

# New customer – application for term deposit – individual

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.

## What are your personal details?

### Full name as per your identity document

|   |                      |               |                      |
|---|----------------------|---------------|----------------------|
| Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other | <input type="text"/> | Date of Birth | <input type="text"/> |
| Given names   |                      | Last name     |                      |
| Also known as (if applicable)   |                      |               |                      |

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

|                 |                      |                  |                      |
|-----------------|----------------------|------------------|----------------------|
| No/Street       | <input type="text"/> | Suburb/Town/City | <input type="text"/> |
| State/Territory | Postcode             | Country          | <input type="text"/> |

### Postal address (if different)

|                  |                      |                  |                      |
|------------------|----------------------|------------------|----------------------|
| No/Street/PO Box | <input type="text"/> | Suburb/Town/City | <input type="text"/> |
| State/Territory  | Postcode             | Country          | <input type="text"/> |

### Contact details

|              |                      |            |                      |
|--------------|----------------------|------------|----------------------|
| Home phone   | <input type="text"/> | Work phone | <input type="text"/> |
| Mobile phone | <input type="text"/> | Email      | <input type="text"/> |

### Your security details – to help us identify you when you call us

|                         |   |                      |                      |          |                      |
|-------------------------|---|----------------------|----------------------|----------|----------------------|
| Driver's Licence number | <input type="text"/>  | Mother's maiden name | <input type="text"/> | Password | <input type="text"/> |
| Are you a sole trader?  | <input type="checkbox"/> No <input type="checkbox"/> Yes, please provide your ABN | ABN                  | <input type="text"/> |          |                      |
|                         |   | Business name        | <input type="text"/> |          |                      |

### Principal place of business

|                  |                      |          |                      |
|------------------|----------------------|----------|----------------------|
| No/Street        | <input type="text"/> |          |                      |
| Suburb/Town/City | State/Territory      | Postcode | <input type="text"/> |

## What is your taxation status and details?

By law, we are required to obtain details of your taxation residency status. If you require clarification, please go to [ato.gov.au](http://ato.gov.au) and search 'tax resident'.

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

(Please tick whichever applies) 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](http://ato.gov.au)

|                 |                      |                      |                      |                      |                      |                      |                      |                      |                      |    |                          |                      |
|-----------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----|--------------------------|----------------------|
| Tax File Number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | OR | Exemption (specify type) | <input type="text"/> |
|-----------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----|--------------------------|----------------------|

### 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 | <input type="text"/> | Tax Reference or Tax Identifier number | <input type="text"/> |
| Country 2 | <input type="text"/> | Tax Reference or Tax Identifier number | <input type="text"/> |

## 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.

## In whose name is the term deposit?

In your name  In joint names

If in joint names, please provide the name of the joint accountholder.

Given names

Last name

If Joint Accountholder is not already a Customer, they will need to fill in one of these forms as well.

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.

## What are your term deposit details?

Term deposit for  months

Enclosed is a cheque for

\$

Transfer funds

\$

from your account no.

Total investment

\$

## Instructions for INTEREST (tick one)

- Pay the monthly interest to the account nominated below
- For term deposits with a term over 12 months**, pay the annual interest to the account nominated below
- For term deposits with a term over 12 months**, add the annual interest to the principal and reinvest for the remaining term
- At maturity, add the interest to the principal and reinvest
- At maturity, transfer the interest to the account nominated below

## Instructions for PRINCIPAL at maturity (tick one)

- Reinvest the principal for the same term at the applicable rate of interest  Transfer the principal to the account nominated below

## Details of nominated account to which principal and/or interest is to be transferred?

BSB

Account number

Account name

Name of institution

**Warning:** Some financial institutions may process transactions by BSB and account number or account number only without checking the account name. Please carefully check these details, as you may not be able to recover an incorrect payment.

This space was intentionally left blank

## Acknowledgements and Declarations

### 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 the Bank's products and services is subject to terms and conditions.

- ▶ 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.**

## Privacy Notice

### Collecting personal information about you

Generally, we collect personal information directly from you. We do so 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.

### 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](mailto: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 for the purposes of verifying your identity
  - ▶ relevant government record issuers and record holders

## Your signature and date

Signature

Date

Office use  
only

Operator no

Date actioned

Sig verified by

## Returning this form



Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2128