

# Membership Application Form

## New Member Section

### Member Status

Single  Joint  Authority to Operate  Power of Attorney

### Referring Member Details (if applicable)

Mbr No.  Name

Tick Membership option:



Note: Customs Bank is a wholly owned division of Police Bank Ltd

## 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

## 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"/> S23 Bonus Saver Account (available to open online) | <input type="checkbox"/> S11 Safeguard             | <input type="checkbox"/> Redial Telephone Banking                   |
| <input type="checkbox"/> S2 Budget Manager Account                               | <input type="checkbox"/> Visa Debit Card                                    | <input type="checkbox"/> Redicard                  | <input type="checkbox"/> Cheque Book                                |
| <input type="checkbox"/> S3 Christmas Club Account                               | <input type="checkbox"/> Visa Credit Card                                   | <input type="checkbox"/> Direct Deposit            | <input type="checkbox"/> Internet Banking                           |
| <input type="checkbox"/> S8 Online Supersaver Account (available to open online) | <input type="checkbox"/> Personal/Car Loans                                 | <input type="checkbox"/> Edvest Service (see over) | <input type="checkbox"/> Mobile Phone Token (for internet security) |
| <input type="checkbox"/> S15/S21 Market Linked Account                           | <input type="checkbox"/> Home Loans   | <input type="checkbox"/> Term Deposit Account      | <input type="checkbox"/> Other (please specify)                     |

## Authorised Signatories

Title  Surname  Given Names  Member No.

Title  Surname  Given Names  Member No.

### Edvest Fee

I/we authorise Police Bank to debit my/our account each year for the annual fee (refer to our fees and charges brochure), payable pro rata for any part year, minimum fee 1/12 of annual fee. Please nominate account (circle):

S1 S2 S5 S11 S26 S29 S52

Check website for details, including FSG on above accounts.

### 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 Ltd. 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 electronically at any time by calling 131 728 and requesting paper copies.
- that I/we should read the FSG before using a product and that I/we can and should save a copy.
- to be bound by the FSG and its terms and conditions and related conditions of use.
- to obtain written confirmation of the opening or closing of any product available 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.

**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](http://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 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](http://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](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. 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](http://www.policebank.com.au) for a list of Service Centre locations
- by calling 131 728
- by email [info@policebank.com.au](mailto:info@policebank.com.au)
- In writing to 25 Pelican Street, Surry Hills NSW 2010.

## Member Signature

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

## Authority to Operate / Power of Attorney

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

## MSO Use Only

MSO Name (print)  Checked by  (print name) Date  /  /   
 TFN(s) Entered  FSG Issued Date  /  /  Operator Number   Access/Payment Service Letter scanned

## Services Operations Use Only

## 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