



# Application to Open Equity Maximiser Accounts & Access Facilities

(with ATO Option)

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**

Member No.      Client No.      Country of Residence\* (for tax purposes)      Are you a U.S resident for tax purposes or a U.S citizen?

                  Yes     No      (If yes, refer to Records Mgmt)

Title      Surname      Given names

          

**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)**

- Secondary Joint Account Holder or  Authorised Signatory
- Either to sign or  Both to sign (not applicable to S28)

**Secondary Joint Applicant Details (If applicable)**

Member No.      Client No.      Country of Residence\* (for tax purposes)      Are you a U.S resident for tax purposes or a U.S citizen?

                  Yes     No      (If yes, refer to Records Mgmt)

Title      Surname      Given names

          

**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

      /  /

continued over...

## Authorised Signatory Details

Title	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Are you a U.S resident for tax purposes or a U.S citizen?	
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, refer to Records Mgmt)	
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"/>	

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\*  Redidial  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\*  Redidial  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 Notification 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
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your 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:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market and demographic research in

relation to the products and services you and other members acquire from us

- establish your eligibility for a loan
- establish your capacity to repay a loan.

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 the AML/CTF Act
- 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 financial service or product you have applied for.

#### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Veda.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda. Any information we provide to Veda will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Veda 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. Veda's policy on the management of information is available at: Website: [www.veda.com.au](http://www.veda.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 that verify identity

- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for 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.

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](http://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.

#### How to contact us

You can contact us:

- in person at one of our Service Centres. Visit our website [www.policebank.com.au](http://www.policebank.com.au) for a list of Service Centre locations.
- by calling us on 131 728.
- by email at [info@policebank.com.au](mailto:info@policebank.com.au).
- in writing to 25 Pelican Street, Surry Hills NSW 2010.

#### 4. EITHER TO SIGN

4.1 I/We acknowledge that to get access to Visa Card our account must be held on the basis that either of us can sign to operate our S28 account and if that is not presently the basis in which I/We operate that account then this application will alter the basis to either to sign.

Signature 1

Signature 2

Date

**MSO USE ONLY**

Received

Operator No.

Tax File Number entered

New Address Details entered

Approved

**ADMIN USE ONLY**

Received

Operator No.

Date

**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.