

Transaction account and savings application

Guide to opening an account

To open an account with Australian Unity as a new customer you must complete this Customer Application Form.

Third Parties you require to have access to your account

In the case where you require an additional person (not an account holder) to have access to all or nominated accounts, we also require you and the person you nominate to complete:

- Authority to Operate/Add a Signatory Form

All forms are available on our website at australianunity.com.au/banking

If you require any assistance in completing this document, please contact us on **1300 790 740**, we're here Monday to Friday - 8.30am to 5.30pm AEST/AEDT.

Identification

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, we require specific forms of identification in order to open your account. Australian Unity Bank is required to verify your full name, residential address and/or date of birth.

Once your application has been received, we will issue you with a SMS to electronically verify your identity. If you are unable to complete electronic identity online, you will need to provide us via post certified copies of your original identification process.

To find out more visit our website at www.australianunity.com.au/banking/forms and download a copy of the Document Certifiers List and Form. Alternatively you can contact us at **1300 790 740** Monday - Friday 8:30am-5:30pm AEST/AEDT to obtain a copy.

Personal Details

In order to become an Australian Unity customer, we need to collect some information about your choice of accounts.

- Step 1 of this form highlights the personal information we require.
- Steps 3 to 5 refer to the types of accounts you may like to open, the account access facilities available, and the name(s) required on the account.

Privacy

Your personal and credit-related information will be collected, used and disclosed by Australian Unity in accordance with our 'Privacy Policy' and in accordance with the law. You can obtain a copy of our Privacy Policy via our website at australianunity.com.au/privacy-policy or by phone on **1300 790 740**, we're here Monday to Friday - 8.30am to 5.30pm AEST/AEDT.

Supporting Documents

Before opening an account, please obtain and read the following documents:

- Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions
- Financial Services Guide
- Schedule of Fees, Charges and Transaction Limits
- Schedule of Interest Rates
- Privacy Policy and Privacy Notice
- Target Market Determinations

These documents can be found on our website or alternatively you can obtain a copy by contacting us.



Return by post

Australian Unity
GPO Box 1801,
Melbourne VIC 3001



Secure portal

australianunity.com.au/banking/secure-portal

Transaction and savings application form

Please use **BLOCK** letters and a black or blue pen to complete this Form.

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

To be eligible for our transaction and savings products, you need to be:

- An Australian resident
- 16 years of age or over

Accounts are only available to persons from within Australia. Applications from overseas will not be accepted.

Do you agree that you are over 16 years of age, an Australian resident and applying from within Australia? ☒ Yes ☒ No

Step 1 Customer 1 details

Important - your name must match your ID document for verification purposes

Title	☒ Mr ☒ Mrs ☒ Ms ☒ Mis	Date of birth			/			/				
Surname												
Given name(s)												
Middle name(s) <i>if applicable</i>												
Other name(s) <i>if applicable</i>												
Are you an Australian permanent resident or Australian Citizen?	☒ Yes			☒ No								
Is this to be a joint account?	☒ Yes			☒ No								
If yes , please complete step 2 joint applicant details												
Are you an existing customer?	☒ Yes			☒ No								
If yes , what is your customer number?												
Are you an Australian Unity Employee?	☒ Yes			☒ No								
If yes , please provide your Employee ID Number												

Residential address (PO Box is not acceptable)

Unit					Street number							
Street name												
Suburb									State			
Postcode					Country							
Mobile phone <i>this is a required field</i>												
Home phone					Work Phone							
Email												

Mailing address (if different from residential address)

Unit					Street number							
Street name												
Suburb									State			
Postcode					Country							

Employment and taxation details

Employer

Occupation

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](https://www.oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?

☐ Yes☐ No

Are you a tax resident of another Country?

☐ Yes☐ No

If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.

1	Country		TIN		If no TIN, list reason A, B, or C	
2	Country		TIN		If no TIN, list reason A, B, or C	
3	Country		TIN		If no TIN, list reason A, B, or C	

Reason A The country of tax residency does not issue TINs to tax residents

Reason B You have not been issued with a TIN.

Please explain why.

Reason C The country of tax residency does not require the TIN to be disclosed

If you are a tax resident of more countries, please cross this box ☐ re-print this page and provide the additional details.

Are you a Politically Exposed Person (PEP)?

☐ Yes☐ No

A PEP is an individual who holds a prominent public position or role in a government body or international organisation, either in Australia or overseas. Immediate family members and/or close associates of these individuals are also considered PEPs.

Step 2 Joint applicant details (if applicable)

Important - your name must match your ID document for verification purposes

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth / /

Surname

Given name(s)

Middle name(s)
if applicable

Other name(s)
if applicable

Are you an Australian permanent resident or Australian Citizen?

☐ Yes☐ No

Are you an existing customer?

☐ Yes☐ No

If **yes**, what is your customer number?

Are you an Australian Unity Employee?

☐ Yes☐ No

If **yes**, please provide your Employee ID Number

Residential address (PO Box is not acceptable)

Unit		Street number	
Street name			
Suburb		State	
Postcode		Country	
Mobile phone <i>this is a required field</i>			
Homephone		Work Phone	
Email			

Mailing address (if different from residential address)

Unit		Street number	
Street name			
Suburb		State	
Postcode		Country	

Employment and taxation details

Employer	
Occupation	

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website (oecd.org) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☒ Yes ☒ No

If you are a tax resident of Australia, please provide us with your Tax File Number (TFN)

Although you're not required to provide us with your TFN, we're required by law to withhold tax. To ensure you're charged correctly, please provide your Tax File Number

Are you a tax resident of another Country? ☒ Yes ☒ No

If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.

1	Country		TIN		If no TIN, list reason A, B, or C	
2	Country		TIN		If no TIN, list reason A, B, or C	
3	Country		TIN		If no TIN, list reason A, B, or C	

Reason A The country of tax residency does not issue TINs to tax residents

Reason B You have not been issued with a TIN.

Please explain why.

Reason C The country of tax residency does not require the TIN to be disclosed

If you are a tax resident of more countries, please cross this box ☒ re-print this page and provide the additional details.

Are you a Politically Exposed Person (PEP)? ☒ Yes ☒ No

A PEP is an individual who holds a prominent public position or role in a government body or international organisation, either in Australia or overseas. Immediate family members and/or close associates of these individuals are also considered PEPs.

Step 3 Selecting your account

☒ Healthy Banking Everyday Transaction Account (Transaction Account)

☒ Active Saver & Transaction Account

☒ Freedom Saver & Transaction Account

☒ Easy Saver Plus & Transaction Account

If you already have a transaction account with us, we will not open a new one unless you advise us to do so. We will link your existing transaction account to your savings account where applicable.

☒ Please open a new Healthy Banking Everyday Transaction account even if I currently have transaction account of any type with Australian Unity Bank.

Step 4 Selecting your services*

Do you need us to issue you with a Visa Debit Card for your transaction account if we are opening one for you? ☒ Yes ☒ No

Step 5 Other parties associated with account

Will there be a third party making withdrawals or enquiring about your account? ☒ Yes ☒ No

If Yes, please complete the Authority to Operate/Add a Signatory form from our website.

Membership of Australian Unity Limited

As an Australian Unity customer, you may be eligible to become a member of Australian Unity Limited (AUL) once you have held an Australian Unity account for a continuous period of two years, subject to acceptance by AUL. You hereby apply for membership and agree to become a member of AUL (and to be bound by its Constitution upon becoming a member) unless you provide AUL with written notice that you elect not to be a member of AUL. Admission to membership is at the absolute discretion of the Board of directors of AUL (or its delegate), which is permitted to create categories of membership with the same or differing rights or privileges and to admit you to any category. Membership of AUL is on and subject to such rights and privileges (if any) and the terms, rights, restrictions and obligations set out in the Constitution of AUL from time to time.

Declarations

Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994 (AUBL, our, we and us).

By submitting this application form I agree to the following:

1. Acknowledgement and Consent of Terms and Conditions

- As a condition of opening an account with AUBL I confirm that I have obtained, read and accept the terms and conditions of the following:
 - Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions
 - Financial Services Guide
 - Schedule of Fees, Charges and Transaction Limits
 - Schedule of Interest Rates
 - Privacy Policy and Privacy Notice
 - Target Market Determinations
- I understand these documents are available online on Australian Unity's website at australianunity.com.au/banking/terms-and-conditions. Alternatively, I can obtain copies of these documents from AUBL on request by calling 1300 790 740.

2. What You Will Be Provided If Your Application is Approved

- As part of my online application I consent to AUBL providing me with:
 1. a transaction account capable of being operated by either applicant in the case of a joint account (if applicable)
 2. an Easy Saver Plus, Active Saver or Freedom Saver savings account (subject to the savings account applied for) linked to the transaction account capable of being operated by either applicant in the case of a joint account (if requested)
 3. a Visa Debit Card and Personal Identification Number (PIN)
 4. Internet Banking access
 5. quarterly electronic statements within my Internet Banking. Charges for the provision of statements will apply if I opt out of receiving periodic statements electronically unless I notify AUBL that I am unable to register for Internet Banking.
 6. information about my banking that AUBL is required to provide me with under the ePayments Code. AUBL will provide this by electronic communication to the email address or mobile phone number provided or by secure mobile app messaging or secure Internet Banking messaging
 7. BSB and account numbers

3. Consent To Receive Communication Electronically

1. Where AUBL needs to provide me with a notice or any information relevant to an account held with AUBL, AUBL will communicate that information to me electronically unless required otherwise by law.
2. Information that will be communicated to me electronically includes but is not limited to statements, privacy notices, terms and conditions (including changes to terms and conditions or terms of use), and other disclosure documents.
3. When AUBL informs me of any updates to this information, AUBL may refer me to the AUBL's website, australianunity.com.au/banking, when the document is available for me to read there.
4. To opt out of receiving information electronically, please contact AUBL on 1300 790 740. Opting out will not apply to communications that AUBL will send me asking me to contact AUBL, or relating to scams or similar issues, requests to validate transactions, to validate a change of my personal information, to verify my identity, or requesting me to provide up-to-date identification information.

4. Personal and Credit-Related Information

1. My personal and credit-related information will be collected, used and disclosed by AUBL in accordance with Australian Unity's Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy at australianunity.com.au/privacy-policy.
2. I confirm that I have read Australian Unity's Privacy Policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of my personal information.
3. In order to verify my identity, AUBL may check my details against data held by Illion or Equifax credit reporting agency. The identity verification check will not be recorded by Illion or Equifax and it will not impact my ability to obtain credit. I can read more about Illion and their privacy policy at www.illion.com.au or Equifax at and their privacy policy at <https://www.equifax.com>.
4. I understand AUBL have collected my personal information for the purpose of verifying my identity.

5. Declarations

1. The information I have provided is true and correct.
2. I understand that it is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF legislation) to give false and misleading information. I understand AUBL will collect personal information from me as required by the AML/CTF legislation and that we may take steps to verify the personal information we have collected.
3. I am responsible for updating AUBL if any of the information I have provided changes.
4. I declare that the information I have provided for meeting Automatic Exchange of Information (AEOI) requirements (where applicable) is true and correct and that I will provide all necessary co-operation and assistance in order for AUBL to comply with its obligations under Australian legislation designed to give effect to AEOI which includes the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) regimes.
5. If required, I have provided my tax residency status, including all countries which I am a tax resident and the respective Tax Identification Number.
6. I will inform AUBL within 30 days of any change in circumstances which affect my tax residency status.
7. I consent to the collection, use, storage and disclosure of my personal information in this form. Any personal information collected for the purposes of the FATCA and the CRS will be:
 - a) Used for the purpose of meeting obligations under CRS and the FATCA; and
 - b) Used for other purposes relating to verification of my identity and to review and correct discrepancies in the information provided and recorded.

By ticking each box and clicking submit I acknowledge that I have read and agree to the above statements set out in sections:

- | | |
|--|---|
| 1) Acknowledgement and Consent of Terms and Conditions | ☒ Yes |
| 2) What You Will Be Provided If Your Application is Approved | ☒ Yes |
| 3) Consent to Receive Communication Electronically | ☒ Yes |
| 4) Personal and Credit-Related Information | ☒ Yes |
| 5) Declarations | ☒ Yes |

Signature Customer 1

X

Name

Date / /

Signature Customer 2 (if applicable)

X

Name

Date / /