

Membership Number:

Account Type

Incorporated Association Unincorporated Association Social Club Other

Account Details

Name of Association/Social Club

Association Incorporation Number (if incorporated)

Principal Place of Administration or residential address of the president, secretary, or treasurer (NB. Can not be PO Box)

Unit/Floor/Street No. Street

Suburb/Town State Postcode

Mailing Address Same as postal address

Unit/Floor/Street No/PO Box No. Street

Suburb/Town State Postcode

Email

Association/Social Club Tax Residency

We certify that (please tick one answer only):

the Association/Social Club's place of effective management is in Australia
OR

the Association/Social Club's place of effective management is in the following foreign country:

Country of Residence* (for tax purposes) If you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)

If the Association/Social Club does not have a TIN for the country its place of effective management is in please explain why:

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

Accompanying Document

Please provide whichever of the following documents is relevant to your application:

Constitution or rules of Association (if available); or Minutes of meeting authorising opening accounts with Border Bank.

Member Details

Full name of the Chairman

Full name of the Secretary

Full name of the Treasurer

Tax File Number

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 Quotation is not compulsory but tax may be taken out of your interest if you do not quote your tax file number or claim an exemption.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

Exemption

Authorised Signatories

Signatory 1 (Print Name) _____ **Signatory 2** (Print Name) _____

Signature _____ Date _____ Signature _____ Date _____

Signatory 3 (Print Name) _____ **Signatory 4** (Print Name) _____

Signature _____ Date _____ Signature _____ Date _____

Authorisation to Open Account

The Committee of the Association, Co-operative or Social Club resolved that the persons listed above are authorised to open the account as trustees and to operate the account.

All of the signatories (all to sign) Any of the signatories (any one to sign) Any two to sign Other - please specify _____

Note: If no selection is made, the method of operation defaults to 'All to sign'. Online Banking can only be accessed if 'Any one to sign' is selected.

I confirm this is a true copy of the resolution. **Chairman of the Committee (sign)** _____

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 the Bank's website. Please select the Account(s)/Product(s) you wish to open:

- | | | |
|---|--|---|
| <input type="checkbox"/> S1 Easy Access Transaction Account | <input type="checkbox"/> S23 Bonus Saver Account | <input type="checkbox"/> Visa Debit Card |
| <input type="checkbox"/> S2 Budget Manager Account | <input type="checkbox"/> Direct Deposit | <input type="checkbox"/> Other (please specify) |
| <input type="checkbox"/> S8 Online SuperSaver Account | <input type="checkbox"/> Term Deposit Account | _____ |
| <input type="checkbox"/> Cheque Book | <input type="checkbox"/> Internet Banking | _____ |

What is the guarantee?

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

Signatory Details

Signatory 1 *Required Information

Member number* 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: _____)

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

Email

Home phone* Mobile phone

Position* Chairman Secretary Treasurer

Signatory 3 *Required Information

Member number* 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: _____)

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

Email

Home phone* Mobile phone

Position* Chairman Secretary Treasurer

Signatory 2 *Required Information

Member number* 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: _____)

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

Email

Home phone* Mobile phone

Position* Chairman Secretary Treasurer

Signatory 4 *Required Information

Member number* 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: _____)

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

Email

Home phone* Mobile phone

Position* Chairman Secretary Treasurer

Beneficial Owner

We need to collect information about the beneficial owner of your association. A beneficial owner is defined as an individual who ultimately owns or controls (directly or indirectly) the association.

Are there 5 or more people in your association? Yes No

If Yes, we don't need to collect any more information.

E.g. If there are 6 people at the Station who contribute \$5 a month to a tea fund, tick Yes.

If there are 4 or less, please provide their names. Note: If they are not an existing member of the Bank, we will need to complete identification verification for this person.

Beneficial Owner 1

Full Name* Member Number*

If not a current member:

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

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:)

Beneficial Owner 3

Full Name* Member Number*

If not a current member:

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

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:)

Beneficial Owner 2

Full Name* Member Number*

If not a current member:

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

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:)

Beneficial Owner 4

Full Name* Member Number*

If not a current member:

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

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:)

Applications and Declarations

By signing this form, I/we apply to become a Member of Border 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 Border 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 Border Bank's Board of Directors

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

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
- process payments
- maintain PayID registrations through the New 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
- 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 (2001)
- to verify your identity under relevant legislation
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act (2009).

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 bodies we disclose information to include Equifax, Illion (Australia) Pty Ltd and Tasmanian Collection Service. 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. You are encouraged to view the privacy policies of these credit reporting bodies on their respective websites. Equifax: www.equifax.com.au/privacy, Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

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
- clearing, payment and credit card scheme providers
- our third party contractors or agents
- security entities that minimise risks and block suspicious behaviour
- 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.borderbank.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 USA, Canada, Germany, India, New Zealand, the Philippines and the UK. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us:

- in person at one of our Branches. Visit our website www.borderbank.com.au for a list of Branch locations
- by calling 132 267
- by info@borderbank.com.au
- In writing to 25 Pelican Street, Surry Hills, NSW 2010.

Last updated: 14 January 2019

Application - I/we declare that all the information provided in this application is true, correct and not misleading; and acknowledge that Border 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 132 267 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 132 267
- that Border 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 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.

Tax File Number – It is optional to provide us with a TFN but if you do not do so, we may deduct tax from any interest earned including the Medicare Levy. For more information about TFNs see www.ato.gov.au.

Office Use Only

- You have searched the ASIC Register and attached a copy to application (Incorporated Association only); or
- Constitution or rules of Association have been sighted and are attached (or extract); or
- The minutes of the meeting are attached

MSO Use Only

Operator No

Checked by

Date / /

Operator No.

Account Servicing Use Only

The product issuer is: Police Bank Ltd

Border Bank is a division of Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No 240018. 25 Pelican Street, Surry Hills NSW 2010.
Phone: 132 267 Email: info@borderbank.com.au Website www.borderbank.com.au