<th>Details</th>
<th>Added</th>
<th>Removed</th>
<th>Transaction Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

### Payment Instructions

- **Cheque:** You can post payment by cheque to the address listed. The cheque should be made out to "ANZ Investment Lending". Please include your name and client number on the back of the cheque.
- **BPAY®:** You can make payments from your existing cheque or savings account using the BPAY® Biller Code and Reference Number.
- **In Person:** You can make a direct deposit at any ANZ branch. You should deposit into the account displayed and include your variable loan number (displayed in brackets) as a reference on the deposit.

### Client Number 9321007

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Debit</th>
<th>Credit</th>
<th>Balance</th>
</tr>
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<tbody>
<tr>
<td>01 April</td>
<td>Opening</td>
<td></td>
<td>$14,664.90</td>
<td></td>
</tr>
<tr>
<td>01 April</td>
<td>Interest</td>
<td></td>
<td>$105.53</td>
<td>$14,712.58</td>
</tr>
<tr>
<td>30 April</td>
<td>Closing</td>
<td></td>
<td></td>
<td>$14,712.58</td>
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</table>

### Portfolio at 30 April 2011

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Name</th>
<th>HIN</th>
<th>Security Code</th>
<th>Description</th>
<th>Number</th>
<th>Price</th>
<th>Value</th>
<th>LVR</th>
<th>D/S</th>
<th>R</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>9321007</td>
<td>Mr John Evan</td>
<td>88873501</td>
<td>LNC</td>
<td>Linc Energy</td>
<td>Fpo 2000</td>
<td>$2.72</td>
<td>$5,440.00</td>
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<td>S</td>
<td>Y</td>
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<td></td>
<td></td>
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<td>TLS</td>
<td>Telstra</td>
<td>Fpo 3500</td>
<td>$2.91</td>
<td>$10,185.00</td>
<td>75%</td>
<td>S</td>
<td>N</td>
<td>$7,638.75</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>WES</td>
<td>Wesfarmers</td>
<td>Fpo 261</td>
<td>$33.30</td>
<td>$8,691.30</td>
<td>75%</td>
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<td></td>
<td></td>
<td></td>
<td>WESN</td>
<td>Wesfarmers</td>
<td>Part Prot 89</td>
<td>$33.63</td>
<td>$2,993.07</td>
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<td>$2,244.80</td>
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### % of Market Security Portfolio

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<th>Value</th>
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### How to Make Payments

- **Cheque:** You can post a cheque made out to "ANZ Investment Lending" to ANZ Investment Lending Reply Paid 4338 Melbourne, Victoria 8060. Contact your bank, building society or credit union to make a payment from your cheque account or savings account.
- **In person:** You can make payments at any ANZ branch. Simply quote your variable loan number (98211) as reference.

### Note

- BSB: 013 035
- Account Number: 1979 80355

This statement is subject to the correction of errors and omissions. Please check the statement and notify ANZ Investment Lending immediately if you believe that there are any errors or omissions. To the extent permitted by law, ANZ Investment Lending, its employees and agents are not liable for any loss or damage arising as a consequence of the contents and omissions from this statement.
**Statement Details**

1 **Statement Dates**
The inclusive date range that this statement covers.

2 **Investment Adviser**
The name, phone number and company (if applicable) of your adviser.

3 **ANZ Investment Lending Account Manager**
The name and phone number of your personal Account Manager at ANZ Investment Lending.

4 **Asset Distribution**

   **Your Portfolio**
   A graphical representation of the way your portfolio’s assets are distributed across different industry sectors.

   **ASX All Ordinaries**
   A graphical representation of the way the value of all securities listed on the ASX are distributed across different industry sectors for comparison with your portfolio’s asset distribution.

5 **Your Potential Future Investments**

   **Estimated Funds Available**
The amount you have available for future investments using your share investment loan.

6 **Statement Messages**
These messages are designed to update you on general information and special offers.

7 **Your Current Position**

   **Funds Available**
   Your available excess security value. Please refer to ‘Your Potential Future Investments’ for an estimate of the value of future investments you could make.

   **Buffer Utilisation**
The percentage of your buffer that you have used. The buffer is the amount by which your total liability can exceed your security value. If this reaches 100%, you may be in a margin call.
you may be in a margin call.

The percentage of your buffer that you have used.

These messages are designed to update you on

Your Portfolio

ANZ AFSL 234527

ANZ Share Investment Loan Statement

Statement for 01 May 2011 to 31 May 2011

ANZ Investment Lending

Delshan Wanigasekera 1800 243 554

www.anz.com/investmentlending

Credit Limit

Your individual credit limit which caps the amount you can borrow. To request an increase to your credit limit, please contact us.

Portfolio Market Value

The total market value of all the assets in your portfolio (including any that may not contribute to your portfolio’s security value).

Portfolio Security Value

The maximum amount that we will lend against your portfolio.

ANZ V2 PLUS Cash/Fund Security Value

The balance of any linked ANZ V2 PLUS Accounts (if applicable).
Your Current Position (cont.)

Total Security Value
The sum of your Portfolio Security Value and the balances of any linked ANZ V2 PLUS Accounts.

Variable Interest Loan
The current balance of your Variable Interest Rate Loan.

Fixed Interest Loan
The total balance of any Fixed Interest Rate Loans.

Unsettled Transactions
The net value of any unsettled transactions which have not yet been added to your loan.

Total Liability
The sum of your variable loan, any fixed loans and any unsettled transactions.

Net Client Equity
The difference between the total value of all of your assets and your total liability. This indicates how much of your portfolio consists of your own equity.

Allowable Loan to Security Ratio
The amount permitted to obtain a loan based on security value.

Current LVR (Loan to Portfolio Market Value)
The ratio between your total liability and the market value of your portfolio. This indicates the overall level of gearing of your portfolio ie. how much of the total value consists of borrowed funds.

Maximum Loan to Security Ratio (including any buffer)
The maximum loan that can be secured with additional buffer based on the security value held.

Current Utilisation
The ratio between your total liability and your total security value. This indicates how much of your security value you are using to secure your share investment loan.

Interest and Charges Year-to-date

Interest
The total amount of interest you have been charged to date this financial year.
Account Fees
The total amount of account fees you have been charged to date this financial year.

GST
The total amount of GST you have been charged to date this financial year.

<table>
<thead>
<tr>
<th>Variable Loan Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Interest Rate</strong></td>
</tr>
<tr>
<td><strong>Loan Activity</strong></td>
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<tr>
<td><strong>Closing Balance</strong></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Fixed Loan Details</th>
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<tbody>
<tr>
<td><strong>Interest Rate</strong></td>
</tr>
<tr>
<td><strong>Maturity Date</strong></td>
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<tr>
<td><strong>Closing Balance</strong></td>
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<table>
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<tr>
<th>Portfolio Value</th>
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<tr>
<td><strong>Code</strong></td>
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<td><strong>Description</strong></td>
</tr>
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<td><strong>Number</strong></td>
</tr>
<tr>
<td><strong>Market Price</strong></td>
</tr>
<tr>
<td><strong>Market Value</strong></td>
</tr>
</tbody>
</table>
you may be in a margin call.

Your Current Position

These messages are designed to update you on

The amount you have available for future investments

portfolio's asset distribution.

The maximum amount that we will lend against your

Total Security Value

ANZ AFSL 234527

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

Statement for 01 May 2011 to 31 May 2011

HAWTHORN VIC 3123

Your Portfolio

ANZ V2 Plus Cash / Fund Security Value $0.00

Future Investments

Estimated Funds Available $436,120.86

Your Current Position

Net Client Equity $3,380,463.47

Total Asset Distribution

$1,246,059.60

$1,453,736.20

$1,744,483.44

$436,120.86

Estimated Funds Available

Future Investments

Total Security Value

Portfolio Security Value $2,188,436.47

Buffer Utilisation

ANZ V2 Plus

Closing Balance

ANZ V2 Plus

20 April 2011

Opening Balance

$14,664.90

$14,667.85

$14,712.58

$14,665.00

ANZ V2 Plus

Portfolio at 30 April 2011

Account Number 93210007

Mr John Evan Blank

HIN 88871001

ANZ V2 Plus

Closing Balance

ANZ V2 Plus

Loan Number 98211

Current Interest Rate 8.79%

<table>
<thead>
<tr>
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<th>Balance</th>
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<tbody>
<tr>
<td>01 April 2011</td>
<td>Opening Balance</td>
<td>$14,664.90</td>
<td></td>
<td></td>
</tr>
<tr>
<td>01 April 2011</td>
<td>Opening Interest Rate on Borrowings @ 8.79%</td>
<td></td>
<td>$7.85</td>
<td>$14,667.85</td>
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<tr>
<td>30 April 2011</td>
<td>Loan Interest For Month Ending 30/04/2011</td>
<td>$105.53</td>
<td></td>
<td>$14,712.58</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Code</th>
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<th>Number</th>
<th>Market Price</th>
<th>Market%</th>
<th>Value</th>
<th>LVR</th>
<th>Q5**</th>
<th>R1+</th>
<th>Security Value % of Portfolio Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CNC</td>
<td>Linc Energy Ltd Fpo</td>
<td>2880</td>
<td>$2.73</td>
<td>5.440</td>
<td>0%</td>
<td>S</td>
<td>Y</td>
<td>$0.00</td>
<td>19.92%</td>
</tr>
<tr>
<td>TLS</td>
<td>Telstra Corporation Fpo</td>
<td>3680</td>
<td>$2.91</td>
<td>16.150</td>
<td>25%</td>
<td>S</td>
<td>N</td>
<td>$736.75</td>
<td>37.59%</td>
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<tr>
<td>WES</td>
<td>Wesfarmers Limited Fpo</td>
<td>241</td>
<td>$33.30</td>
<td>8.691</td>
<td>75%</td>
<td>S</td>
<td>N</td>
<td>$6,518.48</td>
<td>31.68%</td>
</tr>
<tr>
<td>MRS</td>
<td>Wesfarmers Limited Part Fpo</td>
<td>89</td>
<td>$10.63</td>
<td>2,690</td>
<td>75%</td>
<td>S</td>
<td>N</td>
<td>$2,314.80</td>
<td>10.98%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>$127,096.07</td>
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<tbody>
<tr>
<td></td>
<td>ANZ V2 Plus</td>
<td>9321007</td>
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<td>$60.00</td>
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</tbody>
</table>

* Market Value is at statement end date. # Denotes all part/pending transactions against holding. Lists are restated until confirmed by Fund Managers.

** D: Diversified LVR; S: Standard LVR

How to Make Payments

Cheque: You can post a cheque made out to "ANZ Investment Lending" to:

ANZ Investment Lending

Bank Post Box 4138

Melbourne, Victoria 3000

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ANZ AFSL 234527

ANZ CFSL 234527

ANZ JSL 234527

ANZ AFSL 234527

ANZ CFSL 234527

ANZ JSL 234527

ANZ AFSL 234527

ANZ CFSL 234527

ANZ JSL 234527
LVR
The Loan to Value Ratio (LVR) assigned to the asset by ANZ Investment Lending.

D/S (Diversified/Standard)
Whether the holding receives a Diversified or a Standard LVR. Applies only when you have the Diversified feature on your loan. (If you have a Diversified feature, some stock holdings may be split into two rows: one for the portion of the holding receiving the Diversified LVR, the other for the portion receiving the Standard LVR.)

R (Restricted)
Whether the asset is classed as Restricted by ANZ Investment Lending. Applies to the Diversified feature only.

Security Value
The amount of money ANZ Investment Lending will lend against the holding.

% of Portfolio Value
The percentage of your entire portfolio that the holding comprises.
Portfolio Movements

Date
Date of the transaction.

Details
The type of transaction, the number of units bought or sold, the price paid/received per unit and/or any other relevant details.

Added
The total number of units added to your portfolio by the transaction (if any).

Removed
The total number of units removed from your portfolio by the transaction (if any).

Transaction Value
The total value of the transaction.

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* Registered to BPAY Pty Ltd, ABN 69 079 137 518
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The Loan to Value Ratio (LVR) assigned to the asset by ANZ Investment Lending.

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The amount of money ANZ Investment Lending will lend against the holding.

**% of Portfolio Value**  
The percentage of your entire portfolio that the holding comprises.

### Portfolio at 30 April 2011

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<tr>
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<tbody>
<tr>
<td>LNC</td>
<td>Linc Energy Ltd Fpo</td>
<td>2000</td>
<td>$2.73</td>
<td>$5,440.00</td>
<td>0%</td>
<td>Y</td>
<td></td>
<td></td>
<td>$0.00</td>
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<td>$2,546.25</td>
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<tr>
<td>WES</td>
<td>Wesfarmers Limited Fpo</td>
<td>261</td>
<td>$33.30</td>
<td>$8,691.30</td>
<td>75%</td>
<td>S</td>
<td>N</td>
<td></td>
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<td>Wesfarmers Limited Part Prot</td>
<td>89</td>
<td>$33.63</td>
<td>$2,993.07</td>
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Total:  $27,309.37  
% of Market Value:  $16,402.03

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^ R: Restricted Security

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% of Market Security

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<td>89</td>
<td>$33.63</td>
<td>$2,993.07</td>
</tr>
</tbody>
</table>

Total $27,309.37 $16,402.03

% of Portfolio Value

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Value</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ V2 Plus</td>
<td>9321007</td>
<td>$0.00</td>
<td>0%</td>
</tr>
</tbody>
</table>

Total $0.00 $0.00

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* Market Value is at statement end date. Denotes all part/pending transactions against holding. Units are estimated until confirmed by Fund Manager.

** D: Diversified LVR; S: Standard LVR

^ R: Restricted Security

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How to Make Payments

** Cheque:**
You can post a cheque made out to “ANZ Investment Lending” to
ANZ Investment Lending
Reply Paid 4338
Melbourne, Victoria 3060

** BPAY®:**
You can make payments from your existing cheque or savings account using the BPAY® Biller Code and Reference Number.

** In person:**
You can make a direct deposit at any ANZ branch. You should deposit into the account displayed and include your variable loan number (displayed in brackets) as a reference on the deposit.

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This statement is subject to the correction of errors and omissions. Please check the statement and notify ANZ Investment Lending immediately if you believe that there are any errors or omissions. To the extent permitted by law, ANZ Investment Lending, its employees and agents are not liable for any loss or damage arising as a consequence of the contents and/or any omissions from this statement.