

A. Primary Account Holder – Contact Details

Primary Account Holders' Member Number

Full Name: Surname Given Names

Residential Address State Postcode

Postal Address State Postcode
(if different from above)

Email Address

Telephone: Home Work Mobile

Are you a permanent resident of Australia? Yes No

Are you a citizen of any country other than Australia? Yes No If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No If yes, please state all countries where tax is payable

If you ticked Yes, please ensure the Self Certification - Overseas Residency for Tax Purposes form is also completed

B. Secondary Account Holder to be Removed

Member Number

Full Name: Surname Given Names

Other Names Commonly Known by: Date of Birth

C. Secondary Account Holder to be Added

Member Number

Title: Mr Mrs Miss Ms Marital Status: Married Single Defacto

Full Name: Surname Given Names

Other Names Commonly Known by: Date of Birth

Residential Address State Postcode

Postal Address State Postcode
(if different from above)

Email Address

Telephone: Home Work Mobile

Occupation

Are you a permanent resident of Australia? Yes No

Are you a citizen of any country other than Australia? Yes No If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No If yes, please state all countries where tax is payable

If you ticked Yes, please ensure the Self Certification - Overseas Residency for Tax Purposes form is also completed

D. Operating the Account

Please indicate how you would like to operate this account: Any one to sign Two to sign

Please note: Where two or more signatures are required to operate this account some access channels may not be available.

Card access required: Visa Debit Card

E. The Secondary Account Holder (as detailed in section B OR C) is to be added OR removed from the following accounts

All Transaction / Savings Accounts **OR** Nominate a specific account (e.g. S1, S2, S1.1 etc)

All Term Deposit Accounts **OR** Nominate a specific account (e.g. I15, I16, I8 etc)

Visa Credit Card (an application must be completed to renegotiate into your name only)



F. Politically Exposed Person

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. For example heads of state, country or government, senior politicians, government or political party officials, judicial or military officials, senior foreign representative, ambassador or high commissioner, central bank governor, directors or senior executives of any state enterprise or of international organisations.

With regard to the above definition, do you believe yourself, a member of your immediate family or a close associate, to be a Politically Exposed Person?

Primary Account Holder Yes No

Secondary Account Holder Yes No

G. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America, the United Kingdom and countries within Europe.

However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security
We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy, located on our website at bankfirst.com.au, provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

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H. Consent to Electronic Verification of Identity

The Bank is required by Law to verify your identity prior to providing a financial product or service. To verify your identity electronically, the Bank requires your consent for us to provide personal details such as your name, address and date of birth to one of our credit reporting bodies who will electronically match the information against the details including credit file information, held on their database. The Bank will then receive an overall assessment from the credit reporting body of the matching data which will be used solely for the purpose of verifying your identity, in accordance with the AML/CTF Act.

An alternative means of verifying your identity is available using a documentation-based procedure if you choose not to consent to Electronic Verification. Please tick the box below if you consent to the Bank verifying your identity electronically.

Primary Account Holder

Joint Account Holder/Signatory

Please sign on next page

I. Member Declaration and Acknowledgement

I declare the details on this form to be true and correct and acknowledge that the Bank will collect information (including personal information) from me as required by the Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) Act 2006 (Cth) and that it may take steps to verify the information it has collected. I understand that it is an offence under the AML/CTF Act to make a false or misleading statement.

Primary Account Holder

Signature

Date

Secondary Account Holder to be Removed

Signature

Date

Secondary Account Holder to be Added

Signature

Date

J. Tax File Number

Primary Account Holder

Secondary Account Holder

Collection of Tax File Number (TFN) information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your TFN, but if you do not, tax may be taken out of your interest. If you quote your TFN no tax will be taken out of interest paid on your deposit accounts.

Refer to the Financial Services Guide (FSG) and Terms and Conditions brochures available at our branches, on our website bankfirst.com.au or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.

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Telephone 1300 654 822 | bankfirst.com.au

Victoria Teachers Limited | ABN 44 087 651 769 | AFSL/Australian Credit Licence Number 240 960

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