

# Membership Application

## Teen Saver and Cadet Saver 12 to 17 years



# Defence Bank

### Your details

Title/Rank	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Last name		
First name		
Middle name(s)		
Residential address		
State		Postcode
Mailing address (if different from above)		
State		Postcode
Home phone	Work phone	
Mobile		
Email address		
Date of birth		
Occupation	<input type="checkbox"/> Student	<input type="checkbox"/> Other (please specify)
Password (optional) See Note 1		
A. Are you an Australian resident for taxation purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>For Taxation Purposes (See Note 2)</b>		
Australian Tax File Number (TFN)		
B. Are you a US citizen or US resident for taxation purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide your US Taxpayer Identification No. (TIN)		
C. If neither A or B applies, please list your country of tax residency and Taxpayer Identification Number		
Country	Taxpayer Identification No. (TIN)	

### Deposit products required

Please open the following accounts:

	Joint Account	Either to Sign	Both to Sign
<b>Everyday Banking</b>			
<input type="checkbox"/> Cadet Saver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Teen Saver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Savings Accounts</b>			
<input type="checkbox"/> iSaver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Max eSaver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Term Deposit</b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount \$	Term (in months)		

**Important:** Tick 'Either to Sign' or 'Both to Sign' boxes for all deposit products required if a joint account holder is nominated. If no signing authority is indicated 'Both to Sign' signing authority will apply.

### Joint account holder details (if applicable)

I authorise the opening of the joint accounts above:

Joint holder name
Joint holder Member no. See Note 3
Joint holder Signature

### Accessing your account

I/we require the following access to my/our Teen Saver/Cadet Saver account:

<input type="checkbox"/> Visa debit card	<input type="checkbox"/> rediCARD	
<input type="checkbox"/> Visa Card Design	<input type="checkbox"/> Standard	<input type="checkbox"/> Pink Camo
<input type="checkbox"/> Army Camo	<input type="checkbox"/> Navy Camo	<input type="checkbox"/> RAAF Camo
<input type="checkbox"/> Online Banking		
<input type="checkbox"/> Telephone Banking		

### Electronic communication

Please communicate with me electronically

When we communicate with you electronically we will give you electronic, not paper documents. You can always change your preferences and ask that we start sending paper documents again. Please make sure you regularly check to see if we have sent you any documents or information electronically.

### 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

Defence Bank complies with applicable Privacy laws. General information about how we collect, use and disclose personal information about you is set out in our Defence Bank Products and Services – Conditions of Use. Our Privacy Policy provides additional information about how we handle your personal information. Both of these documents can be viewed on our website at [defencebank.com.au](http://defencebank.com.au) or are available on request. When you access our website the terms of our Website Privacy Notice also apply. When you apply for a loan product we will ask that you give us various privacy permissions.

### Your acknowledgment

I hereby apply for membership of Defence Bank in accordance with its Constitution and for one share to be issued. If requested to do so under the Constitution, I agree to pay the subscription price.

On acceptance of this application I agree to be bound by the Constitution as governed by the *Corporations Act 2001 (Cth)* as altered from time to time.

I agree to comply with the terms and conditions of the Defence Bank Products and Services – Conditions of Use and am aware that fees and charges may apply as detailed in the Defence Bank Fees and Charges Schedule. Both of these documents are available at Defence Bank branches and at [defencebank.com.au](http://defencebank.com.au). I agree that this authority will be in operation until I notify Defence Bank of any changes in writing.

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

I understand Defence Bank will collect personal information from me as required by the *AML/CTF Act 2006* 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 *AML/CTF Act 2006*. I understand that if I provide Defence Bank with incomplete or inaccurate information that Defence Bank may not be able to provide me with the products and services that I am seeking.

When I turn 18, the Teen Saver or Cadet Saver account will be converted to an Everyday Access account (or other account nominated by me) in my name.

Signature
Date

### Notes

- Password**  
You can choose to add a password to your member records at Defence Bank. If you do, this password will then be required as an additional way to verify you whenever you contact Defence Bank through one of our branches or through our Contact Centre.
- For Taxation purposes**  
We request your TFN in order to ensure we can provide it to the Australian Taxation Office to comply with taxation law. It is not an offence if you do not quote your TFN. If you don't, tax on any income earned may be automatically deducted at the highest marginal tax rate. Your TFN will automatically apply to future accounts created under this membership. You must also complete questions A and B and where applicable C.
- Joint account holder**  
If the joint account holder is not already a member of Defence Bank, please complete a separate Membership application.



Verifying your identity

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. Examples of the types of acceptable identification documents are as follows:

Acceptable Photographic Identification

- > Driver licence
> Learner permit
> Passport
> Proof of Age card
> Defence Force ID card

Acceptable Non Photographic Identification (if required)

- > Birth Certificate
> Citizenship Certificate
> Letter from Principal of a registered Australian education institution (up to three months old) certifying Applicant is enrolled in that education institution
> Current Australian Taxation Office notice of assessment

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.

Certifier categories

- 1. Legal Practitioner
2. Judge
3. Magistrate
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. Accountant (member of a recognised accounting body)

Each identification document is to be copied onto a separate page for certification purposes.

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.

- > Name > Signed
> Title > Date"

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

Your completed application form and certified identification documents can be posted to:

Defence Bank Limited
Reply Paid 14537
Melbourne VIC 8001

Certifier details

Form fields for 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)

Form fields for document certification: Document 1 (Type of document, Name on document 1), Document 2 (Type of document, Name on document 2), Document 3 (Type of document, Name on document 3), Document 4 (Type of document, Name on document 4)

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.

Form fields for certifier signature and date

Office use only

Form fields for office use: Member number, Share account no., Deposit account no.(s), Term Deposit account no., Member registered for: Online/Telephone Banking, eStatements

Opening deposit details

Form fields for opening deposit details: Cheque amount, Cash, Transfer, Total deposit

Identification sighted

Form fields for identification sighted: Staff name 1, Signature, Date, Working alone (Y/N), Staff name 2, Signature, Date, Branch name