

## BT Margin Lending now available with BlackRock CPS

We are pleased to announce that BT Margin Lending is now an approved lender on the BlackRock CPS, and all models are available for lending.

Some of the key benefits gearing with BT include:

### **LVR's for individual underlying securities**

BT Margin Lending allocates their standard LVR to each security in the BlackRock SMA, treating the investment as if it's a direct share portfolio. This means your client can lodge additional security to the SMA and you can use the customisations available, like substitute or exclude a security in a model, or lodge stock and lock it against rebalancing.

### **All loan information is online in the one log on**

Your clients loan summary information, transaction details and LVR's are all included in one easy online log on. You can access the loan balance, funds available, LVR's, all expenses and income in one place, 24/7.

### **Application process is simple**

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

1. Complete the [BT Margin Lending Application](#)
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 BlackRock CPS PDS Application
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 and you will be notified with the Margin Loan is approved, and the amount of your client's credit limit. The SMA will then be established.

As soon as both accounts are set up, the investment into the SMA may commence. 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](#).