APPLICATION FOR DEPOSIT ACCOUNT

BCU Bank is a division of Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
PO Box 1563, Coffs Harbour, NSW 2450 | **T** 1300 228 228 | **W** bcu.com.au

CUSTOMER DETAILS

Primary Customer

Customer number _____
Surname _____
Given name/s _____
Residential address _____
_____
Suburb _____
State _____ Postcode _____
Phone (home) _____
Mobile _____
Email _____

Secondary Customer

Customer number _____
Surname _____
Given name/s _____
Residential address _____
_____
Suburb _____
State _____ Postcode _____
Phone (home) _____
Mobile _____
Email _____

ACCOUNT(S) TO BE OPENED

Product/s requested:

	Method of Operation
☐ **BCU Access**	☐ Any to sign ☐ All to sign
☐ **Golden Account**	☐ Any to sign ☐ All to sign
☐ **Concession Account**	☐ Any to sign ☐ All to sign
☐ **Bonus Saver**	☐ Any to sign ☐ All to sign
☐ **Boss Saver Account**	☐ Any to sign ☐ All to sign
	Linked to BCU Access Account: [X][X][X][X][ ][ ][ ][ ]
☐ **Power Saver**	☐ Any to sign ☐ All to sign

If a method of operation is not nominated, the account will be treated as operating on an "any to sign" basis. For more detailed information, please refer to Savings Accounts & Access Channels Terms & Conditions (T&Cs) and the relevant Target Market Determination (TMD).

CARD REQUEST

Primary Customer

☐ I request that BCU Bank issue me with a new VISA Debit card for my new eligible account.

Secondary Customer

☐ I request that BCU Bank issue me with a new VISA Debit card for my new eligible account.

A card can only be issued when the method of operation is any to sign.

ONLINE BANKING ACCESS

Primary Customer

☐ I request to have Online Banking access to my new account.

Secondary Customer

☐ I request to have Online Banking access to my new account.

If method of operation is "all to sign" then all account owners must have online banking access to complete online transactions.

IMPORTANT INFORMATION:

For more detailed information please refer Online Services Terms & Conditions by visiting www.bcubank.com.au.

You acknowledge that by signing this form, you have received a copy of the following documents and have read, understood and accept the:

- Savings Accounts & Account Access Channels Terms and Conditions
- Fees & Charges
- VISA Debit Card Terms and Conditions
- Privacy Statement and Consent
- Financial Services Guide

Savings and Transaction Accounts interest rates are available on bcu.com.au.

Target Market Determinations (TMD) are available on request by contacting us on 1300 228 228 or at bcu.com.au.

Note: Your application for a Savings or Transaction Account cannot be completed until this form is signed and returned to us. Please complete and sign this form and return to BCU Bank, at any of one of our branches or by email* to your consultant.

*If you choose to email a copy of any documentation to us, you do so at your own risk. As emails are an unsecured method of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect email address, and BCU Bank assumes no responsibility for this. If you have concerns about emailing information to us, please return this form by other means.

TAX RESIDENCY

In accordance with our obligations under taxation laws, including the Common Reporting Standard (CRS) and Foreign Account Tax Compliance (FATCA), BCU Bank is required to confirm your residency status for taxation purposes.

	Primary		Secondary	
1. Are you an Australian resident for tax purposes?	☐ Yes	☐ No	☐ Yes	☐ No
2. Are you a US Citizen or resident for tax purposes?	☐ Yes	☐ No	☐ Yes	☐ No
3. Are you a resident for tax purposes of another country?	☐ Yes	☐ No	☐ Yes	☐ No

If so, which country/ies? _____ _____

If applicable, please provide your Foreign Taxpayer Identification Number (TIN) _____ _____

TAX FILE NUMBER

	Primary		Secondary	
Tax file number (TFN) previously supplied?^	☐ Yes	☐ No	☐ Yes	☐ No

^Australian TFN quotation is not compulsory but withholding tax may apply to interest earned if your TFN is not quoted or evidence of exemption is not provided.

TRANSFER OF INTEREST PAYMENTS TO AN ACCOUNT

Transfer to: Account No. _____ Account Name _____

^You may nominate a BCU Bank account for interest to be transferred from your Power Saver account only. Any interest you earn on your Power Saver account will be paid directly into your nominated bank account. If you are eligible for both standard and bonus interest, the full combined amount will be credited in one payment.

PAY&SAVE (BCU Access account only)

☐ Yes ☐ No Round up transferred to A/C X X X X ☐ ☐ ☐ ☐ (Last four digits of account number)

Please round my transactions to the closest ☐ $1.00 ☐ $5.00 ☐ $10.00

AUTHORITY

For more information refer to Savings Account and Access Channels - Terms & Conditions.

By signing below, I authorise and request BCU Bank to open an account and/or issue me/us with the card(s) to operate the requested account(s) (if applicable) listed in my/our application. I/we confirm I/we agree to the Privacy Statement and Consent below.

X	X
Primary signature	Secondary signature
Name _____	Name _____
Date _____	Date _____
Identification No./Exp _____	Identification No./Exp _____

PRIVACY STATEMENT AND CONSENT

In this statement, personal information includes information such as your name, contact details, date of birth, it may also include information about you that is publicly available.

You agree that personal information you supply to Police & Nurses Limited (BCU Bank) as part of this application may be held and used by us to assess and process the application, execute your instructions, comply with legislative or regulatory requirements and contact you, if necessary, to complete your application and advise you of other products and services that may be of interest to you unless you ask us not to.

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person who we are, that we will use and disclose the information for the relevant purpose, that they can access the information we hold about them and of the contents of this Privacy Statement and Consent.

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information to identify you. Without your information we may not be able to process your request. We are permitted to collect, but you are not required to provide, your Tax File Number under the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*. Information is requested about tax residency of other countries in order to help us comply with taxation laws including Common Reporting Standards, Foreign Account Taxation Compliance Act and non-resident withholding tax.

You agree we may collect personal information about you from, and/or disclose it to, financial institutions, credit reporting bodies (CRBs), our related bodies corporate, agents and contractors, organisations for verifying your identity, your agents, law enforcement, regulatory and government bodies, payment system operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB. You agree to us requesting, and providing your personal information for, such as assessment.

The CRBs we use include Equifax (equixfax.com), Experian (experian.com.au) and illion (illion.com.au) and you can find their privacy policy and contact details by visiting their website.

We may disclose your personal information to our systems support and administrative service providers located overseas. The BCU Bank Privacy Notice and Consent - countries to which this information may be disclosed may include the Philippines, Netherlands, the United States of America, India and the United Kingdom.

You have rights to access and seek correction of personal information we hold about you, in accordance with the *Privacy Act 1988* and make a complaint about a breach of your privacy rights, by contacting our Customer Advocate on 1300 228 228 or mail@bcu.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at bcu.com.au.

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