

Application for membership – under 18 years of age



In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means the person applying for or with one or more of our products and services, or related adult applying on behalf of the child.

What are the child's personal details?

Full name as per the child's identity documents

Title Mr Mrs Ms Miss Other Date of Birth

Given names Last name

Residential address (mandatory – must not be a PO Box)

No/Street

Suburb/Town/City State/Territory Postcode

Postal address (if different)

No/Street/PO Box

Suburb/Town/City State/Territory Postcode

Home phone Mobile phone Date of birth

Email

What is the membership eligibility of the child?

Membership is open to individuals under 18 years of age who are the children, step-children, grandchildren, brothers or sisters of members (i.e. shareholders) of the Bank. Additionally, individuals under 18 years of age must be citizens or permanent resident of Australia. Where the adult member who is related to the child is applying on behalf of a child – **please complete Part A.** Where the child who is 13 years of age or more is applying – **please complete Part B.**

Part A	<input type="text" value="Your name"/>	Part B	<input type="checkbox"/> You are a citizen or permanent resident of Australia.
	<input type="text" value="Member number"/>		You are the <input type="checkbox"/> child <input type="checkbox"/> grandchild <input type="checkbox"/> brother/sister of
	<input type="checkbox"/> The child is a citizen and permanent resident of Australia.	<input type="text" value="Your Name"/>	
	You are the <input type="checkbox"/> parent <input type="checkbox"/> grandparent <input type="checkbox"/> brother/sister of the child	<input type="text" value="Member number"/>	

What are the signatory's details?

A child can only be a signatory on their account if they are at least 13 years of age. Once they turn 18 they will become the sole signatory.

Please assign the following signatories: the child (13 years old or more) the related adult

Please select one of the following: either to sign both to sign

Password: The following password will be used to identify the child when they are a signatory along with other general questions, when enquiries are made on this account. It will assist in the prevention of fraud. If the password is forgotten, the answer to mother's maiden name will assist us with identification.

What is the account holder's (i.e. individual under 18 years of age) taxation status and details?

To be completed by the account holder or on behalf of the account holder by the related adult. By law, we are required to obtain details of your taxation residency status. If you require clarification, please go to ato.gov.au and search 'tax resident'.

You are a tax resident of and are required to lodge a tax return in: Yes No (please see further below)

(Please tick whichever applies) Australia Yes No (please see further below)

Another country Yes No (please see further below)



Tax residents of Australia

The collection, use and disclosure of Australian tax file numbers is regulated by tax and privacy legislation. You may choose not to quote your tax file number; however, if you do not quote it, withholding tax may be deducted from your interest earned. Please note that your tax file number or exemption will be applied to any future accounts you open with us unless you specify otherwise. For more information, go to ato.gov.au

Tax File Number OR

Tax residents of other countries

If you are a tax resident of another country, please advise your tax reference or tax identifier number/s (TIN) from those other country/countries:

Country 1	Tax Reference or Tax Identifier number
Country 2	Tax Reference or Tax Identifier number

How would you like to pay your \$10 membership share? (Please tick)

I have attached a cheque/money order for the amount of \$10 OR

Direct debit my account below for the amount of \$10 OR

Account name

BSB Account no Fin. institution

You agree to have the \$10 share transferred from another account with the Bank:

Account no.

Print name 3rd party account holder's signature Date

Electronic Disclosures

We prefer to communicate with you electronically in a manner that protects your personal information.

By opening an account, you agree that we may give you documents relating to this application electronically (for example by email, SMS text message, message in internet banking, message in our mobile banking application) or by making them available to you on our website and telling you that they are available, unless you tell us that you want to receive paper copies. You may request paper copies at any time.

Which accounts would you like to open?

Please open an Everyday account with card access* AND/OR Mighty Saver account

You will have access to electronic banking (eg internet banking, mobile banking app, telephone banking). We will contact you with details on how you activate these. *All signatories are issued with a card. The Bank reserves the right not to issue a card at its discretion. Children under 13 will not be issued a card.

Shareholder notices

Nomination to receive shareholder notices electronically

By ticking this box, you nominate to receive shareholder notices electronically at your electronic address(es) specified on this form or such other electronic address as you later give us.

Unless you tick the above box, you will receive shareholder notices in paper form by post. If you choose electronic we will no longer send shareholder notices in paper by post, unless it is necessary for us to do so. You may change your communication preference at any time in internet banking or by contacting us on 13 12 21. The Annual Report is available on the Bank's website.

Application, Acknowledgements and Declarations

Please note: 'You' means the child making this application or the related member applying on behalf of the child.

Application

You hereby apply for membership of the 'Bank' and undertake to pay \$10 to the Bank for your membership share.

Acknowledgements and Declarations

You acknowledge and declare that:

- ▶ The names you have provided in this application are the only names by which you are known and you acknowledge that you cannot be provided with any products or services until your identity has been verified by the Bank.
- ▶ Your application for membership of the Bank and for its products and services is subject to terms and conditions.

- ▶ The Bank may collect details of your membership of an industrial association in order to assess your eligibility for membership.
- ▶ The Constitution of the Bank (which governs membership), the Bank's *Financial services guide, Conditions of use – Accounts and access and Fees and charges* are available on the Bank's website or they can be sent to you upon request.

The Bank strongly recommends that you read each of the documents noted here and that if you do not accept the relevant terms and conditions you should not use the product or service.



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Information re Privacy Notice

Important - please read

Verifying identity

Our Privacy Notice (below) sets out our standard process for identity verification. For U18s without relevant documentation (such as an Australian passport or driver's licence), we may verify identity eg, directly via a State Registry of Births, Deaths and Marriages. (In some cases, this information may already be contained in the Government's DVS.)

We may also accept a letter (less than three months old) from a school principal, setting out full name, date of birth, residential address and period of attendance.

Electronic verification

A. If you wish to proceed electronically as set out in our Privacy Notice, PLEASE SIGN BELOW under "Acknowledgment and consent for electronic verification of identity".

B. If you wish us to verify electronically via Births, Deaths & Marriages, please tick below:

I consent to my/my child's personal information being disclosed to the Registry of Births, Deaths and Marriages for the purpose of verifying my/their identity

Please indicate below the relevant Registry:

NSW Qld Vic Tas SA WA ACT NT

Verifying by other means

If you do not wish to proceed by either A or B above, please either:

C. Refer to the "Certify Identity – Child" section; or

D. Contact us to make alternative arrangements

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the Anti-Money Laundering and Counter Terrorism Financing Act
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ comply with our legal obligations to assist law enforcement agencies or regulators
- ▶ inform you about products or services that we think may be of interest to you, including those of our business partners and our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981 ('Tertiary Travel').

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals. The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Privacy Notice continued

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders' Mortgage Insurance ("LMI")).

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com.

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited
Address: 28-38 Powell Street, HOMEBUSH NSW 2140
Phone: 13 12 21
Email: privacy@tmbank.com.au
Post: PO Box 7501, SILVERWATER NSW 2128

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Acknowledgment and consent for electronic verification of identity

- You confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to:
- ▶ a credit reporting body and
 - ▶ relevant government record issuers and record holders
- for the purposes of verifying your identity.

Signature and date

Related member

Signature	Date
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U18 account holder

Signature	Date
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Mail this form



Firefighters Mutual Bank, Reply Paid 7501, Silverwater NSW 2128

Office use only

Identification checklist

- Customer Identification Procedure
– Individual carried out and document(s) produced

Name
Signature verified by

Channel of Submission

- BRM – School
 BRM – Conference
 BRM – University
 BRM – Mobile office
 Mobile lender
 Credit consultant

- Broker
 Counter
 Mail
 Online
 Phone (inbound or outbound)
 Sponsorship event