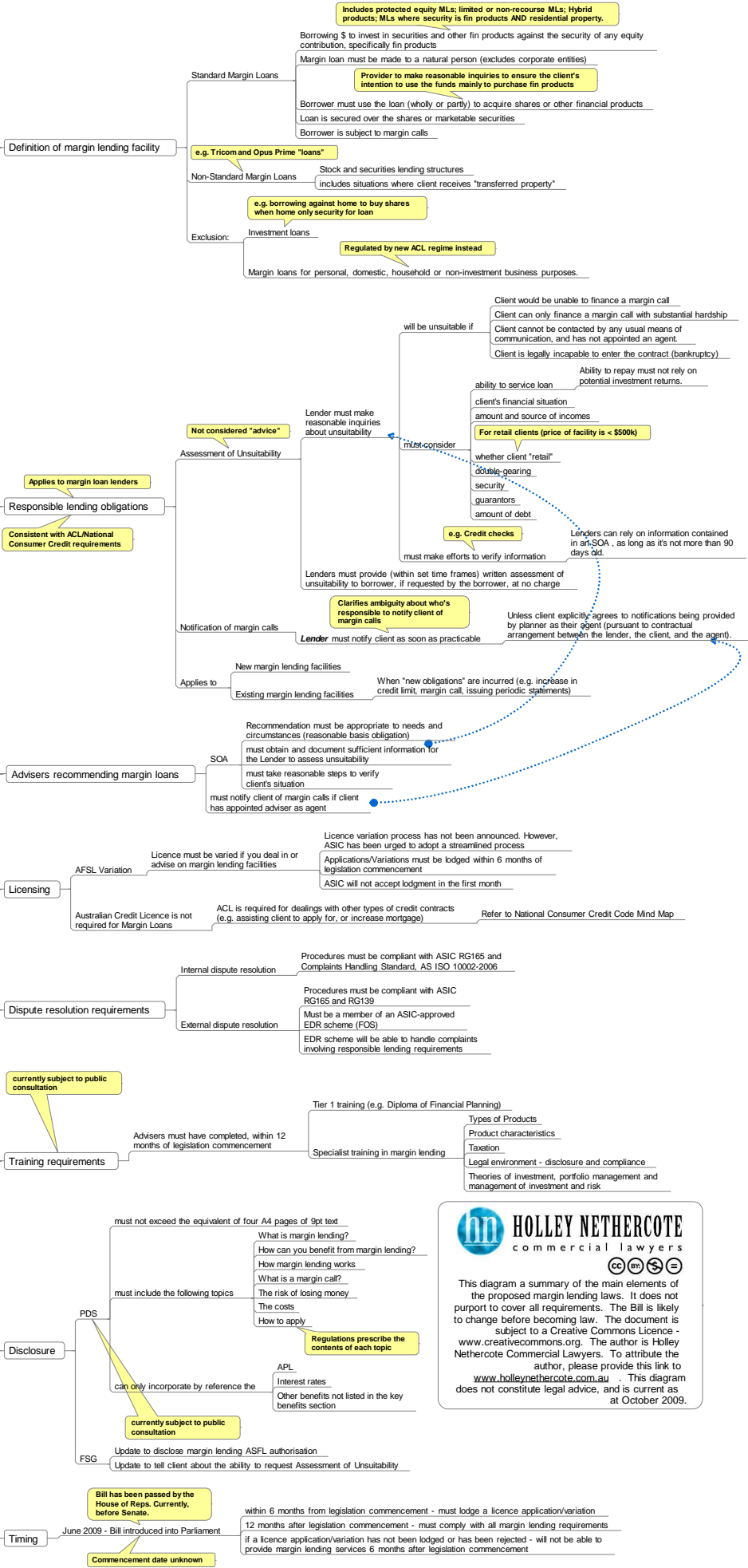



Proposed Margin Lending Laws

This diagram a summary of the main elements of the proposed margin lending laws. It does not purport to cover all requirements. The Bill is likely to change before becoming law. The document is subject to a Creative Commons Licence - www.creativecommons.org. The author is Holley Nethercote Commercial Lawyers. To attribute the author, please provide this link to www.holleynethercote.com.au. This diagram does not constitute legal advice, and is current as at October 2009.