

Membership Application

Child 12 to 17 years of age

Your 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)		
Password (optional see note 2)		
Are you or any of your relatives a Politically Exposed Person (PEP)? (Please refer to the definition in note 3)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Deposit products required

Please provide me with the following deposit account(s):

<input type="checkbox"/> National Access Account (for everyday banking)	
<input type="checkbox"/> Term Deposit	Term (months) Amount \$
<input type="checkbox"/> iSaver <input type="checkbox"/> Max eSaver	Access through Defcredit Online Banking and Defcredit Telephone Banking.

Joint account holder details

If you would like a joint holder on these accounts they must complete the section below. If they are not already a Defcredit member they will also need to complete a separate membership application.

Which account(s)?

Joint Holder Name	<input type="checkbox"/> National Access
Joint Holder Member number	<input type="checkbox"/> Term Deposit
Joint Holder Signature	<input type="checkbox"/> iSaver
	<input type="checkbox"/> Max eSaver
<input type="checkbox"/> One to sign	<input type="checkbox"/> Two to sign

Accessing your account

I/We require access to my/our National Access Account with the following: Redicard

I/We also require the following services to be established:

Defcredit Online Banking Defcredit Telephone Banking

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.

Your acknowledgment

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

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

I 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 agree that this authority will be in operation until I notify Defcredit of any changes in writing.

I 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 understand Defcredit will collect personal information from me 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 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 understand that if I provide Defcredit with incomplete or inaccurate information that Defcredit may not be able to provide me with the products and services that I am seeking.

Signature

Date

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. Password

You can choose to add a password to your member records at Defcredit. If you do, this password will then be required as an additional way to verify you whenever you contact Defcredit through one of our branches or through our Contact Centre.

3. 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.

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.

Acceptable Photographic Identification

- > Learner's Permit
- > Passport.

Acceptable Non Photographic Identification (if required)

- > Australian Taxation Office notice
- > Birth Certificate
- > Citizenship Certificate
- > Education institution statement on letterhead with principal's signature.

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's 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