

Account & Service Application



Account Name:

Member/Client No/s:

YOUR ACCOUNTS

I / We apply to open the following accounts and services and these to be linked to my / our membership number/s:

Please indicate the transaction account/s you wish to open:

FLEX My Everyday Bonus Saver Christmas Club Other _____

Community Saver Which Community Beneficiary do you choose? _____

Concession/Retirement CRN/# _____ CRN# _____ Self funded retiree payment source _____

Please indicate how you would like to access funds via your transaction account:

rediCARD Visa Debit Card (>16 Years) Cheque Book (>18 Years) Please tick size 50 or 100

Cheque Book personalisation _____

Please indicate if you are interested in:

- Appointment with a home or personal loan specialist.
- Appointment with a Financial Services Officer to discuss retirement planning, creating wealth or financial planning matters.
- Free competitive insurance quotation for your home, contents, car or travel.

METHOD OF OPERATION

Any one to sign All parties to sign Other (Specify) _____

TELEPHONE BANKING (and BPAY) Required Y N

BDCU Alliance Bank will provide you with an initial access code for our phone banking service. *If the account or membership requires more than one to sign to operate, this facility is not available.*

Registration of Third Party Accounts:

Membership Name	Membership Number	Account Types/s

JOINT ACCOUNT STATEMENT, LETTER TFN OPTION

Member/Client No:	Statements		Letters		Tax File Number applied to this account	
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

INTERNET / MOBILE BANKING (and BPAY) Required Y N

Applicant 1	Applicant 2
Member/Client Number <input type="text"/>	Member/Client Number <input type="text"/>
Member Name <input type="text"/>	Member Name <input type="text"/>
Preferred Phone Number <input type="text"/>	Preferred Phone Number <input type="text"/>
Email Address <input type="text"/>	Email Address <input type="text"/>

Each account owner or authorised signatory must apply for Internet Banking access via their individual client number.

<input type="checkbox"/> All account types, or <input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/> <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only	<input type="checkbox"/> All account types, or <input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/> <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only
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Please indicate if you require one of the following additional Security Access options-

<input type="checkbox"/> Token (complete FRM 0515) <input type="checkbox"/> SMS One Time Password (register online)	<input type="checkbox"/> Token (complete FRM 0515) <input type="checkbox"/> SMS One Time Password (register online)
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OTHER MEMBERSHIP / ACCOUNT INTERNET ACCESS

Applicant 1

Number	Account in the name of
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<input type="checkbox"/> All account types, or <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only	<input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/>
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Number	Account in the name of
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<input type="checkbox"/> All account types, or <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only	<input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/>
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Applicant 2

Number	Account in the name of
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<input type="checkbox"/> All account types, or <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only	<input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/>
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Number	Account in the name of
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<input type="checkbox"/> All account types, or <input type="checkbox"/> Full Access <input type="checkbox"/> Enquiry only	<input style="width: 150px; height: 20px;" type="text" value="Please specify account types"/>
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PRIVACY DISCLOSURE

1. Collection of your personal information

We, BDCU, acting as an agent for Bendigo and Adelaide Bank Limited (“Bendigo”), collect your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information about third parties

We may need to collect personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information

We may use your personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, insurers, intermediaries and government authorities. Your information may also be disclosed to our related entities and joint venture partners where its confidentiality is maintained at all times.

4. Disclosure of personal information to overseas organisations

Some of the organisations we disclose your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact our Member Service Line on (02) 4860 4000

6. Direct marketing

We may use your personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us you can mark the box below or call our Member Service Line on (02) 4860 4000.

7. Privacy Policy

You should also read our Privacy Policy. Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in. Our Privacy Policy is available on our website

www.bdcualliancebank.com.au or by telephoning (02) 4860 4000

COMMON REPORTING STANDARD (CRS) – Completion of all questions is mandatory

- Are any individual applicants residents of any country other than Australia or US? Yes – please complete the Foreign Tax Details Form No
- Is the Entity created in any other country other than Australia or US? Yes – please complete the Foreign Tax Details Form No
- Is the Entity Account Holder a Passive Non-Financial Entity? Yes – please complete the Foreign Tax Details Form No

FOREIGN ACCOUNTS TAX COMPLIANCE ACT (FATCA) – Completion of all questions is mandatory

- Are any applicants Citizens or Residents of the US for Tax purposes? Yes – please complete the Foreign Tax Details Form No
- Is the Entity created in the US, established under the laws of the US or a US taxpayer? Yes – please complete the Foreign Tax Details Form No
- Is the Entity a Financial Institution? Yes – please complete the Foreign Tax Details Form No
- Are the controlling persons of an Entity Citizens or Residents of the US for Tax Purposes? Yes – please complete the Foreign Tax Details Form No

For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.

ACKNOWLEDGEMENT & SIGNATURE

- I/We have received, read, understood and accept the Terms and Conditions of this product/s and/or service/s for which I/we have applied.
- I/We confirm that I/We have read and agree to the Privacy Disclosure in this application.

Applicant 1	Signature	Date	Applicant 2	Signature	Date
Member/Client		/ /	Member/Client		/ /

- I request access to BDCU Alliance Bank’s Internet Banking facility, and that an initial access code be issued to me which I will change to a new password of my choice during my first session using Internet Banking. Note; BDCU Alliance Bank’s standard daily transaction limit is \$500 per account.
- I will be deemed to have accepted the terms and conditions when I access the Internet Banking facility.

Applicant 1	Signature	Date	Applicant 2	Signature	Date
Member/Client		/ /	Member/Client		/ /

Office Use Only (Please tick each box to indicate all actions have been completed)		
<input type="checkbox"/> Signature(s) checked & verified to ID documents	<input type="checkbox"/> Security Token Terms & Conditions (one time password) if applicable – where requested in a Centre	Initial login completed & access code changed Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> BPay – Pay Bills the Easy Way	<input type="checkbox"/> Access code(s) generated	24 hour access email required Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> Disclosure Documents	<input type="checkbox"/> New temporary access code generated where viewing joint & single accts on one login.	Token request loaded Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> Applicant; owner or ATO of each account	<input type="checkbox"/> Pension event loaded for Pension/Retirement accounts	Token issued Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> Membership details confirmed current/correct	<input type="checkbox"/> Community Partner Event loaded for Community Saver Account	Token activated Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> TFN applied to new account if loaded	<input type="checkbox"/> Load Statement Cycle	
Completed by	Op No	Signature

BDCU Limited ACN 087 649 787 (BDCU) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of BDCU Alliance Bank® branded products and services.

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