

Prior to opening an account and applying for an access service, we recommend you read our **Financial Services Guide** and the relevant **Product Disclosure Statement** to obtain all the relevant information and terms and conditions of use. If a trust or trading account, please call **Member Response** on 13 63 73 for assistance.

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

Account Type

S8 Bonus Saver Account

Primary Account Holder

Member number

Date of Birth

 / /

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

Given Name/s

Residential Address

Telephone (home)

Telephone (work)

Telephone (mobile)

Email address (please print - case sensitive)

Occupation/Business Activities

Account Suffix.

Personalise your account if applicable, eg 'holiday account', household expenses' etc

Joint Account Holder (if applicable)

Member number

Date of Birth

 / /

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

Given Name/s

Residential Address

Telephone (home)

Telephone (work)

Telephone (mobile)

Email address (please print - case sensitive)

Occupation/Business Activities

Please note: The personal information given above will be verified to your information held in our Customer Information System and if found to be different the Customer Information System will be updated.

IMPORTANT: EACH ACCOUNT HOLDER: PLEASE READ AND SIGN THE DECLARATION ON THE REVERSE SIDE OF THIS AUTHORITY

Tax File Number or Exemption Details

Primary Account Holder

Quotation of Tax File Number or Exemption to the Credit Union
 Please supply your tax file number(s) in the space(s) provided.

Joint Account Holder

Quoting your tax file number is not compulsory but withholding tax may be deducted from your interest if you do not quote your number or your exemption.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.



Duration of Authority

With reference to the Operation of Accounts as detailed in the Police Association Credit Co-operative Limited ABN 33 087 651 661 (Police Credit) General Terms and Conditions (Conditions), this authority commences immediately and revokes any previous authorities on this account except as regards any cheques or other instruments dated prior to the date of this authority and presented for payment after receipt by Police Credit of this notice and as regards any act done by Police Credit or such persons in pursuant to the authority referred to in any such previous notice. This authority shall continue until Police Credit receives written notice at the registered office of Police Credit, from all surviving account holders revoking this authority. This authority shall be binding on the account holder's executors, administrators, legal personal representatives and all persons claiming from or under the account holders as to all documents, acts, matters and things done or executed in terms of this authority before receipt by Police Credit of notice of its revocation.

Method of Operation

If joint account

- 'Either to sign', either signatory may make withdrawals, use access cards, sign cheques or close the account.
- 'Both to sign', two signatures are required to make withdrawals and sign cheques and to close the account. PC Visa Debit Card is not available.
- Deposit Book required

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 new legislation in the Anti-Money Laundering and Counter Terrorism-Financing Act 2006. As a customer or potential customer of Police Credit, in seeking certain services you may be asked to verify your identity. As a member 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/We acknowledge that I/we believe the above details 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/We make this solemn declaration conscientiously believing the same to be true.

I/We understand Police Credit will collect personal information from me/us 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/We 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 (Cth). I/We understand that if I/we provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me/us with the products or services that I/we am seeking.

Privacy Act

I/We acknowledge having received a copy of the Privacy Statement, contained within the Financial Services Guide of Police Association Credit Co-operative Limited ABN 33 087 651 661 (Police Credit). I/We 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 to me/us additional cardholder for which I/we have applied. I/We understand that in order for Police Credit to supply the facility to me/us/ additional cardholder for which I/We 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.

Register for eCommunication

I would like to receive my statement of accounts*, newsletters 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. This may include advices sent by SMS to our nominated phone number.

Note: Any third party nominated email address, will require the consent of the account holder of that address.

- Yes, I have supplied a third party email address to receive Police Credit eCommunications.

Declaration Signed by the Account Holder(s)

Provision of statements and notices electronically

It is important that you read these terms and conditions before applying for this facility. We may have a facility for making account statements, notices, newsletters or other prescribed account information available by electronic means. If so, and if the law permits us to do so, we may invite you to consider accessing this information electronically rather than receiving it in paper form. We will always give you the option to receive your statements, notices and other account information in paper form.

If you consent to the provision of account statements, notices, newsletters or other prescribed account information available by electronic means, paper documents may no longer be given and your electronic communications must be checked regularly for notices.

We will only make your account statements, notices and other prescribed account information available at pc.easynet, being a secure electronic site requiring a pre-arranged and secure access method. We will avoid communications practices that are inconsistent with our messages about avoiding fraud. For instance, we will not:

- Use unsolicited email to ask you to disclose your personal banking information or secure code or password to us.
- Send you unsolicited emails that include attachments, or
- Send you emails that include hyperlinks in the message.

If you receive such communications, delete them immediately. If a message includes our brand or name or makes reference to your banking details, contact us to report the incident.

We will provide prescribed information to you electronically in a form that allows you to retain the information (for example by printing and saving it). Our electronic communications will be comparable with equivalent paper documents in terms of the clarity and content of the information provided.

Statements and notices provided electronically are taken to be received by you at the time when the electronic communication enters the information system of the addressee. If for any reason we are unable to

- Provide an electronic statement, notice or newsletter we may send you a paper statement, notice or newsletter; or
- Deliver electronic communications to your nominated email address we may cancel your election to receive such documents electronically and may instead send paper statements, notices and newsletters to your nominated postal address.

I/We

- declare that all information provided in this application is true and correct
- agree to be bound by the Constitution and Conditions of Police Credit
- acknowledge having received the Conditions of Police Credit applicable to account operation, read, understood and agree to be bound by the said Conditions and by the authorities, consents and declarations contained in this authority

Before signing this authority, please ensure that all alterations have been initialed and blank spaces ruled through with a diagonal line.

Signatory of Primary Account Holder/Parent/Guardian (please indicate)

Date / /

Signatory of Joint Account Holder/Parent/Guardian (please indicate)

Date / /

Credit Union Code of Practice

Terms and Conditions/Fees and Charges information is available on request. Police Credit is committed to complying with the Credit Union Code of Practice.

Office Use Only				
I certify that the identification procedures have been complied with and I have completed all details entered				
<input type="checkbox"/> FSG issued	<input type="checkbox"/> pc.easynet and password	<input type="checkbox"/> PDS Fees and Charges issued		
<input type="checkbox"/> At Call Savings Account/opened	<input type="checkbox"/> Cheque Book	<input type="checkbox"/> PDS Interest Rates issued		
<input type="checkbox"/> PDS At Call issued	<input type="checkbox"/> eStatement loaded	Completed Officer's Signature Date		
<input type="checkbox"/> AML Identity verified	<input type="checkbox"/> Link no.			
<input type="checkbox"/> TFN loaded/exemption noted	<input type="checkbox"/> PC Visa Debit Card	<table border="1" style="width: 100%; height: 40px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> </table>		
<input type="checkbox"/> TFN detached and destroyed	<input type="checkbox"/> Deposit Book			
<input type="checkbox"/> RRS	<input type="checkbox"/> PDS NCP issued			
<input type="checkbox"/> Telebanking	<input type="checkbox"/> PDS Terms and Conditions issued			
		Name		