



### **Do I tick Yes or No for the Macquarie Access Code (MAC)?**

If you do not have a previous Macquarie CFD or MQ Prime account please tick "No".

**Please note:** You cannot have same MAC for a standard and loss limiter account. This means that if you currently have a standard MQ Prime or CFD account and now you wish to apply for a loss limiter account or vice versa, then you need to tick "No".

The same rule applies if you currently have an individual account and now you wish to set up a joint/trust/company account. Different entities or investor types need to have different MAC's.

### **What is the linked bank account?**

You are required to link an external bank account with your Macquarie account. The linked account is the account that funds will be deposited to from your Macquarie account. For example if you are going on holidays and you need to transfer \$1,000 out of your Macquarie account for the holiday, then this \$1,000 will be transferred into the linked account.

The Bank account name should be that of the structure/entity. If you're applying as a Company, then this external bank account should be in the Company's name and not in the name of directors. Same rule applies to all other Structures;

Individual bank name for Individual accounts  
Trust bank details for Trust accounts  
Joint bank account details for Joint accounts

**Please note:** If your linked bank account is a Suncorp, Bankwest, Citigroup or Qantas Credit Union account then you will need to send, via post, an original bank statement.

### **Do I have to supply a Tax File Number (TFN)?**

Even though this field is not mandatory it is advisable to put your TFN into the application otherwise you will be charged withholding tax at the top marginal tax rate.

### **Should I apply for a loan to buy shares and CFD's?**

Bellmont Securities recommends that you apply for both of these features. There are no extra costs for opening an account with these facilities and it provides you the most flexibility for your trading and investing.

To clearly understand what these terms mean, please refer to the MQ Prime product disclosure statement. In brief:

- Use a loan to buy shares: Gives you the option of gearing or leverage on your investments, depending upon what risk limit you have. You also have the option of placing a GSL, but are not required to do so, on any particular trade.
- CFD's: Stands for Contracts for Difference, and can be used for short term trading or hedging your portfolio. Please refer to the PDS for more information on CFD's.

#### **Bellmont Securities**

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## What is the Risk Limit?

This refers to the maximum combined value of the position(s) you can hold within your account. It does not mean that you have to be exposed to this amount of money, or that you are required to transfer this amount of money into the account, rather it provides you with great flexibility in your account. Belmont Securities recommends applying for a risk limit of **\$250,000**.

## Do I need to supply financial details?

If you have opted for loan account or CFD's then you do need to enter your financial details into the application. The details provided only need to be rough rounded figures. To ensure a smooth and efficient account opening please provide all required financial details.

Please note that:

- For Joint accounts – please enter total financial details for both applicants.
- For Company application – please enter financial details of the company as well as the financial details of the directors separately as prompted.

## What is a Stock Transfer?

This section on the form provides you with the option of transferring any existing stock that you may have with another broker or with an issuer. In case you wish to transfer any stock, please make sure that you enter the **exact** details that you have with the other broker or the issuer as the case may be. For example. – If you wish to transfer a HIN that you have with another broker, then you need to enter your details (Name, address, account designation [if any]), HIN number, account number etc. exactly as you have them listed with the other broker or issuer.

Refinance your existing loan: If you have taken a margin loan with the stock that you're looking to transfer over, you can have this existing margin loan refinanced. When transferring a loan please select the loan amount that you would want to be discharged. Please refer to the Macquarie website for interest rates.

**Please note:** All details for stock/margin loan transfers will be found on the holding and margin loan statements.