

Sub-Account Opening Authority to Operate (ATO) Removal

Delete Joint Member (Must have BOTH account holders authority)

Australian Tax Resident –

Is Australia your sole tax residence? Yes No (if No, you need to sign a separate self-certification form)

Politically Exposed Person (PEP) – Are you a politically exposed person? No Yes - Refer to AML/CTF Officer

If **NO** operator to complete internet name search

Yes - Name Search Completed

Section 1 – Primary Joint Member Details

Client Number	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Surname	Given Name (s)		
Preferred Name (if different from above)	Date of Birth	Email			
Work ()	Home ()	Mobile	Married/Def/Div/Single/Wid		
Residential Address -Street Number	Street Name				
City/Suburb	State	Postcode	Occupation		
PO Box/street number/name					
City/Suburb	State	Postcode	Nationality		

Section 2 – Secondary Joint Member Details

Client Number	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Surname	Given Name(s)		
Preferred Name (if different from above)	Date of Birth	Email			
Work ()	Home ()	Mobile	Married/Def/Div/Single/Wid		
Residential Address -Street Number	Street Name				
City/Suburb	State	Postcode	Occupation		
PO Box/street number/name					
City/Suburb	State	Postcode	Nationality		

Section 3 – Account to be opened - Eg: 1234S1, 1234S1.1 or Account to have Change of Signatories

Acct No.	Account Name
S S S	

I require:

- Personal/Home Loan
 Visa Debit Card
 Insurance
 Savings/Investment
 Discussion Financial Planning
 Internet Banking*

*Please note as stated in our Terms & Conditions by ticking this box an agreement is made to collect Periodic account statements through Internet Banking. Paper statements will not be provided.

I/We nominate _____ to receive statements, notices and other documents under the E-Payments Code/Corporations Act/Customer Own Banking Code of practice on behalf of me/all of us.

Section 4 – Joint Accounts – Important Terms and Conditions of Operations – Change of Signatory Authority

We certify that where accounts are held in joint names, the money held in the account(s) is owned jointly and severally by us and withdrawal(s) can be signed by either one of us or as specified. We accept full responsibility for transactions conducted on my/our accounts by me/us and additional cardholder/s nominated by me/us. We agree to be jointly and severally liable for any debt that owes on the account. This includes any liability that is incurred as a result of action by any authorized signatories.

We acknowledge that if the membership is held in the name of two or more persons: All funds in that account will be held in joint tenancy. We are under no obligation to change a joint account to a single account or vice versa at the request of the account holder(s). We may agree to do this as a convenience to its members and only when the following terms have been fulfilled:

Single to Joint: Both parties sign a written acknowledgement to the effect that they understand that funds held in the account are jointly owned by both account holders and either account holder is entitled to withdraw all funds held at any time.

Joint to Single: Both parties must sign a written acknowledgement to the effect that they will no longer be entitled to withdraw funds from the account.

We believe, that the person relinquishing being an account holder may be acting under duress, We will not agree to change the account unless and until it is satisfied that in fact there is no duress involved.

Changing Signing Authorities on Joint Accounts: A request from one joint account holder to “all to sign” will be complied with immediately. This change to “all to sign” will also lead to automatic cancellation of all Telephone Banking, Visa Card and Internet Banking facilities. Both signatures are required, when requesting or consenting to the addition or deletion of a third party signatory to the joint account. This applies irrespective of whether the account holders being removed from the account signing authority, or to a transaction which would in effect close the account or remove the whole funds in a deposit account from the control of one of the account holders, where this removal of these funds, is inconsistent with normal account behavior. *Closure of membership, can only be completed, by the consent of all account holders.*

Section 5 – Authority to Operate (ATO)/Delete Joint Client (Please note primary and secondary must authorise all signatory changes to this joint account)

Signature of Authority to Operate	Client No.	Add <input type="checkbox"/> Delete <input type="checkbox"/>	Joint Account No.	Primary Signature authorizing ATO	Secondary Signature authorizing ATO
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Section 6– Joint Account Holder Signatures/Signing Instructions/Deletion of Joint Member

Signature of Client/Member (Primary acct Holder)	Client No.	Date	Signature of Client/member Secondary acct holder)	Client No.	Date
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- Anyone to sign
 Two to sign
 Other (Please Specify)
“2 to sign” Please forward application form to administration for noting

I authorize to be removed as a joint signatory	Client No.	Date	Primary Signature authorizing removing of Joint Acct holder	Client No.	Date
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Section 7– Joint Member Declarations

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.

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. 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.

Signature of Client/Member (Primary account holder)	Date	Signature of Client /member (Secondary account holder)	Date
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Section 8 - Bank Staff Only –

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| <input type="checkbox"/> Financial Reports/Notices of Meetings Request | <input type="checkbox"/> Guarantee membership |
| <input type="checkbox"/> Membership Pack – Conditions of Use
Fees & Charges | <input type="checkbox"/> High Risk potential clients to be referred to AML/CTF Officer |
| <input type="checkbox"/> Explained Interest Rates & Fees and Charges that apply | <input type="checkbox"/> Direct Marketing Ticked or Opt out form |
| <input type="checkbox"/> TFN Loaded & applied to all sub accounts (Incl. TD) | <input type="checkbox"/> Scratch Pad |
| <input type="checkbox"/> Set up Internet Banking/ Access to sub accs | <input type="checkbox"/> Add to P Drive (Appropriate branch, membership folder) |
| <input type="checkbox"/> Email Statements | Joint Accounts: |
| | <input type="checkbox"/> Discussed with account holders special joint account T & C’s |
| | <input type="checkbox"/> “2 to sign” membership forms to be sent to admin for noting |

Bank of Heritage Isle 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.

Declining to quote your tax file number is not an offence. If you do not disclose your TFN the withholding tax will be deducted from the interest paid to your accounts OR You may provide an Exemption. <i>Circle applicable</i> 1. Age/Invalid/Service Pension 2. Wife/Carer/Widow/Sole Parent/Special Benefit 3.Age Under 16 Years 4. Recent arrival 5.Bodies not required to lodge tax	Compl: _____ / / Checked Man/Sup _____ / /
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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.heritageisle.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

You can contact us:

- in person at one of our Branches. Visit our website www.heritageisle.com.au for a list of Branch locations
- by calling (03) 6348 3444
- by email info@heritageisle.com.au
- In writing to 25 Pelican Street, Surry Hills NSW 2010.

Last updated: 14 January 2019

Member Needs Analysis Scratch Pad



Name _____ Member No. _____ Contact Number _____

(Home & Personal)	Everyday Banking	Insurance	Saving & Investment	Loan
Who? Is their current provider				
What? Type of products/services they use				
Likes? What do they like about products/services they currently use with FI				
Dislikes? What do they dislike about products/services they currently use with FI				
Future Do they have any plans that may change what products member needs?				
Action What does the member want us to do? By when? What follow up is needed?				