

Membership Application Form

New Member Section

Member Status

☐ Single ☐ Joint ☐ Authority to Operate ☐ Power of Attorney

Member Details (Applicant 1) *Required Information

Country of Residence* (for tax purposes)

If you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)

If you do not have a TIN for a country you are a tax resident of please tick a reason why:

- ☐ the country does not issue TINs to residents
☐ other reason why you do not have a TIN (please provide an explanation: _____)

Individual/Primary Joint ☐ New ☐ Existing

Member Number _____

Title* Surname*

First Name* Middle Name

Date of Birth* Preferred /Other name (if any)

Residential Address*

Unit/Floor/Street No. Street

Suburb/Town State Postcode

Mailing address if different from residential address above

Email

Home phone* Mobile phone

Work phone Police Payroll No.

Occupation* Employer

Referring Member Details (if applicable)

Mbr No. Name

Member Details (Applicant 2) *Required Information

Country of Residence* (for tax purposes)

If you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)

If you do not have a TIN for a country you are a tax resident of please choose a reason why:

- ☐ the country does not issue TINs to residents
☐ other reason why you do not have a TIN (please provide an explanation: _____)

Secondary Joint ☐ New ☐ Existing

Member Number _____

Title* Surname*

First Name* Middle Name

Date of Birth* Preferred /Other name (if any)

Residential Address*

Unit/Floor/Street No. Street

Suburb/Town State Postcode

Mailing address if different from residential address above

Email

Home phone* Mobile phone

Work phone Police Payroll No.

Occupation* Employer

Method of Operation (If method of operation differs across accounts complete a new application form)

- ☐ Any ____ (one/two/etc) of the Applicant/s or signatories ☐ All of the Applicant/s or Signatories ☐ Other (please specify) _____

Accounts and Products Important - always read the Financial Services Guide before taking up any product and the Access Methods Terms and Conditions. Download your copy from our website. Please select the Account(s)/Product(s) you wish to open:

- | | | | |
|--|---|---|---|
| <input checked="" type="checkbox"/> S1 Easy Access Transaction Account | <input type="checkbox"/> Visa Debit Card | <input type="checkbox"/> S11 Safeguard | <input type="checkbox"/> Cheque Book |
| <input type="checkbox"/> S19 U30 SUPER CHARGE Account | <input type="checkbox"/> Visa Credit Card | <input type="checkbox"/> Direct Deposit | <input type="checkbox"/> Internet Banking |
| <input type="checkbox"/> S23 Bonus Saver Account | <input type="checkbox"/> Personal/Car Loans | <input type="checkbox"/> Term Deposit Account | <input type="checkbox"/> Other (please specify) _____ |
| | <input type="checkbox"/> Home Loans | <input type="checkbox"/> Redial Telephone Banking | |

Authorised Signatories

Title	<input type="text"/>	Surname	<input type="text"/>	Given Names	<input type="text"/>	Member No.	<input type="text"/>
Title	<input type="text"/>	Surname	<input type="text"/>	Given Names	<input type="text"/>	Member No.	<input type="text"/>

What is the Guarantee?

When you apply to become a Police Bank member, you do not have to pay a membership fee. All we ask is that you guarantee to pay \$10 if Police Bank ever ceases to operate to the person/s managing our closure.

Junior Members - complete a different form.

NB—It is an offence under the Anti-Money Laundering and Counter Terrorism Act (2006) to make a false or misleading statement.

Applications and Declarations

By signing this form, I/we apply to become a Member of Police Bank. I/We agree that this application and these declarations apply to all my/our accounts with the Bank.

Identity - I/we declare that I/we have or will provide proof of identity as required by law and the names listed in the application are the only names by which I/we are known.

Constitution - I/we understand that Police Bank is a corporation and agree to be bound by its Constitution as altered from time to time.

I/we accept that this application must be approved by Police Bank's Board of Directors.

I/We provide the \$10 guarantee required to become a Member of Police Bank.

Application - I/we declare that all the information provided in this application is true, correct and not misleading; and acknowledge that Police Bank will rely on this information and may terminate the membership if it is not true, correct or is misleading.

Product Information - I/we agree:

- to receive the Financial Services Guide (FSG) and other disclosure documents for any product electronically. I am aware that I can opt out of receiving these documents electronically at any time by calling 131 728 and requesting for paper copies.
- that I/we should read the FSG and Terms and Conditions (T&Cs) before purchasing a product and that I/we can and should save a copy.
- to be bound by the FSG, T&Cs and related conditions of use for the product.
- to obtain written confirmation for the opening or closing of any product by calling 131 728.
- that Police Bank may set off any debt I/we may owe the Bank against the credit balance of any of my/our accounts.

Understanding – I/we acknowledge that I/we have been given the opportunity to ask questions about this application and have received satisfactory answers to my/our questions.

Member Communications – We may contact you in relation to your membership and accounts. Our preference is for electronic communications. I / We agree that Police Bank may contact me by any electronic communications to the address or phone number listed in this application. I / we understand that I / we may withdraw our consent to electronic communications by calling 131 728.

Authorised Signatories - I/we have read the FSG regarding the operation of accounts by an ATO, and I/we agree that the authorised signatories identified in this application form are authorised to operate my/our accounts and I/we are responsible for all transactions completed by authorised signatories.

Joint Members – We acknowledge that as joint Members we may open accounts and obtain products as individuals; and Police Bank may send me/us one copy of any notices or documents including account statements and variation notices.

Tax File Number – It is optional to provide us with your TFN but if you do not do so, we will deduct tax from your interest earned at the highest personal income tax rate. For more information about TFNs see www.ato.gov.au. Companies may provide their ABN.

I/We have read the Privacy Notice and am aware the Privacy Policy is available by visiting Police Bank's website.

I am/We are aware of the following:

I/We agree that Police Bank may send me marketing material on Police Bank and third party products from time to time. I understand that I/we may instruct Police Bank not to send any marketing material to me at any time by calling 131 728.

I/We authorise Police Bank to provide its relevant service providers:

- Any information provided by me/us in this document (including personal information).
- Any other information (including personal information) I/we may provide to Police Bank or which they may lawfully obtain about me where the provision of such information is required or allowed by law. This includes the verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act (2006).

Privacy Notice

Outline

This Privacy Notice describes how we collect, use and share your personal information. The Notice sets out:

- the kinds of personal information we collect
- the reason why we collect and use your information
- who we share your information with
- where you can find our Privacy Policy
- how you can contact us.

What is personal information

Personal information includes information or an opinion about an individual that's identified or reasonably identifiable. This includes the individual's name, age, gender, postcode, contact details, or financial information, such as credit card or transaction details, as well as a range of other types of data.

Collection & use of your information

The law requires us to collect and hold information on you:

- for our register of members under the Corporations Act 2001 (Cth)
- to assess your application for a loan and your capacity to repay the loan under the National Consumer Credit Protection Act (2009)
- to verify or confirm your identity under relevant legislation.

Accordingly, we collect information about you to:

•provide you with membership benefits, services and products or information about those benefits, services and products

- research, design, market, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- track products or services that you view on our website using cookies, where your settings allow us to, and send you information and advertising about those products or services
- contact you to assist you to complete online applications that you may have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

If you do not give us the information we request, credit and financial services laws may not allow us to admit you to membership or provide you with the service or product that you have applied for.

How we collect your information

We will collect information about you and your financial position from you directly. When you apply for a loan, we collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax Australia Information Services, and Solutions Pty Limited Pty Ltd, Illion (Australia) Pty Ltd. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask the above credit reporting bodies not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud (including identity fraud). You can view their privacy policies on their respective websites - Equifax: www.equifax.com.au/privacy, and Illion: www.ilion.com.au/privacy-policy.

Providing your information to other entities

We disclose your information to other entities as needed or as required by law. We may disclose your information to entities such as:

- entities that can verify your identity
- clearing, payment and credit card scheme providers
- third party partners, affiliated product and service suppliers, service providers, contractors or agents. For example, contractors who do some of our work for us, including statement printing and mail out, card and cheque production, market research or direct marketing
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies, banks and other financial institutions that have previously lent to you, or if we need to process a claim for mistaken payment
- persons you use as referees or guarantors for your loan
- for property loans – property valuers and insurers
- mortgage documentation service
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- people authorised to use your account such as cardholders or family members
- law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.policebank.com.au and contains information such as:

- that contained in this Privacy Notice
- how you can seek correction of information that we hold on you
- how you can make a complaint about a breach of your privacy or the conduct of a credit reporting body, and how we will deal with your complaint
- we are likely to disclose when you ask us to process a transaction to a financial institutions overseas. Where we so, we ensure there are arrangements in place to protect your information
- the new mandatory CCR (comprehensive credit reporting) regime that requires Police Bank to share your credit history with credit reporting bodies
- your ability to request or share your CDR (Consumer Data Right) data with other financial institutions under the CDR scheme.

Contact us:

- in person at one of our Branches
- by visiting our website at www.policebank.com.au
- by calling us on 131 728
- by emailing us at info@policebank.com.au
- by writing to us to 25 Pelican Street, Surry Hills NSW 2010.

Last updated: 19 September 2022

Member Signature

(1) Date / / (2) Date / /

Authority to Operate / Power of Attorney

(1) Date / / (2) Date / /

MSO Use Only**Account Servicing Use Only**

MSO Name (print) Checked by Date / /
(print name)

☐ TFN(s) Entered ☐ FSG Issued Date / / Operator Number ☐ Access/Payment Service Letter scanned

Tax File Number (New Member to complete this section)

Collection of tax file numbers is authorised, and its use and disclosure are strictly regulated by the tax laws and Privacy Act. Quotation is not compulsory but tax may be taken out of your interest if you do not quote your tax file number or claim an exemption. For more information about the use of tax file numbers please phone your nearest Tax Office.

TFN Applicant 1 TFN Applicant 2 Exemption ABN/ACN