

**Accepted ASX Listed Equities**  
as at 14 December 2015  
Subject to change at the discretion of CommSec Margin Lending

**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
<b>1PG</b>	<b>1-PAGE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>BAF</b>	<b>BLUE SKY ALTERNATIVES ACCESS FUND LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
3PL	3P LEARNING LIMITED	50%	45%	40%	BAL	BELLAMY'S AUSTRALIA LIMITED	50%	45%	40%
<b>A2M</b>	<b>THE A2 MILK COMPANY LIMITED</b>	<b>45%</b>	<b>40%</b>	<b>35%</b>	BAP	BURSON GROUP LIMITED	60%	55%	50%
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	85%	80%	75%	<b>B8G</b>	<b>BILLABONG INTERNATIONAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AAC	AUSTRALIAN AGRICULTURAL COMPANY LIMITED.	70%	65%	60%	<b>BDR</b>	<b>BEADELL RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AAD	ARDENT LEISURE GROUP	70%	65%	60%	<b>BEAR</b>	<b>BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ABA	AUSWIDE BANK LTD	45%	40%	35%	BEN	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%
ABC	ADELAIDE BRIGHTON LIMITED	70%	65%	60%	BENPD	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%
ABP	ABACUS PROPERTY GROUP	70%	65%	60%	BENPE	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%
<b>ABU</b>	<b>ABM RESOURCES NL</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BENPF	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%
<b>ACR</b>	<b>ACRUX LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BGA	BEGA CHEESE LIMITED	55%	50%	45%
<b>ACX</b>	<b>ACONEX LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BGL	BIGAIR GROUP LIMITED	45%	40%	35%
ADH	ADAIRS LIMITED	45%	40%	35%	BHP	BHP BILLITON LIMITED	80%	75%	70%
<b>ADO</b>	<b>ANTEO DIAGNOSTICS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BKI	BKI INVESTMENT COMPANY LIMITED	60%	55%	50%
AFG	AUSTRALIAN FINANCE GROUP LTD	45%	40%	35%	BKL	BLACKMORES LIMITED	60%	55%	50%
AFI	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	75%	70%	65%	BKN	BRADKEN LIMITED	45%	40%	35%
AFIG	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	75%	70%	65%	BKW	BRICKWORKS LIMITED	65%	60%	55%
AGF	AMP CAPITAL CHINA GROWTH FUND	55%	50%	45%	<b>BLA</b>	<b>BLUE SKY ALTERNATIVE INVESTMENTS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AGI	AINSWORTH GAME TECHNOLOGY LIMITED	60%	55%	50%	BLD	BORAL LIMITED.	75%	70%	65%
AGL	AGL ENERGY LIMITED.	75%	70%	65%	<b>BLX</b>	<b>BEACON LIGHTING GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AGLHA	AGL ENERGY LIMITED.	75%	70%	65%	<b>BNO</b>	<b>BIONOMICS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AHD	AMALGAMATED HOLDINGS LIMITED	65%	60%	55%	BOQ	BANK OF QUEENSLAND LIMITED.	75%	70%	65%
AHG	AUTOMOTIVE HOLDINGS GROUP LIMITED	65%	60%	55%	BOQPD	BANK OF QUEENSLAND LIMITED.	75%	70%	65%
AHY	ASALEO CARE LIMITED	60%	55%	50%	BPT	BEACH ENERGY LIMITED	65%	60%	55%
<b>AHZ</b>	<b>ADMEDUS LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BRG	BREVILLE GROUP LIMITED	65%	60%	55%
<b>AHZDA</b>	<b>ADMEDUS LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BRS	BROADSPECTRUM LIMITED	50%	45%	40%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED	65%	60%	55%	<b>BRU</b>	<b>BURU ENERGY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>AIZ</b>	<b>AIR NEW ZEALAND LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BSL	BLUESCOPE STEEL LIMITED	60%	55%	50%
AJA	ASTRO JAPAN PROPERTY GROUP	60%	55%	50%	BTT	BT INVESTMENT MANAGEMENT LIMITED	70%	65%	60%
AJD	ASIA PACIFIC DATA CENTRE GROUP	45%	40%	35%	BWP	BWP TRUST	70%	65%	60%
<b>AJX</b>	<b>ALEXIUM INTERNATIONAL GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	BXB	BRAMBLES LIMITED	80%	75%	70%
ALF	AUSTRALIAN LEADERS FUND LIMITED	60%	55%	50%	CAB	CABCHARGE AUSTRALIA LIMITED	65%	60%	55%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED	60%	55%	50%	CAJ	CAPITOL HEALTH LIMITED	45%	40%	35%
ALL	ARISTOCRAT LEISURE LIMITED	70%	65%	60%	<b>CAM</b>	<b>CLIME CAPITAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ALQ	ALS LIMITED	60%	55%	50%	CAR	CARSALES.COM LIMITED.	70%	65%	60%
ALU	ALTIUM LIMITED	55%	50%	45%	CBA	COMMONWEALTH BANK OF AUSTRALIA.	80%	75%	70%
AMA	AMA GROUP LIMITED	40%	35%	30%	CBAPC	COMMONWEALTH BANK OF AUSTRALIA.	80%	75%	70%
AMC	AMCOR LIMITED	80%	75%	70%	CBAPD	COMMONWEALTH BANK OF AUSTRALIA.	80%	75%	70%
AMH	AMCIL LIMITED	55%	50%	45%	CCL	COCA-COLA AMATIL LIMITED	80%	75%	70%
AMP	AMP LIMITED	80%	75%	70%	CCP	CREDIT CORP GROUP LIMITED	60%	55%	50%
AMPHA	AMP LIMITED	80%	75%	70%	CCV	CASH CONVERTERS INTERNATIONAL	45%	40%	35%
ANN	ANSELL LIMITED	75%	70%	65%	<b>CODA</b>	<b>CODAN LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CDD	CARDNO LIMITED	45%	40%	35%
ANZHA	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CDP	CARINDALE PROPERTY TRUST	55%	50%	45%
ANZPA	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CGC	COSTA GROUP HOLDINGS LIMITED	65%	60%	55%
ANZPC	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CGF	CHALLENGER LIMITED	75%	70%	65%
ANZPD	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CGFPA	CHALLENGER LIMITED	75%	70%	65%
ANZPE	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	<b>CGW</b>	<b>COATS GROUP PLC</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CHC	CHARTER HALL GROUP	70%	65%	60%
AOG	AVEO GROUP	65%	60%	55%	CIM	CIMIC GROUP LIMITED	70%	65%	60%
APA	APA GROUP	75%	70%	65%	CIN	CARLTON INVESTMENTS LIMITED	60%	55%	50%
APE	AP EAGERS LIMITED	45%	40%	35%	CKF	COLLINS FOODS LIMITED	50%	45%	40%
API	AUSTRALIAN PHARMACEUTICAL INDUSTRIES LIMITED	50%	45%	40%	CLH	COLLECTION HOUSE LIMITED	55%	50%	45%
APN	APN NEWS & MEDIA LIMITED	45%	40%	35%	<b>CMA</b>	<b>CENTURIA METROPOLITAN REIT</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
APO	APN OUTDOOR GROUP LIMITED	50%	45%	40%	CMW	CROMWELL PROPERTY GROUP	70%	65%	60%
<b>APZ</b>	<b>ASPEN GROUP</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CNGHA	COLONIAL HOLDING COMPANY LIMITED	75%	70%	65%
AQG	ALACER GOLD CORP.	45%	40%	35%	CNU	CHORUS LIMITED	50%	45%	40%
AQHHA	APT PIPELINES LIMITED.	75%	70%	65%	<b>COE</b>	<b>COOPER ENERGY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ARB	ARB CORPORATION LIMITED.	70%	65%	60%	COH	COCHLEAR LIMITED	75%	70%	65%
ARF	ARENA REIT.	45%	40%	35%	CPU	COMPUTERSHARE LIMITED.	70%	65%	60%
ARG	ARGO INVESTMENTS LIMITED	75%	70%	65%	CQR	CHARTER HALL RETAIL REIT	70%	65%	60%
<b>ARI</b>	<b>ARRIUM LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CSL	CSL LIMITED	80%	75%	70%
ASB	AUSTAL LIMITED	45%	40%	35%	CSR	CSR LIMITED	70%	65%	60%
AST	AUSNET SERVICES LIMITED	70%	65%	60%	CSV	CSG LIMITED	50%	45%	40%
ASX	ASX LIMITED	75%	70%	65%	CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	60%	55%	50%
ASZ	ASG GROUP LIMITED	40%	35%	30%	CTN	CONTANGO MICROCAP LIMITED	50%	45%	40%
<b>ATU</b>	<b>ATRUM COAL NL</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CTX	CALTEX AUSTRALIA LIMITED	80%	75%	70%
AUB	AUB GROUP LIMITED	55%	50%	45%	CTXHA	CALTEX AUSTRALIA LIMITED	80%	75%	70%
AUI	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	60%	55%	50%	<b>CVN</b>	<b>CARNARVON PETROLEUM LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AUIN	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	60%	55%	50%	CVO	COVER-MORE GROUP LIMITED	60%	55%	50%
<b>AVB</b>	<b>AVANCO RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>CWE</b>	<b>CARNEGIE WAVE ENERGY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>AVG</b>	<b>AUSTRALIAN VINTAGE LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CWN	CROWN RESORTS LIMITED	75%	70%	65%
AWC	ALUMINA LIMITED	70%	65%	60%	CWNHA	CROWN RESORTS LIMITED	75%	70%	65%
AWE	AWE LIMITED	55%	50%	45%	CWNHB	CROWN RESORTS LIMITED	75%	70%	65%
AZI	AURIZON HOLDINGS LIMITED	80%	75%	70%	CWP	CEDAR WOODS PROPERTIES LIMITED	45%	40%	35%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

**NB: Covered Call Options** may be written against any stock with listed Exchange Traded Options (conditions apply)

**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
Shading indicates changes since 1 November 2015

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**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
<b>CYA</b>	<b>CENTURY AUSTRALIA INVESTMENTS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IAG	INSURANCE AUSTRALIA GROUP LIMITED	80%	75%	70%
<b>CZZ</b>	<b>CAPILANO HONEY LIMITED</b>	45%	40%	35%	IAGPC	INSURANCE AUSTRALIA GROUP LIMITED	80%	75%	70%
DCG	DECMIL GROUP LIMITED	50%	45%	40%	IBK	ISHARES MSCI BRIC ETF	60%	55%	50%
DJW	DJERRIWARRH INVESTMENTS LIMITED	65%	60%	55%	<b>ICQ</b>	<b>ICAR ASIA LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
DLS	DRILLSEARCH ENERGY LIMITED	55%	50%	45%	IDR	INDUSTRIA REIT	50%	45%	40%
DLX	DULUXGROUP LIMITED	70%	65%	60%	<b>IEL</b>	<b>IDP EDUCATION LIMITED</b>	<b>55%</b>	<b>50%</b>	<b>45%</b>
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	65%	60%	55%	IEM	ISHARES MSCI EMERGING MARKETS ETF	70%	65%	60%
<b>DNA</b>	<b>DONACO INTERNATIONAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IEU	ISHARES EUROPE ETF	70%	65%	60%
DOW	DOWNER EDI LIMITED	65%	60%	55%	IFL	IOOF HOLDINGS LIMITED	65%	60%	55%
<b>DRM</b>	<b>DORAY MINERALS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IFM	INFOMEDIA LTD	50%	45%	40%
<b>DSH</b>	<b>DICK SMITH HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>IFN</b>	<b>INFIGEN ENERGY</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>DTL</b>	<b>DATA#3 LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IGO	INDEPENDENCE GROUP NL	50%	45%	40%
DUE	DUET GROUP	70%	65%	60%	IHD	ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF	70%	65%	60%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	55%	50%	45%	IHK	ISHARES MSCI HONG KONG ETF	65%	60%	55%
DWS	DWS LIMITED	50%	45%	40%	IJH	ISHARES CORE S&P MID-CAP ETF	70%	65%	60%
DXS	DEXUS PROPERTY GROUP	75%	70%	65%	IJP	ISHARES MSCI JAPAN ETF	70%	65%	60%
EHE	ESTIA HEALTH LIMITED	65%	60%	55%	IJR	ISHARES CORE S&P SMALL-CAP ETF	70%	65%	60%
ELD	ELDERS LIMITED	45%	40%	35%	<b>IKO</b>	<b>ISHARES MSCI SOUTH KOREA CAPPED ETF</b>	<b>60%</b>	<b>55%</b>	<b>50%</b>
<b>EPD</b>	<b>EMPIRED LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	ILB	ISHARES GOVERNMENT INFLATION ETF	65%	60%	55%
EPW	ERM POWER LIMITED	50%	45%	40%	ILC	ISHARES S&P/ASX 20 ETF	70%	65%	60%
<b>EPX</b>	<b>ETHANE PIPELINE INCOME FUND</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	ILU	ILUKA RESOURCES LIMITED	70%	65%	60%
EQT	EQT HOLDINGS LIMITED	45%	40%	35%	<b>IMD</b>	<b>IMDEX LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ETPMAG	ETFS GROUP	50%	45%	40%	IMF	IMF BENTHAM LIMITED	60%	55%	50%
EVN	EVOLUTION MINING LIMITED	45%	40%	35%	INA	INGENIA COMMUNITIES GROUP	50%	45%	40%
<b>EWC</b>	<b>ENERGY WORLD CORPORATION LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	INADA	INGENIA COMMUNITIES GROUP	50%	45%	40%
<b>FAR</b>	<b>FAR LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IOF	INVESTA OFFICE FUND	70%	65%	60%
FBU	FLETCHER BUILDING LIMITED	70%	65%	60%	IOO	ISHARES GLOBAL 100 ETF	75%	70%	65%
FGG	FUTURE GENERATION GLOBAL INVESTMENT COMPANY LIMITED	55%	50%	45%	IOZ	ISHARES S&P/ASX 200 ETF	70%	65%	60%
FGX	FUTURE GENERATION INVESTMENT COMPANY LIMITED	55%	50%	45%	<b>IPD</b>	<b>IMPEDIMED LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>FLK</b>	<b>FOLKESTONE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IPH	IPH LIMITED	55%	50%	45%
<b>FLN</b>	<b>FREELANCER LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IPL	INCITEC PIVOT LIMITED	75%	70%	65%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	70%	65%	60%	<b>IPP</b>	<b>IPROPERTY GROUP LIMITED</b>	<b>45%</b>	<b>40%</b>	<b>35%</b>
FMG	FORTESCUE METALS GROUP LTD	55%	50%	45%	IRE	IRESS LIMITED	70%	65%	60%
FNP	FREEDOM FOODS GROUP LIMITED	45%	40%	35%	<b>IRI</b>	<b>INTEGRATED RESEARCH LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED	65%	60%	55%	IRU	ISHARES RUSSELL 2000 ETF	60%	55%	50%
<b>FRI</b>	<b>FINBAR GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	ISD	ISENTIA GROUP LIMITED	55%	50%	45%
FSF	FONTERRA SHAREHOLDERS' FUND	55%	50%	45%	ISG	ISHARES MSCI SINGAPORE ETF	45%	40%	35%
<b>FWD</b>	<b>FLEETWOOD CORPORATION LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	ISO	ISHARES S&P SMALL ORDINARIES ETF	55%	50%	45%
FXJ	FAIRFAX MEDIA LIMITED	65%	60%	55%	ISU	ISELECT LIMITED.	45%	40%	35%
FXL	FLEXIGROUP LIMITED	65%	60%	55%	<b>ITW</b>	<b>ISHARES MSCI TAIWAN ETF</b>	<b>45%</b>	<b>40%</b>	<b>35%</b>
GBT	GBST HOLDINGS LIMITED	50%	45%	40%	IVC	INVOCARE LIMITED	70%	65%	60%
GDI	GDI PROPERTY GROUP	50%	45%	40%	IVE	ISHARES MSCI EAFE ETF	70%	65%	60%
GEM	G8 EDUCATION LIMITED	65%	60%	55%	IVV	ISHARES CORE S&P 500 ETF	70%	65%	60%
<b>GFY</b>	<b>GODFREYS GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	70%	65%	60%
GHC	GENERATION HEALTHCARE REIT	60%	55%	50%	IXJ	ISHARES GLOBAL HEALTHCARE ETF	65%	60%	55%
<b>GJT</b>	<b>GALILEO JAPAN TRUST</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	IXP	ISHARES GLOBAL TELECOM ETF	45%	40%	35%
GMA	GENWORTH MORTGAGE INSURANCE AUSTRALIA LIMITED	65%	60%	55%	IZZ	ISHARES CHINA LARGE-CAP ETF	70%	65%	60%
GMF	GPT METRO OFFICE FUND	45%	40%	35%	JBH	JB HI-FI LIMITED	70%	65%	60%
GMG	GOODMAN GROUP	75%	70%	65%	JHC	JAPARA HEALTHCARE LIMITED	50%	45%	40%
GMPPA	GOODMAN PLUS TRUST	75%	70%	65%	JHX	JAMES HARDIE INDUSTRIES PLC	70%	65%	60%
GNC	GRAINCORP LIMITED	70%	65%	60%	<b>KAM</b>	<b>K2 ASSET MANAGEMENT HOLDINGS LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
GNE	GENESIS ENERGY LIMITED	45%	40%	35%	KAR	KAROON GAS AUSTRALIA LIMITED	45%	40%	35%
GOLD	ETFS METAL SECURITIES AUSTRALIA LIMITED.	65%	60%	55%	<b>KCN</b>	<b>KINGSGATE CONSOLIDATED LIMITED.</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>GOR</b>	<b>GOLD ROAD RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	KMD	KATHMANDU HOLDINGS LIMITED	45%	40%	35%
GOZ	GROWTHPOINT PROPERTIES AUSTRALIA	60%	55%	50%	<b>KRM</b>	<b>KINGSGATE MINING LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
GPT	GPT GROUP	75%	70%	65%	LEP	ALE PROPERTY GROUP	60%	55%	50%
<b>GRR</b>	<b>GRANGE RESOURCES LIMITED.</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	LHC	LIFEHEALTHCARE GROUP LIMITED	45%	40%	35%
GTY	GATEWAY LIFESTYLE GROUP	50%	45%	40%	<b>LIC</b>	<b>LIFESTYLE COMMUNITIES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
GUD	G.U.D. HOLDINGS LIMITED	70%	65%	60%	LLC	LENLEASE GROUP	75%	70%	65%
GWA	GWA GROUP LIMITED.	65%	60%	55%	LNG	LIQUEFIED NATURAL GAS LIMITED	40%	35%	30%
GXL	GREENCROSS LIMITED	55%	50%	45%	LNK	LINK ADMINISTRATION HOLDINGS LIMITED	65%	60%	55%
HFA	HFA HOLDINGS LIMITED	45%	40%	35%	<b>LOV</b>	<b>LOVISA HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>HFR</b>	<b>HIGHFIELD RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>MBE</b>	<b>MOBILE EMBRACE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
HGG	HENDERSON GROUP PLC.	75%	70%	65%	MBLHB	MACQUARIE BANK LIMITED	75%	70%	65%
HHV	HUNTER HALL GLOBAL VALUE LIMITED	65%	60%	55%	MBLPA	MACQUARIE BANK LIMITED	80%	75%	70%
HIL	HILLS LIMITED	45%	40%	35%	<b>MCP</b>	<b>MCPHERSON'S LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
HPI	HOTEL PROPERTY INVESTMENTS	55%	50%	45%	MFF	MAGELLAN FLAGSHIP FUND LIMITED	70%	65%	60%
HSN	HANSEN TECHNOLOGIES LIMITED	50%	45%	40%	MFG	MAGELLAN FINANCIAL GROUP LIMITED	65%	60%	55%
HSD	HEALTHSCOPE LIMITED.	70%	65%	60%	MGC	MG UNIT TRUST	55%	50%	45%
<b>HUO</b>	<b>HUON AQUACULTURE GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	MGE	MAGELLAN GLOBAL EQUITIES FUND (MANAGED FUND)	70%	65%	60%
HVN	HARVEY NORMAN HOLDINGS LIMITED	70%	65%	60%	MGR	MIRVAC GROUP	75%	70%	65%
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MF)	50%	45%	40%	MIN	MINERAL RESOURCES LIMITED	60%	55%	50%
<b>HZN</b>	<b>HORIZON OIL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	MIR	MIRABOOKA INVESTMENTS LIMITED	55%	50%	45%
IAA	ISHARES ASIA 50 ETF	70%	65%	60%	MLB	MELBOURNE IT LIMITED	50%	45%	40%
IAF	ISHARES COMPOSITE BOND ETF	75%	70%	65%	MLD	MACA LIMITED	45%	40%	35%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.  
**NB: Covered Call Options** may be written against any stock with listed Exchange Traded Options (conditions apply)

**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
Shading indicates changes since 1 November 2015

**Accepted ASX Listed Equities**  
 as at 14 December 2015  
 Subject to change at the discretion of CommSec Margin Lending

**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
MLT	MILTON CORPORATION LIMITED	65%	60%	55%	PPC	PEET LIMITED	50%	45%	40%
MLX	METALS X LIMITED	45%	40%	35%	<b>PPS</b>	<b>PRAEMIUM LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
MML	MEDUSA MINING LIMITED	40%	35%	30%	PPT	PERPETUAL LIMITED	70%	65%	60%
MMS	MCMILLAN SHAKESPEARE LIMITED	60%	55%	50%	PRG	PROGRAMMED MAINTENANCE SERVICES LIMITED	55%	50%	45%
MND	MONADELPHOUS GROUP LIMITED	60%	55%	50%	PRT	PRIME MEDIA GROUP LIMITED	45%	40%	35%
MNF	MNF GROUP LIMITED	45%	40%	35%	<b>PRU</b>	<b>PERSEUS MINING LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>MNY</b>	<b>MONEY3 CORPORATION LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	PRY	PRIMARY HEALTH CARE LIMITED	70%	65%	60%
MOC	MORTGAGE CHOICE LIMITED	50%	45%	40%	<b>PSQ</b>	<b>PACIFIC SMILES GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
MPL	MEDIBANK PRIVATE LIMITED	75%	70%	65%	PTM	PLATINUM ASSET MANAGEMENT LIMITED	70%	65%	60%
MQA	MACQUARIE ATLAS ROADS GROUP	65%	60%	55%	QAN	QANTAS AIRWAYS LIMITED	75%	70%	65%
MQG	MACQUARIE GROUP LIMITED	80%	75%	70%	QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	55%	50%	45%
MQGPA	MACQUARIE GROUP LIMITED	80%	75%	70%	QBE	QBE INSURANCE GROUP LIMITED	75%	70%	65%
MRM	MMA OFFSHORE LIMITED	50%	45%	40%	QFN	BETASHARES S&P/ASX 200 FINANCIALS SECTOR ETF	65%	60%	55%
MTR	MANTRA GROUP LIMITED	60%	55%	50%	<b>QHL</b>	<b>QUICKSTEP HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
MTS	METCASH LIMITED	65%	60%	55%	<b>QMS</b>	<b>QMS MEDIA LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
MTU	M2 GROUP LTD	65%	60%	55%	QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	60%	55%	50%
MVF	MONASH IVF GROUP LIMITED	50%	45%	40%	QRE	BETASHARES S&P/ASX 200 RESOURCES SECTOR ETF	60%	55%	50%
<b>MVP</b>	<b>MEDICAL DEVELOPMENTS INTERNATIONAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	QUAL	MARKET VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF	45%	40%	35%
MVW	MARKET VECTORS AUSTRALIAN EQUAL WEIGHT ETF	65%	60%	55%	QUB	QUBE HOLDINGS LIMITED	70%	65%	60%
<b>MXI</b>	<b>MAXITRANS INDUSTRIES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	QVE	QV EQUITIES LIMITED	50%	45%	40%
MXUPA	MULTIPLEX SITES TRUST	60%	55%	50%	RCG	RCG CORPORATION LIMITED	45%	40%	35%
MYO	MYOB GROUP LIMITED	65%	60%	55%	RCR	RCR TOMLINSON LIMITED	50%	45%	40%
MYR	MYER HOLDINGS LIMITED	65%	60%	55%	RDV	RUSSELL HIGH DIVIDEND AUSTRALIAN SHARES ETF	65%	60%	55%
MY5	MYSTATE LIMITED	55%	50%	45%	REA	REA GROUP LTD	70%	65%	60%
<b>MYT</b>	<b>MIGHTY RIVER POWER LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	REG	REGIS HEALTHCARE LIMITED	55%	50%	45%
MYX	MAYNE PHARMA GROUP LIMITED	50%	45%	40%	<b>REH</b>	<b>REECE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
NAB	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	RFI	RURAL FUNDS GROUP	50%	45%	40%
NABHA	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	RFJ	RETAIL FOOD GROUP LIMITED	65%	60%	55%
NABHB	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	<b>RFL</b>	<b>RUBIK FINANCIAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
NABPA	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	RHC	RAMSAY HEALTH CARE LIMITED	75%	70%	65%
NABPB	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	RHCPA	RAMSAY HEALTH CARE LIMITED	75%	70%	65%
NABPC	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%	RHL	RURALCO HOLDINGS LIMITED	50%	45%	40%
NAN	NANOSONICS LIMITED	45%	40%	35%	<b>RHP</b>	<b>RHIPE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
NCM	NEWCREST MINING LIMITED	75%	70%	65%	RIC	RIDLEY CORPORATION LIMITED	55%	50%	45%
<b>NEA</b>	<b>NEARMAP LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	RIO	RIO TINTO LIMITED	80%	75%	70%
NEC	NINE ENTERTAINMENT CO. HOLDINGS LIMITED	65%	60%	55%	RKN	RECKON LIMITED	50%	45%	40%
<b>NEU</b>	<b>NEUREN PHARMACEUTICALS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	RMD	RESMED INC	75%	70%	65%
<b>NFNG</b>	<b>NUFARM FINANCE (NZ) LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	RRL	REGIS RESOURCES LIMITED	45%	40%	35%
NHC	NEW HOPE CORPORATION LIMITED	55%	50%	45%	RSJ	RESOLUTE MINING LIMITED	45%	40%	35%
NHF	NIB HOLDINGS LIMITED	70%	65%	60%	S3Z	SOUTH32 LIMITED	75%	70%	65%
NSR	NATIONAL STORAGE REIT	50%	45%	40%	SAI	SAI GLOBAL LIMITED	70%	65%	60%
NST	NORTHERN STAR RESOURCES LTD	45%	40%	35%	<b>SAR</b>	<b>SARACEN MINERAL HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>NTC</b>	<b>NETCOMM WIRELESS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>SBM</b>	<b>ST BARBARA LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
NUF	NUFARM LIMITED	65%	60%	55%	SCG	SCENTRE GROUP	80%	75%	70%
NVT	NAVITAS LIMITED	65%	60%	55%	SCP	SHOPPING CENTRES AUSTRALASIA PROPERTY GROUP	70%	65%	60%
NWS	NEWS CORPORATION..	70%	65%	60%	<b>SDA</b>	<b>SPEEDCAST INTERNATIONAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
NXT	NEXTDC LIMITED	50%	45%	40%	SDF	STEADFAST GROUP LIMITED	60%	55%	50%
OFX	OZFOREX GROUP LIMITED	65%	60%	55%	SDG	SUNLAND GROUP LIMITED	50%	45%	40%
OGC	OCEANAGOLD CORPORATION	45%	40%	35%	SDM	SEDGMAN LIMITED	40%	35%	30%
<b>OML</b>	<b>OOHIMEDIA LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>SEA</b>	<b>SUNDANCE ENERGY AUSTRALIA LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ORA	ORORA LIMITED	70%	65%	60%	<b>SEH</b>	<b>SINO GAS &amp; ENERGY HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ORE	OROCOBRE LIMITED	45%	40%	35%	SEK	SEEK LIMITED	70%	65%	60%
ORG	ORIGIN ENERGY LIMITED	75%	70%	65%	<b>SEN</b>	<b>SENETAS CORPORATION LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ORGHA	ORIGIN ENERGY LIMITED	80%	75%	70%	<b>SFH</b>	<b>SPECIALTY FASHION GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ORI	ORICA LIMITED	75%	70%	65%	SFR	SANDFIRE RESOURCES NL	60%	55%	50%
ORL	OROTONGROUP LIMITED	45%	40%	35%	SFY	SPDR S&P/ASX 50 FUND	75%	70%	65%
OSH	OIL SEARCH LIMITED	75%	70%	65%	SGF	SG FLEET GROUP LIMITED	55%	50%	45%
OZF	SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND	70%	65%	60%	<b>SGH</b>	<b>SLATER &amp; GORDON LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
OZL	OZ MINERALS LIMITED	60%	55%	50%	SGM	SIMS METAL MANAGEMENT LIMITED	70%	65%	60%
<b>OZR</b>	<b>SPDR S&amp;P/ASX 200 RESOURCES FUND</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SGN	STW COMMUNICATIONS GROUP LIMITED	50%	45%	40%
PAC	PACIFIC CURRENT GROUP LIMITED	50%	45%	40%	SGP	STOCKLAND	75%	70%	65%
<b>PAF</b>	<b>PM CAPITAL ASIAN OPPORTUNITIES FUND LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SGR	THE STAR ENTERTAINMENT GROUP LIMITED	75%	70%	65%
PAI	PLATINUM ASIA INVESTMENTS LIMITED	50%	45%	40%	SHJ	SHINE CORPORATE LTD	50%	45%	40%
<b>PAN</b>	<b>PANORAMIC RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SHL	SONIC HEALTHCARE LIMITED	75%	70%	65%
PBG	PACIFIC BRANDS LIMITED	60%	55%	50%	SHV	SELECT HARVESTS LIMITED	50%	45%	40%
PCAPA	PREFERRED CAPITAL LIMITED	80%	75%	70%	<b>SIO</b>	<b>SIMONDS GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
PEP	PEPPER GROUP LIMITED	45%	40%	35%	SIP	SIGMA PHARMACEUTICALS LIMITED	65%	60%	55%
PFL	PATTIES FOODS LTD	45%	40%	35%	<b>SIQ</b>	<b>SMARTGROUP CORPORATION LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED	60%	55%	50%	SIV	SILVER CHEF LIMITED	45%	40%	35%
PGH	PACT GROUP HOLDINGS LTD	70%	65%	60%	SKC	SKYCITY ENTERTAINMENT GROUP LIMITED	70%	65%	60%
<b>PGR</b>	<b>THE PAS GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SKI	SPARK INFRASTRUCTURE GROUP	70%	65%	60%
PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	45%	40%	35%	SKT	SKY NETWORK TELEVISION LIMITED.	65%	60%	55%
PMC	PLATINUM CAPITAL LIMITED	60%	55%	50%	SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	65%	60%	55%
<b>PME</b>	<b>PRO MEDICUS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>SLK</b>	<b>SEALINK TRAVEL GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
PMV	PREMIER INVESTMENTS LIMITED	70%	65%	60%	<b>SLR</b>	<b>SILVER LAKE RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>

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 Shading indicates changes since 1 November 2015

**Accepted ASX Listed Equities**  
as at 14 December 2015  
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**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
SLX	SILEX SYSTEMS LIMITED	40%	0%	0%	VTG	VITA GROUP LIMITED	45%	40%	35%
SMX	SMS MANAGEMENT & TECHNOLOGY LIMITED.	55%	50%	45%	VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	70%	65%	60%
SOL	WASHINGTON H SOUL PATTINSON & COMPANY LIMITED	65%	60%	55%	WAM	WAM CAPITAL LIMITED	65%	60%	55%
SOM	SOMNOMED LIMITED	40%	0%	0%	WAX	WAM RESEARCH LIMITED	50%	45%	40%
SPK	SPARK NEW ZEALAND LIMITED	70%	65%	60%	WBA	WEBSTER LIMITED	45%	40%	35%
SPL	STARPHARMA HOLDINGS LIMITED	40%	0%	0%	WBC	WESTPAC BANKING CORPORATION	80%	75%	70%
SPO	SPOTLESS GROUP HOLDINGS LIMITED	55%	50%	45%	WBCHA	WESTPAC BANKING CORPORATION	80%	75%	70%
SRF	SURFSTITCH GROUP LIMITED	40%	0%	0%	WBCHB	WESTPAC BANKING CORPORATION	80%	75%	70%
SRV	SERVOCORP LIMITED	55%	50%	45%	WBPCP	WESTPAC BANKING CORPORATION	80%	75%	70%
SRX	SIRTEX MEDICAL LIMITED	55%	50%	45%	WBPCD	WESTPAC BANKING CORPORATION	80%	75%	70%
SSM	SERVICE STREAM LIMITED	40%	0%	0%	WBPCF	WESTPAC BANKING CORPORATION	80%	75%	70%
SSO	SPDR S&P/ASX SMALL ORDINARIES FUND	40%	0%	0%	WBPCF	WESTPAC BANKING CORPORATION	80%	75%	70%
STO	SANTOS LIMITED	70%	65%	60%	WCTPA	WESTPAC TPS TRUST	80%	75%	70%
STW	SPDR S&P/ASX 200 FUND	75%	70%	65%	WDE	WEALTH DEFENDER EQUITIES LIMITED	40%	0%	0%
STX	STRIKE ENERGY LIMITED	40%	0%	0%	WEB	WEBJET LIMITED	50%	45%	40%
SUL	SUPER RETAIL GROUP LIMITED	70%	65%	60%	WES	WESFARMERS LIMITED	80%	75%	70%
SUN	SUNCORP GROUP LIMITED	80%	75%	70%	WFD	WESTFIELD CORPORATION	80%	75%	70%
SUNPC	SUNCORP GROUP LIMITED	80%	75%	70%	WHC	WHITEHAVEN COAL LIMITED	55%	50%	45%
SUNPD	SUNCORP GROUP LIMITED	80%	75%	70%	WHF	WHITEFIELD LIMITED	50%	45%	40%
SUNPE	SUNCORP GROUP LIMITED	80%	75%	70%	WIC	WESTOZ INVESTMENT COMPANY LIMITED	40%	35%	30%
SVW	SEVEN GROUP HOLDINGS LIMITED	70%	65%	60%	WLD	WELLARD LIMITED	65%	60%	55%
SVWPA	SEVEN GROUP HOLDINGS LIMITED	70%	65%	60%	WOR	WORLEYPARSONS LIMITED	70%	65%	60%
SWL	SEYMOUR WHYTE LIMITED	40%	0%	0%	WOW	WOOLWORTHS LIMITED	80%	75%	70%
SWM	SEVEN WEST MEDIA LIMITED	65%	60%	55%	WOWHC	WOOLWORTHS LIMITED	80%	75%	70%
SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	60%	55%	50%	WPL	WOODSIDE PETROLEUM LIMITED	80%	75%	70%
SXY	SENEX ENERGY LIMITED	45%	40%	35%	WTP	WATPAC LIMITED	40%	0%	0%
SYD	SYDNEY AIRPORT	80%	75%	70%	WXOZ	SPDR S&P WORLD EX AUSTRALIA FUND	65%	60%	55%
SYI	SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND	75%	70%	65%	XRO	XERO LIMITED	45%	40%	35%
SYR	SYRAH RESOURCES LIMITED	45%	40%	35%	YBR	YELLOW BRICK ROAD HOLDINGS LIMITED	40%	0%	0%
TAH	TABCORP HOLDINGS LIMITED	75%	70%	65%	YMAX	BETASHARES AUS TOP20 EQUITY YIELD MAX FUND (MG FD)	75%	70%	65%
TAHHB	TABCORP HOLDINGS LIMITED	75%	70%	65%	YOW	YOWIE GROUP LTD	40%	0%	0%
TAP	TAP OIL LIMITED	45%	40%	35%					
TCL	TRANSURBAN GROUP	80%	75%	70%					
TEN	TEN NETWORK HOLDINGS LIMITED	50%	45%	40%					
TFC	TFS CORPORATION LIMITED	45%	40%	35%					
TGA	THORN GROUP LIMITED	55%	50%	45%					
TGG	TEMPLETON GLOBAL GROWTH FUND LIMITED	65%	60%	55%					
TGP	360 CAPITAL GROUP	40%	0%	0%					
TGR	TASSAL GROUP LIMITED	65%	60%	55%					
TGS	TIGER RESOURCES LIMITED	40%	0%	0%					
TIX	360 CAPITAL INDUSTRIAL FUND	55%	50%	45%					
TLS	TELSTRA CORPORATION LIMITED.	80%	75%	70%					
TME	TRADE ME GROUP LIMITED	70%	65%	60%					
TNE	TECHNOLOGY ONE LIMITED	65%	60%	55%					
TNG	TNG LIMITED	40%	0%	0%					
TOF	360 CAPITAL OFFICE FUND	50%	45%	40%					
TOP	THORNEY OPPORTUNITIES LTD	40%	0%	0%					
TOX	TOX FREE SOLUTIONS LIMITED	55%	50%	45%					
TPI	TRANSPACIFIC INDUSTRIES GROUP LTD	65%	60%	55%					
TPM	TPG TELECOM LIMITED	65%	60%	55%					
TRS	THE REJECT SHOP LIMITED	55%	50%	45%					
TTS	TATTS GROUP LIMITED	75%	70%	65%					
TTSHA	TATTS GROUP LIMITED	75%	70%	65%					
TWE	TREASURY WINE ESTATES LIMITED	70%	65%	60%					
UBN	URBANISE.COM LIMITED	40%	0%	0%					
UGL	UGL LIMITED	60%	55%	50%					
URF	US MASTERS RESIDENTIAL PROPERTY FUND	40%	0%	0%					
USD	BETASHARES U.S. DOLLAR ETF	80%	75%	70%					
UXC	UXC LIMITED	50%	45%	40%					
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	70%	65%	60%					
VAH	VIRGIN AUSTRALIA HOLDINGS LIMITED	55%	50%	45%					
VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	65%	60%	55%					
VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	75%	70%	65%					
VCX	VICINITY CENTRES	80%	75%	70%					
VED	VEDA GROUP LIMITED	65%	60%	55%					
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	70%	65%	60%					
VGAD	VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ETF	60%	55%	50%					
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	65%	60%	55%					
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	75%	70%	65%					
VIT	VITACO HOLDINGS LIMITED	45%	40%	35%					
VLW	VILLA WORLD LIMITED.	50%	45%	40%					
VOC	VOCUS COMMUNICATIONS LIMITED	60%	55%	50%					
VRL	VILLAGE ROADSHOW LIMITED	65%	60%	55%					
VRT	VIRTUS HEALTH LIMITED	60%	55%	50%					
VSO	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF	40%	0%	0%					

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**Accepted Exchange Traded Funds**  
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ASX					ASX				
Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND	50%	45%	40%	IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	65%	60%	55%
IAA	ISHARES ASIA 50 ETF	70%	65%	60%	IXJ	ISHARES GLOBAL HEALTHCARE ETF	65%	60%	55%
IAF	ISHARES COMPOSITE BOND ETF	75%	70%	65%	IXP	ISHARES GLOBAL TELECOM ETF	45%	40%	35%
IBK	ISHARES MSCI BRIC ETF	60%	55%	50%	IZZ	ISHARES CHINA LARGE-CAP ETF	70%	65%	60%
IEM	ISHARES MSCI EMERGING MARKETS ETF	70%	65%	60%	QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	55%	50%	45%
IEU	ISHARES EUROPE ETF	70%	65%	60%	QFN	BETASHARES S&P/ASX 200 FINANCIALS SECTOR ETF	65%	60%	55%
IHD	ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF	70%	65%	60%	QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	45%	40%	35%
IHK	ISHARES MSCI HONG KONG ETF	65%	60%	55%	QRE	BETASHARES S&P/ASX 200 RESOURCES SECTOR ETF	60%	55%	50%
IJH	ISHARES CORE S&P MID-CAP ETF	70%	65%	60%	RDV	RUSSELL HIGH DIVIDEND AUSTRALIAN SHARES ETF	65%	60%	55%
IJP	ISHARES MSCI JAPAN ETF	70%	65%	60%	SFY	SPDR S&P/ASX 50 FUND	75%	70%	65%
IJR	ISHARES CORE S&P SMALL-CAP ETF	70%	65%	60%	SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	65%	60%	55%
IKO	ISHARES MSCI SOUTH KOREA CAPPED ETF	60%	55%	50%	STW	SPDR S&P/ASX 200 FUND	75%	70%	65%
ILC	ISHARES S&P/ASX 20 ETF	70%	65%	60%	USD	BETASHARES U.S. DOLLAR ETF	80%	75%	70%
IOO	ISHARES GLOBAL 100 ETF	75%	70%	65%	VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	65%	60%	55%
IOZ	ISHARES MSCI AUSTRALIA 200 ETF	70%	65%	60%	VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	75%	70%	65%
IRU	ISHARES RUSSELL 2000 ETF	60%	55%	50%	VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	70%	65%	60%
ISG	ISHARES MSCI SINGAPORE ETF	45%	40%	35%	VGAD	VANGUARD MSCI INDEX INT SHARES (HEDGED) ETF	60%	55%	50%
ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF	55%	50%	45%	VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	65%	60%	55%
ITW	ISHARES MSCI TAIWAN ETF	45%	40%	35%	VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	75%	70%	65%
IVE	ISHARES MSCI EAFE ETF	70%	65%	60%	VSO	<b>VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
IVV	ISHARES CORE S&P 500 ETF	70%	65%	60%	VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	70%	65%	60%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.  
NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)

**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
**Shading** indicates changes since 1 November 2015

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