

**Accepted ASX Listed Equities**  
as at 16 December 2019  
Subject to change at the discretion of CommSec Margin Lending

**Buffer - 5%**  
**Maximum Gearing Ratio - 90%**

**LVR Changes**

Changes since the last Approved Securities List was published are outlined in the below table:

**ASX Securities**

ASX Code	Security Name	Change	Previous Portfolio LVR	New Portfolio LVR
SFR	SANDFIRE RESOURCES NL	LVR Decrease	65%	60%
EOS	ELECTRO OPTIC SYSTEMS HOLDINGS LIMITED	LVR Increase	40%*	40%
NXT	NEXTDC LIMITED	LVR Decrease	60%	55%
VAE	VANGUARD FTSE ASIA EX JAPAN SHARES INDEX	New LVR	0%	70%
CGFPA	CHALLENGER LIMITED	LVR Removal	70%	0%
CCX	CITY CHIC COLLECTIVE LIMITED	New LVR	0%	40%*
DWS	DWS LIMITED	Capped LVR	40%*	40%*

\*Available via facilities with PLVR enabled only

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
3PL	3P LEARNING LIMITED	45%	40%	35%	BKL	BLACKMORES LIMITED	60%	55%	50%
A200	BETASHARES AUSTRALIA 200 ETF	80%	75%	70%	BKW	BRICKWORKS LIMITED	70%	65%	60%
A2B	A2B AUSTRALIA LIMITED	45%	40%	35%	BLD	BORAL LIMITED	70%	65%	60%
A2M	THE A2 MILK COMPANY LIMITED	55%	50%	45%	<b>BLX</b>	<b>BEACON LIGHTING GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	90%	85%	80%	BNKS	BETASHARES GLOBAL BANKS ETF	65%	60%	55%
AAC	AUSTRALIAN AGRICULTURAL COMPANY LIMITED	55%	50%	45%	BOQ	BANK OF QUEENSLAND LIMITED	75%	70%	65%
ABA	AUSWIDE BANK LTD	50%	45%	40%	BOQPE	BANK OF QUEENSLAND LIMITED	75%	70%	65%
ABC	ADELAIDE BRIGHTON LIMITED	65%	60%	55%	BPT	BEACH ENERGY LIMITED	60%	55%	50%
ABP	ABACUS PROPERTY GROUP	70%	65%	60%	BRG	BREVILLE GROUP LIMITED	65%	60%	55%
<b>ADB</b>	<b>AUDINATE GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>BRU</b>	<b>BURU ENERGY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ADH	ADAIRS LIMITED	40%	35%	30%	BSL	BLUESCOPE STEEL LIMITED	70%	65%	60%
ADI	APN INDUSTRIAL REIT	65%	60%	55%	BVS	BRAVURA SOLUTIONS LIMITED	55%	50%	45%
AEF	AUSTRALIAN ETHICAL INVESTMENT LIMITED	40%	35%	30%	BWP	BWP TRUST	70%	65%	60%
AFG	AUSTRALIAN FINANCE GROUP LTD	40%	35%	30%	BWX	BWX LIMITED	40%	35%	30%
AFI	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	75%	70%	65%	BXB	BRAMBLES LIMITED	80%	75%	70%
<b>AGI</b>	<b>AINSWORTH GAME TECHNOLOGY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>CAJ</b>	<b>CAPITOL HEALTH LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AGL	AGL ENERGY LIMITED	80%	75%	70%	CAM	CLIME CAPITAL LIMITED	45%	40%	35%
AHY	ASALEO CARE LIMITED	45%	40%	35%	CAR	CARSAL.COM LIMITED	70%	65%	60%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED	65%	60%	55%	<b>CAT</b>	<b>CATAPULT GROUP INTERNATIONAL LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AIZ	AIR NEW ZEALAND LIMITED	55%	50%	45%	CBA	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
<b>ALC</b>	<b>ALCIDION GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CBAPD	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
ALF	AUSTRALIAN LEADERS FUND LIMITED	55%	50%	45%	CBAPE	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
ALG	ARDENT LEISURE GROUP LIMITED	50%	45%	40%	CBAPP	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED	60%	55%	50%	CBAPG	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
<b>ALK</b>	<b>ALKANE RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	CBAPH	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
ALL	ARISTOCRAT LEISURE LIMITED	75%	70%	65%	CBAPI	COMMONWEALTH BANK OF AUSTRALIA	80%	75%	70%
ALQ	ALS LIMITED	70%	65%	60%	CCL	COCA-COLA AMATIL LIMITED	75%	70%	65%
ALU	ALTIUM LIMITED	65%	60%	55%	CCP	CREDIT CORP GROUP LIMITED	55%	50%	45%
ALX	ATLAS ARTERIA	70%	65%	60%	<b>CCX</b>	<b>CITY CHIC COLLECTIVE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AMA	AMA GROUP LIMITED	45%	40%	35%	CDA	CODAN LIMITED	50%	45%	40%
AMC	AMCOR PLC	75%	70%	65%	<b>DD</b>	<b>CARDNO LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
AMH	AMCIL LIMITED	55%	50%	45%	CDM	CADENCE CAPITAL LIMITED	45%	40%	35%
AMI	AURELIA METALS LIMITED	45%	40%	35%	CDP	CARINDALE PROPERTY TRUST	55%	50%	45%
AMP	AMP LIMITED	65%	60%	55%	CGF	CHALLENGER LIMITED	65%	60%	55%
AMPPA	AMP LIMITED	65%	60%	55%	CGFPB	CHALLENGER LIMITED	70%	65%	60%
ANN	ANSELL LIMITED	70%	65%	60%	<b>CGI</b>	<b>THE CITADEL GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CHC	CHARTER HALL GROUP	65%	60%	55%
ANZPD	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	<b>CIA</b>	<b>CHAMPION IRON LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ANZPE	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	<b>CIE</b>	<b>CONTANGO INCOME GENERATOR LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CIM	CIMIC GROUP LIMITED	70%	65%	60%
ANZPG	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CIN	CARLTON INVESTMENTS LIMITED	50%	45%	40%
ANZPH	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	80%	75%	70%	CIP	CENTURIA INDUSTRIAL REIT	65%	60%	55%
APA	APA GROUP	75%	70%	65%	CKF	COLLINS FOODS LIMITED	65%	60%	55%
APE	AP EAGERS LIMITED	50%	45%	40%	CLI	CLASS LIMITED	45%	40%	35%
API	AUSTRALIAN PHARMACEUTICAL INDUSTRIES LIMITED	55%	50%	45%	CLH	COLLECTION HOUSE LIMITED	45%	40%	35%
APL	ANTIPODES GLOBAL INVESTMENT COMPANY LTD	50%	45%	40%	<b>CLQ</b>	<b>CLEAN TEQ HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
APT	AFTERPAY TOUCH GROUP LIMITED	40%	35%	30%	CLV	CLOVER CORPORATION LIMITED	40%	35%	30%
APX	APPEN LIMITED	45%	40%	35%	CLW	CHARTER HALL LONG WALE REIT	65%	60%	55%
AQG	ALACER GOLD CORP.	50%	45%	40%	CMA	CENTURIA METROPOLITAN REIT	60%	55%	50%
AQR	APN CONVENIENCE RETAIL REIT	50%	45%	40%	CMW	CROMWELL PROPERTY GROUP	70%	65%	60%
ARB	ARB CORPORATION LIMITED	70%	65%	60%	CNI	CENTURIA CAPITAL GROUP	60%	55%	50%
ARF	ARENA REIT.	60%	55%	50%	CNU	CHORUS LIMITED	60%	55%	50%
ARG	ARGO INVESTMENTS LIMITED	75%	70%	65%	COE	COOPER ENERGY LIMITED	60%	55%	50%
ASB	AUSTAL LIMITED	55%	50%	45%	COH	COCHLEAR LIMITED	70%	65%	60%
ASIA	BETASHARES ASIA TECHNOLOGY TIGERS ETF	65%	60%	55%	COL	COLES GROUP LIMITED	80%	75%	70%
AST	AUSNET SERVICES LIMITED	70%	65%	60%	CPU	COMPUTERSHARE LIMITED	70%	65%	60%
ASX	ASX LIMITED	75%	70%	65%	CQE	CHARTER HALL SOCIAL INFRASTRUCTURE REIT	55%	50%	45%
<b>AUB</b>	<b>AUB GROUP LIMITED</b>	<b>65%</b>	<b>60%</b>	<b>55%</b>	COR	CHARTER HALL RETAIL REIT	70%	65%	60%
AUI	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	55%	50%	45%	CRN	CORONADO GLOBAL RESOURCES INC	45%	40%	35%
AVG	AUSTRALIAN VINTAGE LTD	45%	40%	35%	CSL	CSL LIMITED	80%	75%	70%
AVN	AVENTUS GROUP	60%	55%	50%	CSR	CSR LIMITED	70%	65%	60%
AWC	ALUMINA LIMITED	75%	70%	65%	CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	55%	50%	45%
AX1	ACCENT GROUP LIMITED	55%	50%	45%	CTX	CALTEX AUSTRALIA LIMITED	75%	70%	65%
AZJ	AURIZON HOLDINGS LIMITED	75%	70%	65%	<b>CUV</b>	<b>CLUNVEL PHARMACEUTICALS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
BAP	BAPCOR LIMITED	60%	55%	50%	CWN	CROWN RESORTS LIMITED	70%	65%	60%
BBN	BABY BUNTING GROUP LIMITED	50%	45%	40%	CWNBH	CROWN RESORTS LIMITED	65%	60%	55%
BEAR	BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND	80%	75%	70%	CWP	CEDAR WOODS PROPERTIES LIMITED	60%	55%	50%
BEN	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%	CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	65%	60%	55%
BENPE	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%	DCG	DECIMIL GROUP LIMITED	45%	40%	35%
BENPF	BENDIGO AND ADELAIDE BANK LIMITED	75%	70%	65%	DDR	DICKER DATA LIMITED	45%	40%	35%
BENPG	BENDIGO AND ADELAIDE BANK LIMITED	70%	65%	60%	DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED	65%	60%	55%
BFG	BELL FINANCIAL GROUP LIMITED	40%	35%	30%	DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND	65%	60%	55%
BGA	BEGA CHEESE LIMITED	65%	60%	55%	DJW	DJERRIWARREH INVESTMENTS LIMITED	70%	65%	60%
BHP	BHP GROUP LIMITED	80%	75%	70%	DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	65%	60%	55%
BIN	BINGO INDUSTRIES LIMITED	45%	40%	35%	DOW	DOWNER EDI LIMITED	65%	60%	55%
BKI	BKI INVESTMENT COMPANY LIMITED	65%	60%	55%	DTL	DATA#3 LIMITED	45%	40%	35%

**Portfolio LVR (PLVR)** is enabled in diversified portfolios with 5 or more securities with Standard LVR. Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

**NB:** Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)

**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
Shading indicates changes since 5 December 2019

Please note the lending ratio on this list is subject to change at any time without prior notice.

**Accepted ASX Listed Shares  
as at 16 December 2019**

**Subject to change at the discretion of CommSec Margin Lending**

**Buffer - 5%  
Maximum Gearing Ratio - 90%**

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	65%	60%	55%	IRE	IRESS LIMITED	70%	65%	60%
DXS	DEXUS	70%	65%	60%	IRI	<b>INTEGRATED RESEARCH LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
EHE	ESTIA HEALTH LIMITED	55%	50%	45%	ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF	70%	65%	60%
EHL	EMECO HOLDINGS LIMITED	40%	35%	30%	ITW	ISHARES MSCI TAIWAN ETF	70%	65%	60%
ELD	ELDERS LIMITED	60%	55%	50%	IVC	INVOCARE LIMITED	65%	60%	55%
EML	EML PAYMENTS LIMITED	40%	35%	30%	IVE	ISHARES MSCI EAFE ETF	75%	70%	65%
EDS	ELECTRO OPTIC SYSTEMS HOLDINGS LIMITED	40%	35%	30%	IVV	ISHARES S&P 500 ETF	75%	70%	65%
EQT	EQT HOLDINGS LIMITED	50%	45%	40%	IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	70%	65%	60%
ESTX	ETFS EURO STOXX 50	75%	70%	65%	IXJ	ISHARES GLOBAL HEALTHCARE ETF	65%	60%	55%
ETHI	BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF	70%	65%	60%	IZZ	ISHARES CHINA LARGE-CAP ETF	60%	55%	50%
ETPMAG	ETFS PHYSICAL SILVER	60%	55%	50%	JBH	JB HI-FI LIMITED	75%	70%	65%
<b>ETPMPT</b>	<b>ETFS PHYSICAL PLATINUM</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	JHC	JAPARA HEALTHCARE LIMITED	50%	45%	40%
EVN	EVOLUTION MINING LIMITED	65%	60%	55%	JHG	IANUS HENDERSON GROUP PLC	70%	65%	60%
EVT	EVENT HOSPITALITY AND ENTERTAINMENT LTD	65%	60%	55%	JHX	JAMES HARDIE INDUSTRIES PLC	75%	70%	65%
EX20	BETASHARES AUSTRALIAN EX-20 PORTFOLIO DIVERSIFIER ET	80%	75%	70%	JIN	JUMBO INTERACTIVE LIMITED	45%	40%	35%
FAIR	BETASHARES AUSTRALIAN SUSTAINABILITY LEADERS ETF	80%	75%	70%	<b>JMS</b>	<b>JUPITER MINES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>FAR</b>	<b>FAR LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	<b>KAR</b>	<b>KAROON ENERGY LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
FBU	FLETCHER BUILDING LIMITED	65%	60%	55%	KGN	KOGAN.COM LTD	45%	40%	35%
FGG	FUTURE GENERATION GLOBAL INVESTMENT COMPANY LIM	65%	60%	55%	KML	KATHMANDU HOLDINGS LIMITED	50%	45%	40%
FGX	FUTURE GENERATION INVESTMENT COMPANY LIMITED	65%	60%	55%	<b>KSD</b>	<b>KINA SECURITIES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>FID</b>	<b>FIDUCIAN GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	LEP	ALE PROPERTY GROUP	65%	60%	55%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	70%	65%	60%	LIC	LIFESTYLE COMMUNITIES LIMITED	45%	40%	35%
FMG	FORTESCUE METALS GROUP LTD	65%	60%	55%	LLC	LENLEASE GROUP	75%	70%	65%
FNP	FREEDOM FOODS GROUP LIMITED	45%	40%	35%	<b>LNG</b>	<b>LIQUEFIED NATURAL GAS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED	65%	60%	55%	LNK	LINK ADMINISTRATION HOLDINGS LIMITED	65%	60%	55%
<b>FRI</b>	<b>FINBAR GROUP LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	LOV	LOVISA HOLDINGS LIMITED	45%	40%	35%
<b>FSF</b>	<b>FONTERRA SHAREHOLDERS' FUND</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	LSF	L1 LONG SHORT FUND LIMITED	40%	0%	0%
FWD	FLEETWOOD CORPORATION LIMITED	40%	35%	30%	<b>LYC</b>	<b>LYNAS CORPORATION LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
FXL	FLEXIGROUP LIMITED	45%	40%	35%	<b>MAH</b>	<b>MACMAHON HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
GDI	GDI PROPERTY GROUP	60%	55%	50%	<b>MBLHB</b>	<b>MACQUARIE BANK LIMITED</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>
GDX	VANECK VECTORS GOLD MINERS ETF	70%	65%	60%	MBLPA	MACQUARIE BANK LIMITED	80%	75%	70%
GEM	G8 EDUCATION LIMITED	60%	55%	50%	MCP	MCPHERSON'S LIMITED	40%	35%	30%
GMA	GENWORTH MORTGAGE INSURANCE AUSTRALIA LIMITED	65%	60%	55%	MEZ	MERIDIAN ENERGY LIMITED	45%	40%	35%
GMG	GOODMAN GROUP	75%	70%	65%	MFF	MFF CAPITAL INVESTMENTS LIMITED	70%	65%	60%
GNC	GRAINCORP LIMITED	50%	45%	40%	MFG	MAGELLAN FINANCIAL GROUP LIMITED	70%	65%	60%
GNE	GENESIS ENERGY LIMITED	50%	45%	40%	MGE	MAGELLAN GLOBAL EQUITIES FUND (MANAGED FUND)	70%	65%	60%
GOLD	ETFS METAL SECURITIES AUSTRALIA LIMITED.	75%	70%	65%	MGG	MAGELLAN GLOBAL TRUST	70%	65%	60%
GOR	GOLD ROAD RESOURCES LIMITED	45%	40%	35%	MGR	MIRVAC GROUP	75%	70%	65%
GOZ	GROWTHPOINT PROPERTIES AUSTRALIA	65%	60%	55%	MGX	MOUNT GIBSON IRON LIMITED	40%	35%	30%
GPT	GPT GROUP	75%	70%	65%	MHH	MAGELLAN HIGH CONVICTION TRUST	65%	60%	55%
<b>GRR</b>	<b>GRANGE RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	MICH	MAGELLAN INFRASTRUCTURE FUND	70%	65%	60%
GTK	GENTRACK GROUP LIMITED	40%	35%	30%	MIN	MINERAL RESOURCES LIMITED	60%	55%	50%
GUD	G.U.D. HOLDINGS LIMITED	70%	65%	60%	MIR	MIRROBOOKA INVESTMENTS LIMITED	55%	50%	45%
GVF	GLOBAL VALUE FUND LIMITED	55%	50%	45%	MLD	MACA LIMITED	45%	40%	35%
GWA	GWA GROUP LIMITED	65%	60%	55%	MLT	MLT CORPORATION LIMITED	65%	60%	55%
HACK	BETASHARES GLOBAL CYBERSECURITY ETF	65%	60%	55%	MMS	MCMLLAN SHAKESPEARE LIMITED	65%	60%	55%
HBRD	BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGE	80%	75%	70%	MND	MONADELPHOUS GROUP LIMITED	65%	60%	55%
HLO	HELLOWORLD TRAVEL LIMITED	50%	45%	40%	MNF	MNF GROUP LIMITED	50%	45%	40%
HLS	HEALIUS LIMITED	65%	60%	55%	MNY	MONEY3 CORPORATION LIMITED	45%	40%	35%
HM1	HEARTS AND MINDS INVESTMENTS LIMITED	55%	50%	45%	MOAT	VANECK VECTORS MORNINGSTAR WIDE MOAT ETF	70%	65%	60%
HPI	HOTEL PROPERTY INVESTMENTS	65%	60%	55%	MOC	MORTGAGE CHOICE LIMITED	40%	35%	30%
HSN	HANSEN TECHNOLOGIES LIMITED	50%	45%	40%	MOE	MOELIS AUSTRALIA LIMITED	50%	45%	40%
HT1	HT&E LIMITED	45%	40%	35%	MOGL	MONTGOMERY GLOBAL EQUITIES FUND (MANAGED FUND)	70%	65%	60%
HUB	HUB24 LIMITED	50%	45%	40%	MPL	MEDIBANK PRIVATE LIMITED	75%	70%	65%
HUO	HUON AQUACULTURE GROUP LIMITED	55%	50%	45%	MQG	MACQUARIE GROUP LIMITED	80%	75%	70%
HVN	HARVEY NORMAN HOLDINGS LIMITED	75%	70%	65%	MQGPB	MACQUARIE GROUP LIMITED	80%	75%	70%
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MA	70%	65%	60%	MQGPC	MACQUARIE GROUP LIMITED	80%	75%	70%
IAA	ISHARES ASIA 50 ETF	70%	65%	60%	MQGPD	MACQUARIE GROUP LIMITED	80%	75%	70%
IAF	ISHARES CORE COMPOSITE BOND ETF	80%	75%	70%	<b>MSB</b>	<b>MESOBLAST LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
IAG	INSURANCE AUSTRALIA GROUP LIMITED	80%	75%	70%	MVS	METCASH LIMITED	65%	60%	55%
IAGPD	INSURANCE AUSTRALIA GROUP LIMITED	80%	75%	70%	MVF	MONASH IVF GROUP LIMITED	45%	40%	35%
IDX	INTEGRAL DIAGNOSTICS LIMITED	45%	40%	35%	<b>MVP</b>	<b>MEDICAL DEVELOPMENTS INTERNATIONAL LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
IEL	IDP EDUCATION LIMITED	55%	50%	45%	MVV	VANECK VECTORS AUSTRALIAN EQUAL WEIGHT ETF	75%	70%	65%
IEM	ISHARES MSCI EMERGING MARKETS ETF	75%	70%	65%	MXT	MCP MASTER INCOME TRUST	50%	45%	40%
IEU	ISHARES EUROPE ETF	75%	70%	65%	<b>MYR</b>	<b>MYR HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
IFL	IOOF HOLDINGS LIMITED	60%	55%	50%	MYS	MYSTATE LIMITED	60%	55%	50%
IFM	INFOMEDIA LTD	50%	45%	40%	MYX	MAYNE PHARMA GROUP LIMITED	50%	45%	40%
IFN	INFIGEN ENERGY	40%	35%	30%	NAB	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IFRA	VANECK VECTORS FTSE GBL INFR (HDGD) ETF	70%	65%	60%	NABHA	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	65%
IGL	IVE GROUP LIMITED	55%	50%	45%	NABPB	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IGO	INDEPENDENCE GROUP NL	70%	65%	60%	NABPC	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IHD	ISHARES S&P/ASX DIVIDEND OPPORTUNITIES ETF	80%	75%	70%	NABPD	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IHVV	ISHARES S&P 500 AUD HEDGED ETF	80%	75%	70%	NABPE	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IJH	ISHARES S&P MID-CAP ETF	65%	60%	55%	NABPF	NATIONAL AUSTRALIA BANK LIMITED	80%	75%	70%
IJP	ISHARES MSCI JAPAN ETF	80%	75%	70%	NAN	NANOSONICS LIMITED	55%	50%	45%
IJR	ISHARES S&P SMALL-CAP ETF	65%	60%	55%	NCK	NICK SCALI LIMITED	50%	45%	40%
IKO	ISHARES MSCI SOUTH KOREA ETF	60%	55%	50%	NCM	NEWCREST MINING LIMITED	75%	70%	65%
ILB	ISHARES GOVERNMENT INFLATION ETF	75%	70%	65%	NDQ	BETASHARES NASDAQ 100 ETF	80%	75%	70%
ILC	ISHARES S&P/ASX 20 ETF	80%	75%	70%	<b>NEA</b>	<b>NEARMAP LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ILU	ILUKA RESOURCES LIMITED	70%	65%	60%	NEC	NINE ENTERTAINMENT CO. HOLDINGS LIMITED	65%	60%	55%
IMD	IMDEX LIMITED	40%	35%	30%	NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED	45%	40%	35%
IMF	IMF BENTHAM LIMITED	50%	45%	40%	NHC	NEW HOPE CORPORATION LIMITED	50%	45%	40%
INA	INGENIA COMMUNITIES GROUP	55%	50%	45%	NHF	NIB HOLDINGS LIMITED	70%	65%	60%
ING	INGHAM'S GROUP LIMITED	65%	60%	55%	<b>NIC</b>	<b>NICKEL MINES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
IOO	ISHARES GLOBAL 100 ETF	75%	70%	65%	NSC	NAOS SMALL CAP OPPORTUNITIES COMPANY LIMITED	40%	35%	30%
IOZ	ISHARES CORE S&P/ASX 200 ETF	80%	75%	70%	NSR	NATIONAL STORAGE REIT	60%	55%	50%
IPH	IPH LIMITED	60%	55%	50%	NST	NORTHERN STAR RESOURCES LTD	65%	60%	55%
IPL	INCITEC PIVOT LIMITED	70%	65%	60%	NUF	NUFARM LIMITED	65%	60%	55%

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**Bold and Italics** indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)  
**Shading** indicates changes since 5 December 2019

Please note the lending ratio on this list is subject to change at any time without prior notice.

Accepted ASX Listed Shares  
as at 16 December 2019  
Subject to change at the discretion of CommSec Margin Lending

Buffer - 5%  
Maximum Gearing Ratio - 90%

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR
NWH	NRW HOLDINGS LIMITED	45%	40%	35%	SKT	SKY NETWORK TELEVISION LIMITED.	45%	40%	35%
NWL	NETWEALTH GROUP LIMITED	50%	45%	40%	SLC	SUPERLOOP LIMITED	40%	35%	30%
NWS	NEWS CORPORATION	70%	65%	60%	SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	75%	70%	65%
NXT	NEXTDC LIMITED	55%	50%	45%	SLK	SEALINK TRAVEL GROUP LIMITED	50%	45%	40%
OFX	OPX GROUP LIMITED	45%	40%	35%	SLR	SILVER LAKE RESOURCES LIMITED	45%	40%	35%
OML	OOHIMEDIA LIMITED	55%	50%	45%	SM1	SYNLAIT MILK LIMITED	50%	45%	40%
OOO	BETASHARES CRUDE OIL INDEX ETF-CURRENCY HEDGED (SYM)	45%	40%	35%	SQL	WASHINGTON H SOUL PATTINSON & COMPANY LIMITED	65%	60%	55%
OPH	OPHIR HIGH CONVICTION FUND	40%	35%	30%	SPK	SPARK NEW ZEALAND LIMITED	65%	60%	55%
ORA	ORORA LIMITED	70%	65%	60%	SPR	<b>STARPHARMA HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
ORE	OROCOBRE LIMITED	40%	35%	30%	SRV	SERVICORP LIMITED	45%	40%	35%
ORG	ORIGIN ENERGY LIMITED	75%	70%	65%	SSM	SERVICE STREAM LIMITED	60%	55%	50%
ORI	ORICA LIMITED	75%	70%	65%	STO	SANTOS LIMITED	70%	65%	60%
OSH	OIL SEARCH LIMITED	70%	65%	60%	STW	SPDR S&P/ASX 200 FUND	80%	75%	70%
OTW	OVER THE WIRE HOLDINGS LIMITED	40%	35%	30%	SUL	SUPER RETAIL GROUP LIMITED	65%	60%	55%
<b>OVH</b>	<b>ONEVUE HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SUN	SUNCORP GROUP LIMITED	80%	75%	70%
OZL	SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND	80%	75%	70%	SUNPE	SUNCORP GROUP LIMITED	80%	75%	70%
OZM	OZ MINERALS LIMITED	65%	60%	55%	SUNPF	SUNCORP GROUP LIMITED	80%	75%	70%
OZR	SPDR S&P/ASX 200 RESOURCES FUND	80%	75%	70%	SUNPG	SUNCORP GROUP LIMITED	80%	75%	70%
PAC	PACIFIC CURRENT GROUP LIMITED	40%	35%	30%	SUNPH	SUNCORP GROUP LIMITED	75%	70%	65%
PAI	PLATINUM ASIA INVESTMENTS LIMITED	65%	60%	55%	SVW	SEVEN GROUP HOLDINGS LIMITED	70%	65%	60%
<b>PAN</b>	<b>PANORAMIC RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SWM	SEVEN WEST MEDIA LIMITED	50%	45%	40%
PAXX	PLATINUM ASIA FUND (QUOTED MANAGED HEDGE FUND)	75%	70%	65%	SWTZ	SWITZER DIVIDEND GROWTH FUND (MANAGED FUND)	70%	65%	60%
PDL	PENDAL GROUP LIMITED	65%	60%	55%	SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	70%	65%	60%
<b>PET</b>	<b>PHOSLOCK ENVIRONMENTAL TECHNOLOGIES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	SKY	SENEX ENERGY LIMITED	45%	40%	35%
PFM	PROPEL FUNERAL PARTNERS LIMITED	50%	45%	40%	SYD	SYDNEY AIRPORT	80%	75%	70%
PGC	PARAGON CARE LIMITED	50%	45%	40%	SYI	SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND	75%	70%	65%
PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED	60%	55%	50%	TAH	TABCORP HOLDINGS LIMITED	75%	70%	65%
PGH	PACT GROUP HOLDINGS LTD	45%	40%	35%	TCL	TRANSURBAN GROUP	80%	75%	70%
PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	60%	55%	50%	TECH	ETFS MORNINGSTAR GLOBAL TECHNOLOGY ETF	65%	60%	55%
PIE	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	65%	60%	55%	TGG	TEMPLETON GLOBAL GROWTH FUND LIMITED	65%	60%	55%
PIXX	PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HEDGE FUND)	75%	70%	65%	TGR	TASSAL GROUP LIMITED	65%	60%	55%
PLB	PLATO INCOME MAXIMISER LIMITED	65%	60%	55%	TLS	TELSTRA CORPORATION LIMITED.	80%	75%	70%
<b>PLS</b>	<b>PILBARA MINERALS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	TNE	TECHNOLOGY ONE LIMITED	65%	60%	55%
PMC	PLATINUM CAPITAL LIMITED	65%	60%	55%	<b>TOP</b>	<b>THORNEY OPPORTUNITIES LTD</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
<b>PME</b>	<b>PRO MEDICUS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	TPM	TPG TELECOM LIMITED	60%	55%	50%
PMGOLD	PERTH MINT GOLD	75%	70%	65%	TWE	TREASURY WINE ESTATES LIMITED	75%	70%	65%
PMV	PREMIER INVESTMENTS LIMITED	70%	65%	60%	UBA	UBS IQ MSCI AUSTRALIA ETHICAL ETF	75%	70%	65%
PNI	PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	45%	40%	35%	UMAX	BETASHARES S&P 500 YIELD MAXIMISER FUND	75%	70%	65%
PNR	PANTORO LIMITED	40%	35%	30%	URW	UNIBAL-RODAMCO-WESTFIELD	70%	65%	60%
<b>PNV</b>	<b>POLYNOVO LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	USD	BETASHARES U.S. DOLLAR ETF	80%	75%	70%
PPC	PEET LIMITED	45%	40%	35%	VAE	VANGUARD FTSE ASIA EX JAPAN SHARES INDEX ETF	70%	65%	60%
<b>PPH</b>	<b>PUSHPAY HOLDINGS LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	75%	70%	65%
PPS	PRAEMIUM LIMITED	45%	40%	35%	VAH	VIRGIN AUSTRALIA HOLDINGS LIMITED	45%	40%	35%
PPT	PERPETUAL LIMITED	70%	65%	60%	VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	75%	70%	65%
PRN	PERENTI GLOBAL LIMITED	45%	40%	35%	VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	80%	75%	70%
PRU	PERSEUS MINING LIMITED	40%	35%	30%	VCC	VICINITY CENTRES	80%	75%	70%
PTM	PLATINUM ASSET MANAGEMENT LIMITED	65%	60%	55%	VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF	70%	65%	60%
PWH	PWR HOLDINGS LIMITED	45%	40%	35%	VEA	VIVA ENERGY GROUP LIMITED	65%	60%	55%
QAN	QANTAS AIRWAYS LIMITED	75%	70%	65%	VEQ	VANGUARD FTSE EUROPE SHARES ETF	70%	65%	60%
QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	75%	70%	65%	VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	70%	65%	60%
QBE	QBE INSURANCE GROUP LIMITED	75%	70%	65%	VG1	VGI PARTNERS GLOBAL INVESTMENT LIMITED	55%	50%	45%
QFN	BETASHARES AUSTRALIAN FINANCIALS SECTOR ETF	75%	70%	65%	VG8	VGI PARTNERS ASIAN INVESTMENTS LIMITED	50%	45%	40%
QMS	QMS MEDIA LIMITED	40%	35%	30%	VGAD	VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ETF	75%	70%	65%
QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	80%	75%	70%	VGE	VANGUARD FTSE EMERGING MARKETS SHARES ETF	65%	60%	55%
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BO	80%	75%	70%	VGI	VGI PARTNERS LIMITED	40%	35%	30%
QUAL	VANECK VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF	65%	60%	55%	VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	75%	70%	65%
QUB	QUBE HOLDINGS LIMITED	70%	65%	60%	VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	80%	75%	70%
QUBHA	QUBE HOLDINGS LIMITED	70%	65%	60%	VOC	VOCUS GROUP LIMITED	45%	40%	35%
QVE	QV EQUITIES LIMITED	65%	60%	55%	VRL	VILLAGE ROADSHOW LIMITED	50%	45%	40%
RBTZ	BETASHARES GLOBAL ROBOTICS AND ARTIFICIAL INTELLIGENCE	65%	60%	55%	VRT	VIRTUS HEALTH LIMITED	55%	50%	45%
<b>RDC</b>	<b>REDCAPE HOTEL GROUP</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	VSO	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF	70%	65%	60%
RDV	RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SHARE	75%	70%	65%	VTG	VITA GROUP LIMITED	45%	40%	35%
REA	REA GROUP LTD	70%	65%	60%	VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	75%	70%	65%
REG	REGIS HEALTHCARE LIMITED	50%	45%	40%	VUX	VIRGIN MONEY UK PLC	55%	50%	45%
REH	REECE LIMITED	65%	60%	55%	VVR	VIVA ENERGY REIT	65%	60%	55%
RHC	RAMSAY HEALTH CARE LIMITED	75%	70%	65%	WAM	WAM CAPITAL LIMITED	65%	60%	55%
RHCPA	RAMSAY HEALTH CARE LIMITED	75%	70%	65%	WAX	WAM RESEARCH LIMITED	60%	55%	50%
<b>RHP</b>	<b>RHIPE LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>	WBC	WESTPAC BANKING CORPORATION	80%	75%	70%
RIC	RIDLEY CORPORATION LIMITED	50%	45%	40%	WBCE	WESTPAC BANKING CORPORATION	80%	75%	70%
RIO	RIO TINTO LIMITED	80%	75%	70%	WBCEP	WESTPAC BANKING CORPORATION	80%	75%	70%
RMD	RESMED INC	70%	65%	60%	WBCEG	WESTPAC BANKING CORPORATION	80%	75%	70%
RMS	RAMELIUS RESOURCES LIMITED	40%	35%	30%	WBCEH	WESTPAC BANKING CORPORATION	80%	75%	70%
ROBO	ETFS ROBO GLOBAL ROBOTICS AND AUTOMATION ETF	65%	60%	55%	WBCEI	WESTPAC BANKING CORPORATION	80%	75%	70%
RRL	REGIS RESOURCES LIMITED	70%	65%	60%	WDIV	SPDR S&P GLOBAL DIVIDEND FUND	70%	65%	60%
RSG	RESOLUTE MINING LIMITED	45%	40%	35%	WDMF	ISHARES EDGE MSCI WORLD MULTIFACTOR ETF	75%	70%	65%
RWC	RELIANCE WORLDWIDE CORPORATION LIMITED	60%	55%	50%	WEB	WEBJET LIMITED	60%	55%	50%
S32	SOUTH32 LIMITED	75%	70%	65%	WES	WESFARMERS LIMITED	80%	75%	70%
SAR	SARACEN MINERAL HOLDINGS LIMITED	60%	55%	50%	WGB	WAM GLOBAL LIMITED	70%	65%	60%
SBM	ST BARBARA LIMITED	55%	50%	45%	<b>WGN</b>	<b>WAGNERS HOLDING COMPANY LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
SCG	SCENTRE GROUP	80%	75%	70%	<b>WGX</b>	<b>WESTGOLD RESOURCES LIMITED</b>	<b>40%</b>	<b>0%</b>	<b>0%</b>
SCP	SHOPPING CENTRES AUSTRALASIA PROPERTY GROUP	70%	65%	60%	WHC	WHITEHAVEN COAL LIMITED	60%	55%	50%
SDF	STEADFAST GROUP LIMITED	70%	65%	60%	WHF	WHITEFIELD LIMITED	60%	55%	50%
SDG	SUNLAND GROUP LIMITED	45%	40%	35%	WIC	WESTOZ INVESTMENT COMPANY LIMITED	40%	35%	30%
SEC	SPHERIA EMERGING COMPANIES LIMITED	55%	50%	45%	WLE	WAM LEADERS LIMITED	65%	60%	55%
SEK	SEEK LIMITED	70%	65%	60%	WMI	WAM MICROCAP LIMITED	50%	45%	40%
<b>SFR</b>	<b>SANDFIRE RESOURCES NL</b>	<b>60%</b>	<b>55%</b>	<b>50%</b>	WOR	WORLEY LIMITED	65%	60%	55%
SFY	SPDR S&P/ASX 50 FUND	80%	75%	70%	WOW	WOOLWORTHS GROUP LIMITED	80%	75%	70%
SGF	SG FLEET GROUP LIMITED	50%	45%	40%	WPL	WOODSIDE PETROLEUM LTD	80%	75%	70%
SGM	SIMS METAL MANAGEMENT LIMITED	65%	60%	55%	WPP	WPP AUENZ LTD	40%	35%	30%
SGP	STOCKLAND	75%	70%	65%	WQG	WCM GLOBAL GROWTH LIMITED	50%	45%	40%
SGR	THE STAR ENTERTAINMENT GROUP LIMITED	75%	70%	65%	WSA	WESTERN AREAS LIMITED	45%	40%	35%
SHL	SONIC HEALTHCARE LIMITED	75%	70%	65%	WTC	WITSETECH GLOBAL LIMITED	40%	35%	30%
SHV	SELECT HARVESTS LIMITED	50%	45%	40%	WXHG	SPDR S&P WORLD EX AUSTRALIA (HEDGED) FUND	70%	65%	60%
SIG	SIGMA HEALTHCARE LIMITED	45%	40%	35%	WXOZ	SPDR S&P WORLD EX AUSTRALIA FUND	70%	65%	60%
SIQ	SMARTGROUP CORPORATION LTD	60%	55%	50%	XRO	XERO LIMITED	60%	55%	50%
SKC	SKYCITY ENTERTAINMENT GROUP LIMITED	70%	65%	60%	YANK	BETASHARES STRONG U.S. DOLLAR FUND (HEDGE FUND)	50%	45%	40%
SKI	SPARK INFRASTRUCTURE GROUP	65%	60%	55%	YMAX	BETASHARES AUS TOP20 EQUITY YIELD MAX FUND (IM FUND)	75%	70%	65%

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**Bold and Italics indicates Bonus Stocks (LVR is applicable for diversified Portfolio's only)**  
Shading indicates changes since 5 December 2019

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Accepted ASX Listed Shares  
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Buffer - 5%  
 Maximum Gearing Ratio - 90%

ASX Code	Security Name	Portfolio LVR	Standard LVR	Single Stock LVR	ASX Code	Portfolio LVR	Standard LVR	Single Stock LVR
ZIP	<i>ZIP CO LIMITED</i>	40%	0%	0%				
ZYAU	ETFS S&P/ASX 300 HIGH YIELD PLUS ETF	70%	65%	60%				

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