

PORTFOLIO LENDING

Grow your wealth and build a larger portfolio with Bell Potter Portfolio Lending, now available for **International Shares**.

Benefits

Access to well known brands

Through Bell Potter you can purchase international shares using your Portfolio Lending facility. Our Approved List includes businesses and brands you know such as Apple, Google and Nestle.

Multiply your investment potential

Use your loan to buy more shares or managed funds for your portfolio, increasing your potential capital growth and income.

Diversify

Reduce investment risk by investing in companies across varied industries and countries, without having to sell existing holdings.

Invest tax effectively

Depending on your own personal tax situation a margin loan may help maximise the after tax return on your investments by: claiming interest costs on your loan as a tax deduction; bringing forward your deductions using our prepaid rates; and deferring potential CGT liabilities.

Ownership

You remain the beneficial owner of the stocks in your portfolio.

Liquidity

You can sell assets and transfer funds whenever you need to.

Features

Competitive market offering

Bell Potter Capital's typical loan-to-value ratio (LVR) for major global companies is 70%. You can find a list of approved securities on the Bell Potter website.

We offer very competitive variable, fixed and prepaid rates and there are no establishment, maintenance or administration fees or minimum balance requirements.

The loan can remain undrawn until required at no cost to you.

Tailored advice and service

Your Bell Potter adviser can advise on international shares and you have direct access to one of our Portfolio Lending account managers for all lending enquiries.

We can accommodate special lending requests on a case by case basis.

Simple application

You can borrow against international shares like you do for domestic shares.

No additional documentation is needed for existing Portfolio Lending clients.

Tools to monitor your portfolio

You can view your international holdings, end of day pricing and notifications via our Client Access website or one of our Portfolio Lending account managers. Monthly paper statements are also available.

How it works

1. You establish a Bell Potter Portfolio Lending facility and transfer shares (including domestic shares) as collateral.
2. We calculate the lending value, which determines how much you can borrow.
3. You can then use available funds to make investments in international shares.

Risks

1. Like any investment loan, investing through gearing involves risk
2. Gearing increases the size of your investments but also increases the risk of capital loss
3. If the value of your portfolio falls sufficiently, you may receive a margin call and must either sell part of your portfolio, provide additional security or repay the loan.

Learn more

Portfolio Lending is not for everyone and should only be used as part of a wider investment strategy. A Bell Potter adviser can help you to work out if lending is suitable for you.

Contact us for more information

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