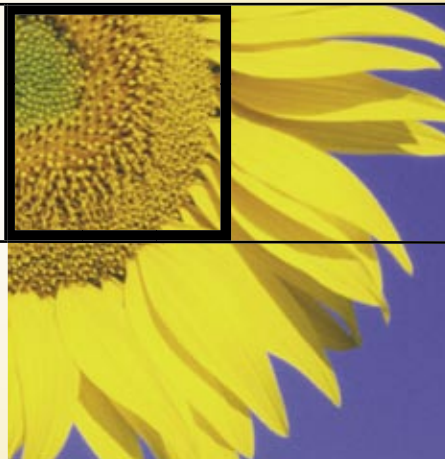


INVEST WITH COMMSEC



CPS CREDIT UNION CO-OPERATIVE (ACT) LIMITED



Premium Financial Services

CommSec 

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Application form book

This brochure has been prepared and issued by Commonwealth Securities Limited without taking account of the objectives, financial situation or needs of any particular individual. For this reason, any individual should, before acting on the information in this brochure, consider the appropriateness of the information, having regard to the individual's objectives, financial situation and needs and; if necessary, seek appropriate professional advice. You should obtain a Product Disclosure Statement (PDS) relating to the financial product and consider the PDS before making any decision to invest.

Commonwealth Direct Investment Account is issued by the Commonwealth Bank of Australia ABN 48 123 123 124. A Product Disclosure Statement is available for this product by calling 13 15 19 (8 am and 7 pm Monday to Friday) or by visiting commsec.com.au. The PDS should be considered before making any decisions about the product.

Exchange Traded Options is issued by Commonwealth Securities Limited ABN 60 067 254 399. A Product Disclosure Statement is available for this product by calling 13 15 19 (8 am and 7 pm Monday to Friday) or by visiting commsec.com.au. The PDS should be considered before making any decisions about the product.

Privacy and Security at commsec.com.au

At CommSec we take our obligations to protect client information very seriously. We also recognise how important the privacy of your personal information is to you. As such, we make every effort to ensure your privacy rights are respected and the environment in which you conduct transactions with us is secure.

For full information on our Privacy and Security Policies, please refer to our Internet site at commsec.com.au

Welcome

to Australia's most popular broker

At CommSec our aim is to make investing easy, accessible and affordable for all Australians.

That's why it's free to register and you can pay for your trades through your existing credit union account. And with CommSec you can choose how you trade. Via the Internet, over the Phone, or at one of our Share Shops – the choice is yours.

So, whether you are new to the stockmarket or an established investor, you can be assured that you will receive professional service regardless of the amount you wish to invest. You can be confident in the knowledge that you are dealing with Australia's most popular broker.

The first to offer access to free live prices and secure online trading, CommSec continues to provide clients with innovative services and practical investment tools, including watchlists and portfolio trackers. Our state of the art Straight Through Processing (STP) system also ensures that your trades can reach the market within seconds.

CommSec helps you keep in touch with the market wherever you are, 24 hours a day. Our alerts service sends you personalised share price information by email or mobile phone text message.

Our expert CommSec Premium Research team provides timely and comprehensive economic information. You also have access to free company reports for all ASX listed stocks, together with online market and economic information.

We're more than just a stockbroker. CommSec makes it easy for you to diversify your portfolio by giving you the opportunity to invest in managed funds, superannuation, warrants, options and Australian and International shares. You can also take out a margin loan through CommSec. All from the same convenient source.

**easy, accessible
and affordable**

free to register

**secure online
trading**

**free company
reports**

**More than just
a stockbroker**

**diversify your
portfolio**

Tools to help you make informed investment decisions

To help you make effective investment decisions, CommSec provides an extensive range of free online tools including:

Enhanced company profiles – with information on **over 1,300 ASX** listed stocks and over **7,000 US** stocks.

Analyst earnings forecasts – including **consensus recommendations** to buy, sell or hold.

Live stock prices – with market depth detailing the top 10 buyers and sellers in the market. Set up your own **watchlists** to follow your favourite stocks.

Watchlists

Share prices at 17:28 Sydney Time, Tuesday, 5 February 2016

Refresh | Dow

Stock	Bid \$	Offer \$	Last \$	Change	Open \$	High \$	Low \$	Volume	News	Buy	Sell	Depth
ITE	0.070	0.075	0.065	0.000	0.000	0.000	0.000	0				
▲ WOW	12.660	12.690	12.690	+0.030	12.700	12.700	12.620	2,013,573				
▲ NAB	34.100	34.150	34.120	+0.010	34.000	34.150	34.000	3,390,127				
▲ ANZ	19.210	19.220	19.210	+0.070	19.220	19.230	19.150	3,162,086				
▼ NCP	11.820	11.830	11.840	-0.020	11.840	11.870	11.800	4,499,391				
▲ AMP	5.270	5.280	5.270	+0.020	5.270	5.290	5.250	3,561,927				
▼ PPP	0.067	0.068	0.068	-0.003	0.068	0.068	0.068	40,000				
▲ XAO			3.062.30	+4.600								

Company announcements – see what your company is telling the market. Annual reports, dividend announcements, takeovers – they're all there, as soon as they are released.

Company search tool – search all 1,300 ASX listed companies to find those that match your investment criteria. For example, you could search for companies with a dividend yield of more than 6% p.a.

Advanced charting options – you can graph price, volume and other technical indicators on all ASX listed stocks for periods from one month up to 10 years or more. **Compare** up to 3 stocks or indices on one chart, or see how your stock is performing against other companies in the same sector.



Portfolio tools – view the value of your investment portfolio in real time, and calculate your profit or loss. Chart your investments in each industry sector.

Market commentaries and research – including our Daily and Weekly Market Reports. Our weekly **Market Bulletin** can be emailed to you on Saturday morning, with all the latest news from Wall Street.

New floats, changes notified by substantial shareholders, stocks going ex-dividend – **and a whole lot more!**

Investing in real time with CommSec Professional Trader

CommSec Professional Trader is an advanced, real time market data and trading platform that provides you with the tools you need to trade like a professional. If you are a frequent trader and you need to be able to react instantly to market movements, CommSec Professional Trader is for you.

The platform enables you to track what's going on, react quickly to opportunities and organise information with a suite of sophisticated but easy-to-use tools.

Features of Professional Trader include:

- Dynamic data** Monitor share and index movements and ASX news releases in real time.
- Market depth** Tracks your orders in real time as they progress through the market.
- Watchlists and charting** Chart and monitor individual stocks throughout the day.
- Customisable desktop** Tailor your desktop to stay on top of events and react quickly to opportunities.



How to become a CommSec Professional Trader

If you are CommSec CHESS Participant Sponsored with a direct debit account and maintain one of the following levels of trading, you automatically qualify for a complimentary Professional Trader subscription*:

- Professional Trader Platinum: 45 share trades or more per quarter
- Professional Trader Gold: 15 to 44 share trades per quarter
- Professional Trader Options Online: at least one options trade per quarter

All accounts can be aggregated under a single client ID to meet this criteria.

If you don't meet these criteria you can also access CommSec Professional Trader Platinum for a subscription of \$77 a month. To subscribe, visit commsec.com.au

Features	CommSec Professional Trader GOLD	CommSec Professional Trader PLATINUM	CommSec Professional Trader OPTIONS ONLINE
Qualification Criteria	CHESS Participant Sponsored with CommSec and trade shares 15-44 times per quarter	CHESS Participant Sponsored with CommSec and trade shares 45+ times per quarter; or \$77 per month subscription	CHESS Participant Sponsored with CommSec and trade options at least once per quarter; or \$77 per month subscription
Market information (Quotes, Market Depth, Market Movers, Course of Trades, Watchlists)	✓	✓	✓
Account Information (Order Status, Order History, Confirmation Contract Note History, Account Holdings)	✓	✓	✓
Straight Through Processing	✓	✓	✓
Order entry, amend/cancel orders	✓	✓	✓
Real time company announcements	✓	✓	✓
Company research	✓	✓	✓
Streaming dynamic data	✓ (except Market Depth)	✓	✓ (except market depth)
Aged data feature (highlighting out of date data)	✓	n/a	✓
Intra-day charting	Basic	Advanced	Basic
Multiple-window customisable desktop	✓	✓	✓
Linked windows	✓	✓	✓
Right Click tracking	✓	✓	✓
Market Depth	✓ Summary View	✓ Detailed View	✓ Summary View
Alert for price, volume and news	✗	✓	✗
Watchlists	Unlimited watchlists, 5 active watchlists, 15 stocks per watchlist	Unlimited watchlists, 5 active watchlists, 30 stocks per watchlist	Unlimited watchlists, 5 active watchlists, 15 stocks per watchlist
Indices ticker	✓	✓	✓
Trade ticker	✗	✓	✗
Options Functionality	✗	✗	✓

*We reserve the right to change this offer at any time.



Choose how you invest

With 5 ways to trade, CommSec makes investing easy, no matter where you are or how much experience you have.

1. Online at **commsec.com.au**

If you choose to trade over the Internet, simply enter your CommSec account number and chosen Passnumber. Once in the client area you can place buy and sell orders, view your order status in real time, and see outstanding, executed and cancelled orders. You can also monitor your portfolio, check your watchlists or research the market all online.

2. With **CommSec Professional Trader**

If you are a frequent trader or Options Online trader who needs to be able to react instantly to market movements, you need CommSec Professional Trader. Professional Trader is an advanced, real time market data and trading platform that provides all of the tools you need to trade like a professional. Dynamic data streaming means that you can track the progress of your orders in real time as they progress through the market, and monitor market movements as they happen. If you trade options at least once a quarter or shares 15 or more times a quarter, you automatically qualify for a complimentary subscription. Otherwise, you can subscribe online at **commsec.com.au**

3. **VoiceBroker**

An innovation in speech recognition technology, VoiceBroker enables most clients to use the telephone to:

- Place new buy and sell orders
- Find out if your order has been executed
- Obtain current share prices, including your watchlist of stocks.

To use VoiceBroker, call **13 15 19** and follow the prompts.

4. **Call one of our experienced Client Service Officers**

If you prefer, you can speak to one of our experienced Client Service Officers. Just call **13 15 19** between 8 am and 7 pm (Sydney time), Monday to Friday. Of course you can still use the online tools and information to research your investments.

5. **Or drop into a Share Shop**

Our friendly and experienced Share Shop staff can place trades for you on the spot. The Share Shops are located in the Sydney and Melbourne Commonwealth Bank branches at:

Sydney – Ground Floor, 120 Pitt Street

Melbourne – Ground Floor, 367 Collins Street

Buy orders may require a deposit

In some cases, we may require a deposit from you before we accept your order. Clients who are CHESS Participant Sponsored by CommSec with sufficient holdings, or who have a Commonwealth Direct Investment Account, will not generally be required to pay a deposit.

How to start investing with CommSec

It's free to register as a CommSec client and there are no monthly account keeping fees. All you need to do is complete and return the CommSec Trading Account Application Form at the back of this booklet.

Once we have processed your application, we'll mail your account number to you and you will be ready to start investing with CommSec.

You need to choose how you want to pay for (settle) your trades and at CommSec we give you three choices.

Settlement option 1

Use your existing credit union account (it does **not** have to be a Commonwealth Bank account) to pay for your trades by direct debit. If you sell your shares, your nominated account will be credited with the net proceeds from the sale of your shares.

Settlement option 2

You can also pay for share purchases using BPay®. If you choose this option, a cheque will be sent to your postal address for the net proceeds from the sale of your shares.

Settlement option 3

Alternatively, you may wish to open a Commonwealth Direct Investment Account, enabling you to trade over the Internet at our low Internet Preferred rates.

Access our low Internet Preferred rates

By opening a **Commonwealth Direct Investment Account** and being CommSec CHES Participant Sponsored, you can register for our Internet Preferred service and access low brokerage rates, starting **from just \$19.95**.

Specifically designed with share investors in mind, the Commonwealth Direct Investment Account combines the competitive interest rates normally available through cash management accounts with the accessibility you expect from a regular transaction account.

The Commonwealth Direct Investment Account has a Product Disclosure Statement (PDS) that contains important information about the product. You should carefully consider the Product Disclosure Statement before opening a Commonwealth Direct Investment Account.

Interest rates can be obtained via the Internet at **commsec.com.au** or by calling **13 15 19** between 8 am and 7 pm (Sydney time), Monday to Friday.

Other advantages include:

- No ongoing minimum balance requirements.
- 24 hour access to your funds via ATM, EFTPOS, telephone banking, NetBank and optional cheque book facility.
- Link your existing Commonwealth Bank debit or credit cards.
- Competitive rates of interest paid on the full balance of the account (providing balance exceeds \$5,000).
- Easy settlement of your share transactions by automatically debiting or crediting your account.
- Direct deposits of dividends and other income and automatic debits or loan repayments.

Registering as an Internet Preferred client is easy. Simply follow these 2 simple steps:

Step 1

If you are not already registered as a CommSec client, complete the CommSec Trading Account Application Form, ensuring that under section 7 you nominate CommSec as your CHES Participant Sponsor.

Further details about the CHES Settlement Facility can be found on page 7.

Step 2

Complete a Commonwealth Direct Investment Account Application Form, found within the Product Disclosure Statement. You can request one by calling **13 15 19** or by visiting **commsec.com.au** (To open a Commonwealth Direct Investment Account you must either enclose a cheque for \$5,000 with your Application Form or provide Direct Debit Details – Section 11 of the Commonwealth Direct Investment Account Application Form.

Competitive brokerage rates

Whether you're investing \$500 or \$50,000, CommSec offers you competitive brokerage rates and cost savings, regardless of how you choose to trade.

Your risks as an investor

Before you invest in shares and other equity investments, you should be aware of the financial risk involved and make sure you are able to accept that risk.

Much of the risk is related to share price volatility – or how much the value of your investment rises and falls in a short period of time. Share prices can fall very rapidly, especially for more speculative companies where value is based on a single business initiative.

A company's share price can also be affected by general movements in the stockmarket caused by the state of the economy, political changes, taxation policies, offshore markets and a range of other factors.

Companies in different industries face different risks. Falling commodity prices, for example, have a greater impact on mining stocks than on entertainment stocks.

The value of a company's shares may also be affected by investors' perceptions of the skills and stability of senior management, the image of the brand and the financial strength of the company.

Diversifying your investment across a range of companies and only investing money that you will not need in the short term are often good risk-management strategies.

Brokerage rates for shares and warrants (effective 07/07/03)	
Internet Preferred* orders	
Transactions up to \$10,000	\$19.95
Transactions up to \$20,000	\$29.95
Transactions over \$20,000	0.12%
Internet Standard orders	
Transactions up to \$10,000	\$29.95
Transactions over \$10,000	0.31%
Standard telephone orders and Share Shop orders	
Transactions up to \$10,000	\$54.60
Transactions up to \$15,000	0.54%
Transactions up to \$80,000	0.45%
Transactions up to \$1 million	0.40%
Transactions over \$1 million	0.11%
"Up front" Conditional Orders†	
Transaction value up to \$40,000	\$9.95
Transaction value over \$40,000	0.099%
"On execution" Conditional Orders†	
Transaction value up to \$40,000	\$14.95
Transaction value over \$40,000	0.12%
VoiceBroker Phone orders	
Transactions up to \$10,000	\$39.90
Transactions over \$10,000	0.40%
Exchange Traded Option§ (Phone)	
Premium up to \$10,000	\$54.60
Premium over \$10,000	0.54%
Exchange Traded Option§ (Online)	
Premium up to \$10,000	\$34.95
Premium over \$10,000	0.35%
International Trading (Internet and Phone)	
Transactions up to \$10,000	From US \$65
Transactions over \$10,000	1.00%
One off trades (if not a registered client)	
Transactions up to \$10,000	\$66.00
Transactions over \$10,000	0.66%
Fees and Charges	
Fail Fee – Buy	\$54.00 per day
Fail Fee – Sell	\$54.00 per day
Option Fail Fee	\$54.00 per day
SRN Query	\$25.00
Rebooking Fee	\$25.00
Off Market Transfer	\$25.00 per transfer
Dishonoured Cheque	\$54.00
Direct Debit Dishonour	\$54.00
Rejected Direct Credit Fee	\$25.00
Early Settlement Fee	\$54.00 subject to balance
Payment Trace Fee	\$25.00
Third Party Registration Fee	\$54.00

Prices quoted are for registered clients and are based on a per trade basis. Prices include GST and are subject to change. These fees only apply to your CommSec trading account and not any other account or service with the Commonwealth Bank Group. Administration fees are in addition to brokerage rates.

† An example of a Conditional Order is a 'stop loss' order. This fee is charged in addition to the applicable brokerage.

§ There is also an Australian Clearing House fee of \$1.12 per contract. Any assigned or exercised position will be charged share brokerage on the transaction value at the 'standard telephone' rate above.

In addition to the fees listed, CommSec may charge a fee of \$2 for the printing and postage of paper Confirmation Contract Notes, where the client has the ability to receive Electronic Confirmation Contract Notes but chooses not to do so.

Why choose CommSec as your CHESS Participant Sponsor?

The CHESS Sponsorship Agreement relates to the CHESS Settlement Facility System. CHESS stands for the Clearing House Electronic Subregister System. The CHESS Settlement Facility is a computerised share registry and settlement system operated by ASX Settlement & Transfer Corporation Pty Limited (ASTC), a subsidiary of the Australian Stock Exchange. Under the CHESS Settlement Facility there are no share certificates and transfers of shares are effected electronically.

For your holdings to be registered in the CHESS Settlement Facility you need to be sponsored by a Settlement Participant of the ASX Group such as CommSec. The alternative is to be issuer sponsored, in which case your shares are registered by the individual companies that issued them.

To be CHESS Participant Sponsored by CommSec you need to enter a Sponsorship Agreement with us. The Sponsorship Agreement authorises CommSec to establish a CHESS Participant Sponsored Holding in your name(s) and control it on your behalf by carrying out instructions relating to your shareholdings. This involves sending the appropriate electronic message to the CHESS Settlement Facility and processing messages received. When a transaction occurs in your CHESS Participant Sponsored Holdings, ASTC will send you a statement detailing the changes to your shareholding in the first week of the following month.

If you have a sponsor such as CommSec, all your holdings will be registered in the CHESS Subregister rather than scattered among the various companies with which you hold shares.

If you have all your holdings with CommSec you can also keep track of your portfolio and see its current market value using the 'Position Statements' tool at **commsec.com.au**

Other important advantages of having your shares sponsored by CommSec are:

- You can buy or sell your shares immediately. If you have issuer sponsored shares you cannot sell them unless you know your Shareholder Reference Number (SRN). In some instances this can take days, by which time the share price may have changed.
- You can place an order to buy shares without providing a deposit if you have sufficient holdings sponsored by us.

For these reasons we strongly recommend that you elect to have all your shares sponsored by CommSec.

Full details of your CHESS Sponsorship Agreement are provided in the CommSec Terms and Conditions. It contains the standard provisions required by the ASTC Settlement Rules for CHESS Sponsorship by a Participant Sponsored Holder.

If you have any queries relating to the terms of the Sponsorship Agreement, or do not fully understand any of its terms, please call **13 15 19**.





Keep up with the market, wherever you are

CommSec harnesses the latest technology to keep you informed 24 hours a day. Wherever you might be.

By subscribing to our alerts service, you can receive **personalised share price information** over your mobile phone or by email. Phone alerts are sent via short message service (SMS) text messages. You can set up alerts for any security listed on the ASX – including shares, warrants, and options – and for share market indices.

There are two different kinds of alerts:

- Price alerts – set a price for a stock, and a price alert will let you know when it reaches that price. For each stock, you can set a high and a low price trigger. If the share price reaches one of the triggers, CommSec will send you a message, telling you the current price. Then, if you want to trade, all you have to do is log in or pick up the phone.
- Time alerts – real time prices for a personalised list of stocks, sent automatically at the same time each day. Now you don't even need to log in to our web site to view the latest price information. You can have it sent to your mobile phone or e-mail account, automatically.

Note: Check the specifications of your phone to determine whether it is able to receive SMS messages.

Ongoing Investor Education

CommSec provides extensive information to help you develop your knowledge and **become a better investor**.

There is an extensive Learning Centre on the Internet site, which covers everything from getting started in the stockmarket through to information on the tax advantages of dividend imputation.

CommSec also presents several series of workshops for investors, both new and experienced. These range from "How to" topics, through to advanced investment strategies and techniques.

CommSec Chat Rooms

The CommSec Chat Room offers you a place to talk to other investors online. You can post messages to other CommSec clients in real time, both in a public forum and privately. You can also search on key words to display all of the messages previously posted that relate to a particular subject.

The Chat Room window is refreshed every 15 seconds, keeping the conversation live and in real time. Anyone who is logged on can view the live Chat Room and participate in the conversation. You can also request to converse with someone privately. If they agree, your conversation is taken off line into a private window that cannot be viewed by other participants.

Each participant uses an alias so your identity is protected. It is up to you whether you give other participants your correct identity and contact details.

If you would like to participate, it's easy to become a CommSec client and it's free.



**CommSec
Chat
Room**

Access timely and comprehensive information

CommSec Premium Research was developed to provide you with timely and comprehensive economic information that informs and educates you about the equities market. Whether you are new to investing or have a considerable portfolio already, high quality, timely information is the key to the success of your investment strategy.

To provide you with information that offers a different approach, we have built a unique team of economic, industry and government specialists. Our specialists provide an industry edge with deeper insight into each sector and each sector's response to global events and shifting markets.

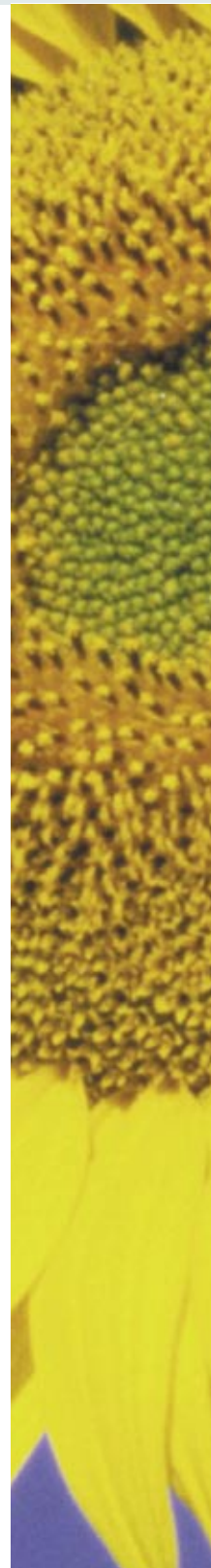
Information available through CommSec Premium Research

CommSec Premium Research provides equities, property and interest rate reports and services, containing expert, domestic and international market analysis by sector, industry and company. You can access the research online from **commsec.com.au** and other content is sent via email. *Shares Essentials*, is available on CD or audiotape and can be mailed to your postal address.

Information provided through CommSec Premium Research:

- **Daily and weekly market commentaries:** summarizing local and global markets, currency movements, international economic updates so investors are kept informed of the latest data releases.
- **Real time alerts:** valuable tools for any investor to help keep in touch with the market, offers investors real time information about trading in local markets.
- **Company research and analysis:** provides information about different companies to help investors make confident investment decisions.
- **Specialist industry analysis:** provides strategies for credit, equity and commodity markets, as well as expert interpretation of domestic and international events.
- **Shares Essentials:** monthly audio report that offers diverse, topical market and stock commentary, as well as interviews with executives from Australia's leading companies and fund managers.

To subscribe to CommSec Premium Research, you can call us on **13 15 19** between 8 am and 7 pm (Sydney time), Monday to Friday or visit **commsec.com.au** to download the brochure and complete the subscription form.





CommSec Stop Loss – an airbag for your share portfolio

To help you execute your pre-planned investment strategies, CommSec has introduced a service that goes far beyond anything we have been able to offer you before – CommSec Stop Loss.

A Stop Loss Trigger is a standing order for a share to be sold if it falls below a certain price. It provides you with a controlled exit strategy for a particular share. For example, if a share has risen in price, you can use a stop loss order to lock in your profits by instructing CommSec to sell the share if it begins to fall below your specified threshold. Alternatively, you can use a stop loss order to restrict any losses to a predetermined limit. Each trigger remains active until it expires or is cancelled.

When you create a Stop Loss Trigger, you specify a trigger price and a limit price. If the price of the share falls below your specified trigger price, then an order will be placed to sell your share-holding at or above the limit price, without the need for you to contact us.

Note that the order is subject to normal validation requirements. In certain circumstances it may not be possible to find a buyer within your specified limit. In that situation, your order may not be executed.

How Stop Loss can work for you

One of the biggest benefits of Stop Loss is that it allows you to make sensible, considered decisions before you feel the pressure of a volatile market. It allows you to get on with your life without having to constantly monitor the market.

You decide which particular share you wish to sell and set an acceptable threshold below the share's current trading price. You call CommSec and arrange a Stop Loss Trigger and a Stop Loss Limit Order.

Imagine you own shares trading at \$10.00 and you want to ensure that if the stock falls, you sell out at no less than \$9.60. Through CommSec Stop Loss, you would set a Stop Loss Trigger at \$9.80 along with a Stop Loss Limit Order at \$9.60. Should the shares trade at the trigger point of \$9.80 or lower, your limit order will be submitted* to sell the shares at no less than \$9.60. If there is insufficient buying demand at \$9.60 or above, your order will remain in the market in line with normal order rules (20 Trading Days for standard accounts, 5 Trading Days for Margin Lending accounts).

There are two ways to pay:

You can elect to pay an "Up front" Stop Loss fee of \$9.95[^] plus standard brokerage if a sale goes through. You pay the "Up front" fee regardless of execution; or

You can choose to pay "On execution" of the order and only pay \$14.95[^] plus standard brokerage when a sale goes through. You do not pay the "On execution" fee if the trade is not executed.

For more information call CommSec on **13 15 19** or visit **commsec.com.au/stoploss**

* Orders are placed subject to CommSec's vetting procedures.

[^] The "Up front" and "On execution" fees are inclusive of GST and are applicable for orders up to \$40,000 in value at the time of selling the stock. Orders valued at greater than \$40,000 are charged at: "Up front" 0.099% of the trade value; "On execution" 0.12% of the trade value.

A wide range of investment choices

CommSec is more than just a stockbroker. Through a range of innovative services we're making it easier for all Australians to build their investment portfolio and diversify beyond shares.

Managed Funds and Superannuation

If you prefer to leave the day-to-day investment decisions to a professional manager, then managed funds are another way to invest in the share market. With a managed fund, your money is 'pooled' with other investors who have similar goals, and each investment you make buys a certain number of units in the fund.

CommSec Direct Funds offer access to over 500 Managed and Superannuation Funds from Australia's leading fund managers, including funds which invest in assets other than shares. Using our online tool, Funds In 5 Minutes, you can simply view funds that match different investor profiles and then either download the Product Disclosure Statement ("PDS") you want or request one to be posted.

Alternatively you can talk with our Client Service Officers and have them take you through the process. We will rebate up to 100% of the upfront investment fees when you invest via a downloaded PDS, visit **funds.commsec.com.au**

Warrants and Exchange Traded Options

Warrants and Options are becoming increasingly popular investment vehicles because of their flexibility and the potential they offer for increased returns. Now you can add them to your portfolio. Before trading them, however, you must read the relevant Australian Stock Exchange booklet and register as a Warrant or Options customer.

Exchange Traded Options has a Product Disclosure Statement that contains important information about the product. You should carefully consider the Product Disclosure Statement before opening an Options account. You can request a PDS by calling **13 15 19** or by visiting **commsec.com.au**

Commonwealth Bank Protected Portfolio Loan

You can acquire a large share portfolio without using your own capital and enjoy the benefits of investing in the share market from a minimum of \$50,000. Plus, as each share is protected at the original purchase price, there is no risk of a margin call. To invest, call us on **13 17 09** or visit **commsec.com.au** to download an offer document.

Margin Lending

Margin Lending uses a well-established financial practice called "gearing", which means borrowing money to make larger investments. With CommSec, you can borrow as little as \$20,000 at competitive interest rates to finance a larger and possibly a more diverse portfolio of shares or managed funds.

For more information on Margin Lending, call **13 17 09**.

International Shares

A CommSec International Share Trading Account provides you with access to a wide range of share markets including the US, European and Asian markets.

Access this service through our International desk staffed 24 hours (during US trading days) on **1300 361 170**.

Please note that the risks and market practices when buying and selling shares in overseas markets are different from Australia.

Access to new share issues

As a CommSec client, you also have the opportunity to invest in new share issues (Initial Public Offers) and other capital raisings.

Access Premium Financial Services – Home and Investment Home Loans

CommSec, Australia's most popular broker gives you access to a broad range of financial products and services. Through Premium Financial Services, CommSec offers a variety of Commonwealth Bank home and investment home loan options designed to meet your needs. CommSec provides you with access to:

- A complete range of loans
- Personalised service and a single contact point
- Savings on interest rates and fees on selected home and investment home loans through our Wealth Package *Plus*.

Pay off your home faster with Wealth Package *Plus*

At CommSec, we have built a reputation not only for making investing easy and accessible, but also for providing you with innovative broking and investment products. So it may not be surprising to discover we could actually help you pay off your home loan faster as well.

The Wealth Package *Plus*, apart from being a great way to manage your finances, could save you up to 0.7% p.a. off your Commonwealth Bank home loan interest rate. What's more, you will also pay no standard establishment fee (normally \$600) or monthly Loan Services Fees on your Standard Variable Rate or Standard Fixed Rate Home or Investment Home Loan.

Yet Wealth Package *Plus* is not just about your home loan. It opens the door to a whole suite of broking, investment, insurance and banking products designed to help your finances grow.

To qualify for the Wealth Package *Plus*, all you require is:

- Total holdings with the Commonwealth Bank Group of at least \$150,000 initially and \$100,000 on an ongoing basis; and
- To pay an annual fee, currently \$495.

If you would like to know just how much you could save, why not use our specially designed online calculator at **commsec.com.au**

To find out more about the Wealth Package *Plus*, simply call **13 24 35** between 8 am and 8 pm (EST), Monday to Friday or visit **commsec.com.au**

Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in the loan offer. Other fees and charges are payable.

How to contact CommSec

Within Australia

Phone 13 15 19 between 8 am and 7 pm (Sydney time), Monday to Friday

Fax (02) 8292 4777

From Overseas

Phone +61 13 15 19

Fax +61 2 8292 4777

Postal address

CommSec
Locked Bag 22
Australia Square NSW 1215

E-mail

shares@commsec.com.au

techsupport@commsec.com.au

Share Shop Locations

Commonwealth Bank
Ground Floor
120 Pitt Street
Sydney NSW 2000

Commonwealth Bank
Ground Floor
367 Collins Street
Melbourne VIC 3000

