

STANDARD BT MARGIN LOAN LINKED TO A VENTURA MANAGED ACCOUNT PORTFOLIOS (VMAPS)

A standard BT Margin Loan can be linked to a VMAPS account available through Praemium as the administrator and offered by Ventura Investment Management Limited.

Key features and benefits

Benefits	Features
LVR on underlying securities	BT Margin Lending allocates their standard LVR to each security in the SMA, treating the investment as if it's a direct share portfolio. Your client can invest in any model knowing the loan to value ratios will be applied for each individual security. Approved Securities Lists. For example if one underlying security is replaced with another security by the manager in order to optimise the portfolio, the LVR for that new security would be taken into account in calculating the borrowing limit, there is no need for the total portfolio to be re-assessed.
Integrated investment and loan reporting	You have access to consolidated reporting on their loan balance and investment information on the one platform
No application or ongoing service fees [^] for individual or joint applicants	Your client can invest more money into the investments of their choice.
Low minimum loan amount	A minimum loan amount of \$20,000 means your client doesn't need to borrow large sums of money to start (or build on) their investment portfolio.
The ability to establish regular gearing	Regular gearing provides your client with the ability to invest in approved investments on a monthly basis, allowing them to drip feed their money into the market rather than investing it all at once.
24 hour online access to Facility information	Monitoring your client's investment portfolio is easy with online access for you and your client to their investment portfolio and margin loan details 24 hours a day, seven days a week.
Prompt loan approval	Margin lending applications are subject to approval which is generally provided within 72 hours for individual and joint applicants.

How to apply

Application process is simple

To apply for a BT Margin Loan and lodge the SMA as collateral:

1. Complete the [BT Margin Lending Loan Application Form](#)

2. Complete the [Authority to Link form](#)

This authorises BT Margin Lending to lodge the SMA as collateral for the loan facility, manage the direct debits for the client for additional investments, and also the option to add the Adviser as an Authorised Representative on the loan.

3. Complete the Ventura Managed Account Portfolios PDS Application online.

4. Send all application documents and forms to BT Margin Lending.

Setting up the accounts

Once BT Margin Lending receive the application documents, they will process the loan documents first and you will be notified when the Margin Loan is approved, and the amount of your client's credit limit. Then the SMA will be established.

As soon as both accounts are set up, the investment into the SMA may be commenced, this can either be a BPAY® amount directly into the SMA, a loan draw down and direct debit which will be done by BT (client must have provided bank details and signed the direct debit section of the form).

It's worth noting, once your clients SMA portfolio is linked to a BT Margin Loan all transactions will need to be approved by BT Margin Lending. A list of forms can be found [here](#).

Before an application for a BT Margin Loan Facility is submitted, all borrowers must download and read:

- **The BT Margin Lending Margin Loan Product Disclosure Statement**

This document contains information to assist you with making an informed decision in relation to the acquisition of this product.

- **The BT Margin Lending Facility Agreement and the CHESS explanation, Supplementary risk disclosure statement and Privacy disclosure and consent**

This document contains the terms and conditions of a BT Margin Lending Facility.

- **The BT Securities Limited Financial Services Guide**

This document describes margin lending financial services offered by BT Securities Ltd.