

Police Bank Ltd ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018. 25 Pelican Street, Surry Hills NSW 2010. Customs Bank is a division of Police Bank Ltd. All terms and conditions that apply to Police Bank also apply to Customs Bank.

Account Operation

Member No.

Client No.

Single Joint

Account Title

First Applicant Details *Required Information

Member No.

Client No.

Title

Surname

Given names

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: _____)

Change in Details (Complete only where required)

Residential Address

Postcode

Mailing Address

Postcode

Email

Home Phone

Work Phone

Mobile

Occupation

Employer

Other Account Operator (If Applicable)

1. Secondary Joint Account Holder or Authorised Signatory

2. Either to sign or Both to sign (not applicable to S28)

Second Applicant Details *Required Information

Member No.

Client No.

Title

Surname

Given names

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: _____)

Second Applicant Change in Details (Complete only where required)

Title

Surname

Given names

Preferred Name

Date of Birth

 / /

Residential Address

Postcode

Mailing Address

Postcode

Email

Home Phone

Work Phone

Mobile

Your Driver's Licence Number

Expiry date

 / /

Authorised Signatory Details

Title	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	If you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	
Residential Address	Postcode	
<input type="text"/>	<input type="text"/>	
Mailing Address	Postcode	
<input type="text"/>	<input type="text"/>	
Email	<input type="text"/>	
Home Phone	Work Phone	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Your Driver's Licence Number	Expiry date	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	

Have you provided us with your Tax File Number? If you have not then we will deduct withholding tax from any interest earned by you.

Account Types and Products - First complete Part A. Second, closely read your account operation booklet and ask your Member Service Officer any questions. Third, once you have read the booklet terms and conditions please complete Part B and the declaration.

(A) Account Products

- S28 / S29 Cheque Book* Deposit Book* Redial Visa Card
 Internet Banking

(B) Account Operation Terms

 I have received, read and understood the terms of the following:

- S28 / S29 Cheque Book* Deposit Book* Redial Visa Card
 Internet Banking

* available only through S29 Account

Order Card For

Name (1)	Name (2)
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> To be collected <input type="checkbox"/> Posted <input type="checkbox"/> Service Centre	<input type="text"/>

Declaration and Authorisation

Account Operation

- 1.1. I/We acknowledge that you have notified me that you have terms and conditions governing the operation of accounts with you.
- 1.2. I/We understand your account operation terms and conditions and acknowledge that you may alter those terms and conditions from time to time.
- 1.3. I/We agree to be bound by your account operation terms and conditions as altered from time to time by you.

2. True and Correct

- 2.1. I/We declare that all the information I have provided to you in and with this application is true and correct and not false and misleading in any way.
- 2.2. I/We acknowledge that you are relying on this information I have provided to you to be true and correct.
- 2.3. I/We am/are aware that I may be guilty of an offence and risk termination of my membership with you if I have provided you with false and misleading information.

3. Privacy Notice

Outline

This Privacy Notice sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- how we deal with credit information
- whether we disclose your information overseas and, if so, where
- how you can contact us.

Collection & use of your information

We collect and use your information to:

- maintain the Bank's register of members
- confirm or verify your identity
- assess your application for a product or a service
- provide you with membership benefits, services and products or information about those benefits, services and products
- design, manage and price our membership benefits, services and products
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- keep track of products or services you view on our website using cookies, if your settings allow it, so that we can send you

information and advertising about those products or services

- establish your eligibility and capacity to repay a loan
 - contact you to assist you to complete online applications you 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.
- The law also requires us to collect and hold your information:
- for our register of members under the Corporations Act
 - to verify your identity under relevant legislation
 - to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

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 will 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.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the service or product you have applied for.

Providing your information to credit reporting bodies

- The credit reporting body we disclose information to is Equifax.
- If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.
- You can ask Equifax 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. Equifax's policy on the management of information is available at: Website: www.equifax.com.au. Call: 1300 921 621.

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to entities such as:

- entities that verify identity

- our third party contractors or agents
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- contractors who do some of our work for us, including statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- other banks and financial institutions – for example, if we need to process a claim for mistaken payment
- other people (like cardholders) using the same account
- service providers who we engage to provide service to members.
- We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.policebank.com.au. The

Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients

We may disclose your information to third parties that are based overseas for processing. These third parties are located in the United States of America. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us

You can contact us:

- in person at one of our Service Centres. Visit our website www.policebank.com.au for a list of Service Centre locations
 - by calling 131 728
 - by email info@policebank.com.au
- In writing to 25 Pelican Street, Surry Hills NSW 2010.

Signature 1

Signature 2

Date

MSO USE ONLY		<input type="checkbox"/>	Tax File Number entered
Received	Operator No.	<input type="checkbox"/>	New Address Details entered
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Approved

ADMIN USE ONLY		
Received	Operator No.	Date
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>

Important Notice

Even though the Equity Maximiser product offers great flexibility, it does require financial discipline by Members in their management of the account.

It is important to be aware that repeatedly drawing available credit from the facility (even when making repayments) could increase debt levels. Only making minimum repayments will also create a situation where the amount of the indebtedness over time will not reduce.

The Bank therefore recommends the Equity Maximiser product only to those Members who understand how equity mortgages operate and have sufficient financial discipline to benefit from the product. While our loans staff are available to answer any queries in relation to Equity Maximiser, we also recommend that you consider seeking independent financial advice.