

Application for Membership and Services



Police Credit

Prior to opening an account or applying for an access service, we recommend you read our Financial Services Guide, General Information, Terms and Conditions booklet and the relevant Product Disclosure Statement for product information and terms and conditions of use.

Police Association Credit Co-operative Limited
ABN 33 087 651 661 AFSL 240293
121 Cardigan Street Carlton Vic 3053
PO Box 669, Carlton South VIC 3053
T 13 63 73 www.policecredit.com.au

A. Personal Details: Applicant

Title (Ms/Miss/Mrs/Mr/Dr) Surname

Given Name/s

Membership Number

Residential Address Your permanent residence

Postcode

Mailing Address If different from above

Postcode

Date of Birth Members under 18 yrs are ineligible to vote on credit union issues.

Are you a permanent resident of Australia?

Yes No

If no, advise Australian visa status and as part of your Member Identification documents provide a certified copy of your foreign passport displaying your name, date of birth, the passport number and country of issue

VEVO consent:

As a visa holder, do you consent to Police Credit conducting a Visa Entitlement Verification Online (VEVO) enquiry and authorise the Department of Immigration and Citizenship (DIAC) to release the details of your residency status (that is, your entitlement to reside legally in Australia) in order to assess your eligibility to open a new account or obtain finance and for no other purpose.

Yes No

Are you or a relative a Politically Exposed Person?

Yes No

Definition: An individual who is or has been entrusted with prominent public functions in a foreign country, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations and important political party officials.

Telephone Home

Telephone Work

Mobile

Email

Occupation/Business Activities

Registered/Employee Number if applicable

Employer's Name

Employer's Telephone Number

Eligibility for membership

Membership of Police Association Credit Co-operative Limited ABN 33 087 651 661 (Police Credit) is available to people who are members of a Police Force, Emergency Services, Health Work, Public Service, or working within 5km of a Police Credit branch.

Anyone who is an existing Police Credit member (Police, Emergency services, Health industry or Public service) can join their immediate family straight away. Other Police Credit members who have held membership for a minimum of 12 months can nominate other family members or friends. Membership is also available to Corporate Bodies, which have an officer or employee who is a member of the Police Credit.

This information is sought to establish your eligibility for membership in accordance with the above criteria determined by Police Credit. Your employer or the person introducing you to Police Credit may be contacted to verify this information. The personal information supplied for the purpose of establishing your eligibility will be used for that purpose and to meet the obligations placed upon Police Credit in complying with the Anti-Money Laundering and Counter Terrorism Financing Act "know your customer" requirements.

Complete the details of your eligibility (employment or introduced) in the section below.

Introducing Member

Member's Name

Member No.

Contact Telephone

Relationship to Applicant eg spouse, brother, friend

B. Account Operation: Accounts to be opened

S1 Savings Visa Debit Card access available

I20 Term Deposit

S1.1 Savings eg bill paying

I30 Term Deposit \$50K

S2 Investment at call

Other

S3 Little Copper Club

S4 Christmas Club

S7 easyinvest at call*

S8 Bonus Saver

* Note this account is only accessible through our pc.easynet and Rapid Response banking services, the term and conditions and your authority under methods of operation applies to the operation of this account. Do you require assistance in switching your personal transaction accounts from your old financial institution? Just ask Police Credit how.

C. Access Services

Complete and '✓' where applicable.

Rapid Response Service

Interim Access Code 4 numbers required

Telebanking Authority

Keyword 2-6 characters

Note: The Access Code and Keyword provided can only be amended in writing.

pc.easynet Online Banking

Nominated Interim Password. Min. 6 max. 8 alpha-numeric characters

Allow Police Credit one business day from receipt to effect your nominated password.

D. Access Products

Complete and '✓' where applicable.

Personal Cheque Book Available on 'S1, S10' accounts only

Please ensure you read and sign the declaration and complete the Cheque Account Specimen Signature(s) overleaf. Must be 18 yrs of age.

Visa Debit Card

Available on 'S1' accounts only, cardholders must be 15 yrs of age and over

PC Visa Credit Card

Check this box if you are interested in Police Credit contacting you about applying for a PC Visa Gold or PC Visa Silver Credit Card.

Please nominate a suitable date and time for Police Credit to contact you:

What is your preferred method of contact?

Phone

Email

Deposit Book Through Westpac _____

Available on S1, S2, S3 and S4 and loan accounts.

Terms and conditions/fees and charges apply to our products and services. It is important that you read these terms and conditions before using an access service. The terms and conditions contain important provisions about the need to protect and secure your Access Code, Keyword, Password and/or PIN. If you fail to protect your Access Code, Keyword, Password and/or PIN you may be liable for losses resulting from unauthorised transactions.

You should not choose as your Access Code, Keyword, Password and/or PIN a numeric code, which represents your birth date or an alphabetical code which is a recognisable part of your name.

IMPORTANT:

Please read and sign the declaration on the reverse side of this authority.

Tax File Number or Exemption Details

Quotation of Tax File Number or Exemption to the Credit Union

Quoting your tax file number is not compulsory but withholding tax may be deducted from your interest if you do not quote your number or your exemption. For more information about Tax File Number rules contact your local taxation office. After input this record will be detached from this authority and destroyed.



Declaration/Acknowledgement

If you wish to arrange for a Joint Account Holder or for an Authorised Signatory or a signatory with Electronic Access only to have access to your account, please ensure all parties have completed the appropriate forms, i.e. Account Operation, Application for a Cheque Book, Application PC Visa Debit Card, pc.easynet Online Banking Application form or Authorised Signatory Authority. The identity of all named account holders and signatories to an account must be verified in line with the Anti-Money Laundering and Counter Terrorism-Financing Act. For further assistance call Member Response on 13 63 73 or visit your nearest branch.

Savings Account Operation – Duration Of Authority

With reference to the Operations of Accounts as detailed in Police Credit's General Information, Terms and Conditions, this authority commences immediately. In relation to any savings account, which I have nominated, to be opened any authority in favour of another person to access or operate on that account shall continue until Police Credit receives written notice from all surviving account holders revoking the authority. This authority shall be binding on the executors, administrators, legal personal representatives and all persons claiming from or under the account holder as to all documents, acts, matters and things done or executed under the authority before receipt by Police Credit of notice of its revocation.

PC easyaccess Services

Terms and conditions/fees and charges apply to our products and services. It is important that you read these terms and conditions before using an access service. The terms and conditions contain important provisions about the need to protect and secure your Access Code, Keyword, Password and/or PIN. If you fail to protect your Access Code, Keyword, Password and/or PIN you may be liable for losses resulting from unauthorised transactions. You should not choose as your Access Code, Keyword, Password and/or PIN a numeric code which represents your birth date or an alphabetical code which is a recognisable part of your name.

Rapid Response Service

I apply to be registered as a Rapid Response Service user. I understand that when phoning the Rapid Response Service and by entering my Access Code, I will have access to certain information relating to the balances and transactions already posted to my Police Credit accounts and have the ability to transfer funds within my accounts. I understand that I am responsible for the use and security of my Access Code at all times and that I am liable for any losses that I may suffer arising from any failure by me to properly secure my Access Code. I also agree to be bound by the terms and conditions of Police Credit regarding the use of this service.

Telebanking Authority

I apply to be registered as a Telebanking user. I understand that my telephone request will be sufficient authority for Police Credit to withdraw amounts from my accounts to the payee I nominate, or to vary standing instructions for other services. I understand that I am responsible for the use and security of my Keyword at all times and that I am liable for losses that I may suffer arising from any failure by me to properly secure my Keyword. I agree to be bound by the terms and conditions of Police Credit regarding the use of this service and the identification requirements applying to users of this service.

pc.easynet Online Banking

I apply to be registered as a pc.easynet Online Banking user. I authorise Police Credit to register the password nominated by me to access pc.easynet online banking. I understand that the use of my password will be sufficient authority for Police Credit to act on any instruction I give when using pc.easynet online banking. I understand that I am responsible for the use and security of my password at all times and that I may be liable for losses that I may suffer arising from any failure by me to properly secure and protect my password. I agree to be bound by the terms and conditions of Police Credit for the use of this service.

PC Visa Debit Card

I hereby apply for a PC Visa Debit Card and declare and acknowledge that I will be personally liable for all debts incurred by myself, any joint account holder and any additional cardholder.

I agree to be bound by the terms of Police Credit for the use of this service.

Personal Cheque Book

The cheque book will be issued in the name or names of the account holder/s. If a joint account is operated, the cheque book will be issued in joint names, not individual names.

To ensure you are not inconvenienced by being without a cheque book, all future cheque books will be re-ordered automatically. Your cheque book will indicate when this should happen. Please note all withdrawals made using this book will be allocated to your S1 or S10 accounts.

IMPORTANT – Our service provider requires that a CHEQUE ACCOUNT SPECIMEN SIGNATURE FORM be completed before you receive your cheque book.

Instructions: The name of the account holder/s is to be inserted in 'Account Name', each account holder and any authorised signatories must sign the form in **BLACK INK ONLY** and you must indicate (by ticking) the signing specifications.

Note – if your S1 or S10 accounts are currently 'either to sign', your cheque book signing specifications must be the same, if your S1 or S10 accounts are 'both to sign', your cheque book must be 'both to sign'. The remaining sections will be completed by Police Credit and our service provider.

DO NOT FOLD the CHEQUE ACCOUNT SPECIMEN SIGNATURE FORM in or through the specimen signatures.

I agree to be bound by the terms of Police Credit for the use of this service.

Anti-Money Laundering and Counter Terrorism-Financing Act

To meet international standards and to help protect business from being misused for money laundering and terrorism financing Australia has implemented the Anti-Money Laundering and Counter Terrorism-Financing Act 2006. As a customer or potential customer of Police Association Credit Co-operative Limited (Police Credit), in seeking certain services you may be asked to verify your identity. As a member or client of Police Credit you will also be asked at various times to verify the continuing accuracy of personal information you have previously supplied. By doing this you are helping to protect Australian businesses from being misused for the purposes of criminal activity. I acknowledge that I believe the details provided to be true and correct and that it is an offence under the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) to

give false and misleading information. I make this solemn declaration conscientiously believing the same to be true.

I understand Police Credit will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) 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 Anti-Money Laundering and Counter Terrorism-Financing Act 2006. I understand that if I provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me with the products or services that I am seeking.

Privacy Act

I acknowledge having received a copy of the Privacy Statement, contained within the Financial Services Guide of Police Credit. I authorise Police Credit to use personal information contained in this application for the purpose of considering this application, and if accepted, supplying and administering the facility, products and services to me for which I have applied. I understand that in order for Police Credit to supply the facility, products and services to me for which I have applied, it may be necessary for Police Credit to provide personal information contained in this application form to third parties used by Police Credit and its service providers. I consent to the use by Police Credit and the disclosure by it of the information provided by me for these purposes.

I acknowledge that I am authorised to provide Police Credit with personal information, about any other person such as an employer, named within this application. I agree to inform that person of who Police Credit is, how to contact you that they can gain access to the information and that Police Credit will use and disclose the information only in connection with my facility. Police Credit will not send me promotional communication if I ask them not to and I can do this by calling Member Response on 13 63 73.

Please do not send me marketing information.

I would like to receive the newsletter, my statement of accounts* and notices**,

electronically sent to my nominated email address or
hardcopy to my nominated postal address

*statement of accounts - electronically through making them available to me on the pc.easynet service and sending to my nominated email address a notice that the statement can be retrieved from pc.easynet. To receive statements electronically you must have registered for pc.easynet and advised us of your email address;

**notices relating to my membership and accounts - electronically, where permitted by law.

Note: Any third party nominated email address, will require the consent of the account holder of that address. This will be done through an email to the account holder.

Declaration in Support of your Application to become a member of Police Credit

I apply to be admitted to the Police Association Credit Co-operative Limited ABN 33 087 651 661 (Police Credit) as a shareholder member and have ten shares (\$1.00 each) allotted to me. I declare that all information provided in this application is true and correct and acknowledge having received, read, understood and agree to be bound by the terms, authorities, consents and declarations contained in this Application for Membership and Services. I agree to be bound by the Constitution of Police Credit and to pay all charges which Police Credit may impose or levy from time to time.

Signatory of Applicant/Parent/Guardian (please indicate)

Date / /

Mutual Banking Code of Practice

We undertake to comply with this Code in our dealings with you.

Office Use Only

	Initials	Branch	Date		Initials	Branch	Date
GLT&C issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	PDS Investment Accounts issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PDS F&C issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	PDS At-Call Savings issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PDS Interest rates issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	PDS NCP issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FSG issued	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Eligibility Criteria			<input type="checkbox"/>	RRS loaded			<input type="checkbox"/>
Code			<input type="checkbox"/>	Telebanking loaded			<input type="checkbox"/>
Ten Shares purchased			<input type="checkbox"/>	pc.easynet loaded			<input type="checkbox"/>
Member Shareholder Card completed			<input type="checkbox"/>	PC Visa Debit Card ordered			<input type="checkbox"/>
At Call Savings Account/s opened			<input type="checkbox"/>	Deposit book ordered			<input type="checkbox"/>
Investment Account opened			<input type="checkbox"/>	TFN loaded/exemption noted			<input type="checkbox"/>
AML Identity verified			<input type="checkbox"/>	TFN detached & destroyed			<input type="checkbox"/>
AML ID loaded			<input type="checkbox"/>	eCommunications loaded			<input type="checkbox"/>
Credit Card Info requested/sent/call			<input type="checkbox"/>				

Name OP. No.

Completed Officer's Signature
Date / /

Cheque Book Date ordered Link No.

Completed Officer's Signature
Date / /

CHEQUE ACCOUNT SPECIMEN SIGNATURE(S)

Account Name

One Signature per box using BLACK INK ONLY

BSB

0 3 4 8 2 8

Link No (include CD if applicable)

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New Account

Variation to Existing Account
(Link Number Retained)

1.

2.

SIGNING SPECIFICATIONS

Any one to sign

All parties to sign

Others (specify)

5.

6.

AUTHORITY EFFECTIVE FROM / /

Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293

Financial Institution Name

Financial Institution Authorised Signature

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Police Credit
Securing your future

Member Number:

Date:

Number of shares: **10**

Member Name:

Date of Birth:

Share payment of: **\$10.00**

In the event that a salary credit form is not attached, please ensure that a cheque or money order for \$10.00 is enclosed to cover share deposit.

Member / Authorised Signature:

Payroll alteration/
Commencement date

Salary Direct Credit

Surname	Given name/s
Employer's name	Employer's phone no.
Employer's address	
Postcode	
Employee/Registered no.	

I hereby authorise the paymaster to forward to Police Credit the following:

A/C Surname:	704 230 - A/C No.	1	0	0														\$.	
A/C Surname:	704 230 - A/C No.	1	0	0															\$.
A/C Surname:	704 230 - A/C No.	1	0	0															\$.
A/C Surname:	704 230 - A/C No.	1	0	0															\$.

(Only use 9 digit account number. You may need to check with your paymaster as to the number of salary deductions possible.)

I authorise the paymaster to use personal information contained in this advice for the purpose of considering this request, and if accepted, supplying and administering the facility to me for which I have requested. I understand that in order for the paymaster to supply the facility to me for which I have directed, it may be necessary for the paymaster to provide personal information contained in this form to third parties used by the paymaster and its service providers. Personal information contained within this instruction is not to be used by the employer/paymaster for any purpose other than to effect this instruction. A copy of Police Credit's Privacy Policy is available on request. This document replaces any previous authority.

Member's Authorising signature	Date
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Payroll office use - verification stamp and signature

Signature	Date
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Member Identification

Member name

In order to verify your identity, Police Credit is required to request information under the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth).

The Legislation covers the provision of the following designated services:

- Savings Account
- Loan or other Credit Facility
- First Home Savers Account
- Cheque Book
- Financial Planning Services
- Access Card
- Retirement Savings Account

If you are a **visiting a PC branch**, please present the following information as per the indicated category below. If you are returning forms **via mail**, please arrange for the identification documents below to be **presented, certified and forwarded** to Police Credit with the **Certification Form**.

Should you require any assistance with completing this process, please call Member Response on 13 63 73.

Required Documents

Please Note: Documents that contain address details must contain current residential address and any documents that contain a different name must provide additional documentation to show your change of name (ie marriage certificate issued by the Office of Births, Deaths and Marriages).

- Option One** 1 document from Category A
(eg Driver's Licence or Passport)
- Option Two** 1 document from Category A **and**
1 document from Category B
OR
1 document from Category A **and**
2 documents from Category C **and/or** D
(eg Driver's Licence and Birth Certificate and ATM card)
- Option Three** Minor under 18 years of age (see over)
 - Not of School Age (birth certificate)
 - School Age (birth certificate, passport or driver's learners permit **and** letter from school principal or other reliable and independent information available for a person under 18 years – see over)
- Option Four** Non-resident of Australia (see over)

Category A Documents – Primary Photographic Identification

- Current Driver's Licence
- Current Australian Passport (or one that has expired within last 2 years)
- Current Foreign Passport (or one that has expired within last 2 years)
- Current Government Issued Proof of Age Card which contains a photograph

Category B Documents – Primary Non-Photographic Identification

- Birth Certificate or Extract of Birth Certificate
- A Medicare Card, Department of Veterans' Affairs Card or any other entitlement card issued by the Australian government
- A Pension Card issued by Centrelink
- An Electoral Enrolment Card
- Australian Citizenship Certificate
- Loan Document held by another Financial Institution
- Land Title Office Records

Category C Documents – Secondary Identification

- Council Rates Notice or Utilities Bill issued within last 3 months (with residential address)
- Tax Assessment Notice issued by the ATO within last 12 months
- Benefit Notice issued by Australian, State or Territory governments within last 12 months

Category D Documents – Other Reliable and Independent Identification

- Current Credit/Debit Card (only one card per financial institution)
- Current other (non-government) Health Benefits Card
- Current Photo Identity Card for Australian Defence Forces or Federal or State Police or of an approved sub-contractor to these agencies undertaking a primary function of such agencies
- Current Firearm, Security Industry or Commercial Agents and Private Inquiry Agents operator licence issued by respective State or Federal authority
- A current Consular Photo Identity Card issued by the Department of Foreign Affairs and Trade

A Minor Under 18 Years of Age

- Not of school age**
Birth Certificate or Extract of Birth Certificate or Own Passport
- Of school age – both of the following documents**
Birth Certificate or Extract of Birth Certificate or Own Passport or Current Learner Permit as issued by Vic Roads or their interstate equivalent; **AND**
- One of the following documents
 - Notice issued by School Principal within last 3 months, showing name and residential address of child and which records the period of time the minor attended the school or;
 - Medicare card; or
 - Government issued document containing name, address and date of birth, ie Centrelink or ATO Child Support Office notice or correspondence; or
 - Concession card, current issue, eg as issued by Public Transport Commission; or
 - School Identification card, containing a photograph of the person in whose name it was issued and the contact details of the institution who issued it (ie school name); or
 - A primary document not already presented.

Non-Resident of Australia

- One or more of the following documents and one or more from Categories B, C and D:
 - Current Passport (with English translation)
 - Citizenship Certificate issued by a foreign government (with English translation)
 - Birth Certificate issued by a foreign government (with English translation)
 - A notice issued to the individual by the Commonwealth within the preceding twelve (12) months that records the provision of visa status to the individual and contains the name of the individual and their residential address

Non-Resident of Australia employed within Police Credit's core membership

- One of the ABOVE PRIMARY documents **AND**
- One document from Category B - Primary Non-Photographic Identification, **along with**
- One document from Category C OR D **AND MUST provide a**
Workplace employment contract, issued within the preceding twelve (12) months that records the offer of employment, including term, where the employer is from within Police Credit's core membership (ie police, health and government).

Police Credit as a reporting entity in collecting any personal information is subject and will abide by the obligations of the Privacy Act 1988, which regulates the collection, use, disclosure, quality and security of personal information. A copy of our Privacy Statement is available from Police Credit's website or by calling our offices during business hours. 07.09 840pc

Certification Form

Categories of Certifiers

Category of referee Insert relevant number (see list below)

1. Police Officer
2. Medical Practitioner
3. Dentist
4. Nurse
5. Pharmacist
6. Minister of Religion
7. Optometrist
8. Physiotherapist
9. Registrar or Deputy Registrar of a Court
10. Justice of the Peace
11. Veterinary Surgeon
12. Accountants (Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants).
13. Officer of a Financial Institution (with five or more continuous years of service with one or more financial institutions).
14. Officer of a Finance Company (with five or more continuous years of service with one or more finance companies).
15. Legal practitioner

Contact Member Response on 13 63 73 & press 3 for further options

Certifier's details

Surname

Given Name/s

Place of Employment/Business Name (if applicable)

Address of Place of Employment/Business (PO Box not acceptable)

Business Telephone No.

Occupation (Registration No. to verify your eligibility as a certifier)

Person for whom documents are being certified

Surname

Given Name/s

Residential Address

Date of Birth

Member No. (if known)

Documents certified

Type of Document

Category

The person providing this form to you has applied for membership and services at Police Credit and requires you to certify the copy/ies of the document/s they are providing to you as a true and correct copy of the original document/s. This information is required to verify the identity of the person in compliance with the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (AML/CTF Act). We remind you that it is an offence under the AML/CTF Act, to give false and misleading information. Any personal information you provide (your name and contact details) in undertaking this task will only be used by Police Credit to contact you when we verify your certification of the documents noted below.

Certifier statement

I have examined the original identification documents listed above.

I have endorsed each copy of the identification document in the following manner.

This is to certify that this is a true copy of the original which I have sighted.

Date: **eg 14.07.2009**

Title: **eg Dr. or Mr. or Mrs**

Name: **Mr John Citizen**

Registration Number (if applicable): **1234**

Signed: *John Citizen*

Signature of Certifier

Date