

Membership Application

Child under 12 years of age

Child details

Title	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Last name		
First name		
Middle name(s)		
Date of birth	DD / MM / YYYY	
Residential address		
	State	Postcode
Mailing address (if different from above)		
	State	Postcode
Home telephone		
Mobile telephone		
Email		
Nationality		
Tax File Number (see note 1)		
Are you or any of your relatives a Politically Exposed Person (PEP)? (Please refer to the definition in note 2)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Deposit products required

Please provide me/us with a:

Kids Club Savings Account

Term Deposit Amount \$

Please refer to Account operation section

Verifying your identity

Before we are able to open your account, Government regulations require us to verify your identity by sighting original documents or certified copies as noted overleaf.

Privacy information

Defcredit complies with the National Privacy Principles and the Mutual Banking Code of Practice. Details about our collection and use of your personal information and our Privacy Policy are set out in the Defcredit Products and Services Conditions of Use available on Defcredit's website defcredit.com.au.

Notes

1. Tax File Number

It is not an offence if you do not quote your Tax File Number, but if you don't, tax on any income earned will be automatically deducted at the highest rate. Your Tax File Number will be automatically applied to future accounts created under your membership number unless you advise Defcredit otherwise.

2. Politically Exposed Person (PEP)

Politically exposed people are individuals who are or have been entrusted with prominent public functions in a foreign country. For example Heads of State or Government, senior politicians, senior government judicial/military officials, senior executives of state owned corporations or important political party officials. Business relationships with family members or close associates of PEPs involve reputational risks similar to those with PEPs themselves. The definition is not intended to cover middle ranking or more junior individuals in the foregoing examples.

3. Parent/Guardian Access

If you are not an existing signatory or member of Defcredit you will need to verify your identity to be able to make withdrawals on the Kids Club Savings account.

Your acknowledgment

I/We hereby apply for membership of Defcredit and in accordance with its Constitution request the allocation of one (1) \$10 share on behalf of a minor.

On acceptance of this application and the payment for the share, I/we agree to be bound by the Constitution as governed by the Corporations Act as altered from time to time.

I/We agree to comply with the Terms and Conditions of the products and services as detailed in the Defcredit Products and Services Conditions of Use and am aware that fees and charges may apply as detailed in the Defcredit Fees and Charges Schedule. Both of these documents are available at Defcredit branches and at defcredit.com.au. I/We agree that this authority will be in operation until I/we notify Defcredit of any changes in writing.

I/We believe the above details to be true and correct. It is an offence under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)* to give false and misleading information.

I/We understand Defcredit will collect personal information from me/us as required by the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)* and that it may take steps to verify the personal information it has collected. I/We consent to the collection, use, handling, disclosure and verification of personal information as required by the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*. I/We understand that if I/we provide Defcredit with incomplete or inaccurate information that Defcredit may not be able to provide me with the products and services that I/we are seeking.

Account operation by parent/guardian

I/We acknowledge by signing this form that this account is not held in trust.

With the exception of the Kids Club Savings Account I/we are not permitted to make withdrawals on the account(s). The child cannot make withdrawals on the account(s) until they turn 12 years of age and once they have provided evidence of this together with a consistent satisfactory signature.

I/We request the following to have access to the Kids Club Savings Account:

One to sign Two to sign

No joint accounts may be established until the child turns 12.

Term Deposits

The term deposit, with any accrued interest, must be rolled over. Additional deposits are allowed on this account at time of rollover. I/We may choose a different term available at the time of the roll over.

Adult one details

Full name		
Relationship to child	Member number (see note 3)	
Signature	Date / /	

Adult two details (if required)

Full name		
Relationship to child	Member number (see note 3)	
Signature	Date / /	

Verifying your identity

If you are not already a member, Government regulations require us to see original documents from the following list before opening your account.

If it's difficult for you to attend a branch, you can send us certified copies as noted below and post to the address indicated.

Documents required

You should provide sufficient documents from the lists below to verify your full name and either your date of birth and/or residential address.

If your photographic identification does not have your full name and either your date of birth or residential address, you can use an additional non-photographic identification document to fulfil this requirement.

At least one form of photographic identification should be provided.

If you are a customer under 18 years, you will be required to bring one of the following forms of identification:

- > Birth certificate
- > Education institution statement on letterhead with principal's signature
- > Citizenship certificate
- > Passport.

If you can't make it to a branch

If you are unable to visit a branch you can send us copies of your documents certified by any of the following approved certifiers. The person certifying the document must have sighted the original and note the following on each page that is copied:

"This is to certify that this is a true copy of the original which I have sighted.

Date
Name
Signed
Title
Certifier Category
Professional registration number (if applicable)"

The certifier must also complete their details and the documents certified in the space provided opposite.

Certifier categories

1. Legal Practitioner
2. Judges
3. Magistrates
4. CEO of a Federal Court
5. Registrar of a Court
6. Justice of the Peace
7. Notary Public
8. Police Officer
9. Australian Consular or Diplomatic Officer
10. Officer of a Financial Institution (2 years)
11. Finance Company Officer (2 years)
12. Officer or Auth. Rep. of AFS licensee
13. Accountants (members of a recognised accounting body)

Your completed application form and certified documents can be posted to (no stamp required):

Reply Paid 14537
Defcredit New Memberships
PO Box 14537
Melbourne VIC 8001

Certifier details

Last name	
First name	
Middle name(s)	
Telephone number	
Occupation	
Address (not PO Box)	
State Postcode	
Certifier category (see opposite)	Registration number (if applicable)

Documents certified (please complete for all documents certified)

Type of document
Person to whom it relates
Type of document
Person to whom it relates
Type of document
Person to whom it relates
Type of document
Person to whom it relates

I have examined the original documents listed above. I have endorsed each copy of the identification document as requested opposite. It is an offence under the *AML/CTF Act 2006* to give false and misleading information.

Certifier Signature
Date / /

Office use only

Member number	
Share account no.	
Term deposit account no.	
Opening deposit details	
Deposit account no.	
Cheque drawer	
Bank	Branch
Cheque amount	\$
Cash/transfer	\$
Total deposit	\$

Identification sighted

Staff name 1	
Signature	Date
Staff name 2	
Signature	Date
Branch name and number	
Single MSO branch	Y / N