

What we are required to provide you

We are required to provide you with a copy of the Financial Services Guide, Fees & Charges booklet and Product Guide.

How would you like to receive these brochures? Electronically Paper based

Related Membership & Accounts

Name

Member no.

Accounts All savings accounts The following accounts

Account number

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Account number

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Account number

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Signatory Services

Visa Debit Card *this request must be approved by an authorised signatory

rediCARD

ID Card

Internet Banking/Mobile Banking * When an account requires 2 or more to sign, the account will display as 'Read Only' in Internet Banking and Mobile Banking.

Verification Passcode

A passcode is required to perform transactions, or make enquiries over the telephone, on any membership or account for which you are the owner or signatory. It may also be required when performing transactions in a branch where insufficient identification is available.

Passcode

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* This number will be obscured once entered into Beyond Bank Australia's system.

Privacy Statement

We understand the importance of protecting your privacy and we are committed to complying with the *Privacy Act 1988 (Cth)* ("the Privacy Act"), the Australian Privacy Principles set out in the Privacy Act, applicable Codes of Practice to which we subscribe and other laws and codes affecting your personal information. A copy of our Privacy Policy is available on our website or on request.

How we collect your personal information

We will only collect personal information (including credit information) directly from you, unless you have provided your consent. This information will generally come from what you provide in your application for one of our products or services, and from supporting documentation.

We may also need to collect personal information (including credit-related information) about you from third parties, such as any referees that you provide, your employer, other credit providers and third party service providers including credit reporting

bodies.

Why we collect your personal information

We may use your personal information (including credit-related information) for the purpose of providing products and services to you and managing our business relationship with you. This may include:

- assessing and processing your application for the products and services we offer;
- executing your instructions;
- ongoing servicing of our relationship with you;
- charging and billing;
- uses required or authorised by law;
- protecting you and us from error or fraud;
- research and development;
- collecting overdue payments due under our credit products;
- managing our rights and obligations regarding external payment systems; or
- direct marketing.

We will not use or disclose your personal information (including credit-related information) for a purpose other than:

- a purpose set out in our Privacy Policy;
- a purpose you would reasonably expect;
- a purpose required or permitted by law; or
- a purpose otherwise disclosed to you to which you have consented.

When we may give personal information to other organisations

We may disclose your personal information (including credit-related information) to other organisations that provide services that assist us in supplying or administering the products and services we offer. Organisations to which we will usually disclose your personal information include:

- our related companies;
- external organisations that are our assignees, agents or contractors;
- external service providers to us, such as:
 - those we use to verify your identity;
 - payment systems operators;
 - our computer bureau (Data Action Pty Ltd);
 - printing and mailing houses;
 - fraud prevention service providers; and
 - research consultants;
- our professional advisors, such as accountants, lawyers and auditors;
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you.

Details of other organisations to which we may disclose your personal information are provided in our Privacy Policy.

We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may disclose your personal information overseas, where you choose to make an international transfer. The countries we may disclose your personal information to are those to which you make a transfer. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in our Privacy Policy.

From time to time we may use service providers or other third parties who operate or hold data outside of Australia, which may result in your personal information being stored overseas. These parties are selected specifically to assist in enabling us to provide products or services to you, in particular information technology solutions. At present our arrangements include

providers based in the United States of America. Where this occurs we ensure that appropriate data handling and security arrangements are in place to protect your data.

Marketing

We may use your personal information, including your contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you. We are permitted to do this while you are our customer, and even if you are on the Do Not Call Register.

We may also provide your details to third party organisations whose products or services we distribute for specific marketing purposes.

We will consider that you consent to this, unless you opt out. You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, such as email. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by contacting us on 13 25 85 or by 'unsubscribe' from our email marketing messages, which always include an unsubscribe option.

Laws under which we are required to collect your personal information

The *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No 1) (Cth)* requires that we collect certain information from you prior to admitting you as a customer. For example, if you are opening a membership as an individual, we are required to collect your full name, date of birth and current residential address. We are also required to verify this information using a reliable and independent source. Different information is required to be collected and verified if you are opening a membership in a capacity other than an individual (eg a company).

The *National Consumer Credit Protection Act 2009 (Cth)* requires that we collect personal information from you when you are applying for credit from us. We are required to collect the information about your credit requirements, objectives and financial situation. We are also required to collect the necessary information to verify your financial situation, which includes verifying your income and employment details.

Your rights to access, or seek a correction of, your personal information held by us

Our Privacy Policy details how you may access, or seek a correction of, any personal information that we hold about you.

How to notify us about a potential breach of the Australian Privacy Principles

Our Privacy Policy details how you may complain about a possible breach of the Australian Privacy Principles in relation to the personal information that we hold about you.

I have read, and consent to my personal information being used and disclosed in accordance with, the Privacy Statement.

Your Personal Details

*This information is a mandatory requirement of the Anti-Money Laundering and Counter - Terrorism Financing Act 2006

Title Full name No middle name

Are you referred to by any other name(s)? Yes No

Date of birth Gender Male Female

Your contact details

Phone Home Business

Mobile

Email Home Business

Residential address

Address

Is this residential address the same as your postal address? Yes No

Employment details

Employer name

Job title

Citizenship information

Are you a Permanent Resident or Citizen of Australia? Yes No

Are you a U.S. customer? (see definition below) Yes No

Who is a U.S. customer?

A U.S. customer will include:

- U.S individuals,
- an entity organised in the U.S., and
- entities that have U.S. Controlling Persons.

U.S. individuals will include:

- U.S. citizens or residents;
- green card holders, and
- persons who meet U.S. "tax resident" requirements (for example, those that pass the *substantial presence test* by being in the U.S. for 31 days in the year and 183 days in a 3 year cycle).

The term "Controlling Person" generally refers to any holding of 25% or more in an entity that is a passive Non-Financial foreign Entity, but also includes persons in positions of control, including Directors and Company Secretaries. Essentially, anyone who is liable to submit a U.S. tax return is regarded as a U.S. customer.

Indemnity

The Applicants hereby indemnify Beyond Bank Australia Limited ABN 15 087 654 143 AFSL/Australian Credit Licence 237 856 ('Beyond Bank Australia') and shall hold Beyond Bank Australia harmless against any claim that may arise from the operation of any account opened and conducted pursuant to this application within the terms of this authority.

This authority may only be varied or terminated where the Applicants are individuals, upon the signatures of all authorised signatories, or upon the death of one or more of the signatories, upon the signature of the executor or administrator of the deceased Applicant.

Where there are two or more Applicants they acknowledge that they are jointly and severally liable for all charges and debts due to Beyond Bank Australia in respect of the account or accounts opened and conducted pursuant to this application.

Declaration

I agree to be bound by the Constitution and any amendments thereof by Beyond Bank Australia including the power of the Board to not admit me to membership without assigning any reason. Furthermore, I agree to abide by the Conditions of Use that comprise part of the Product Guide for any products or services obtained from Beyond Bank Australia and acknowledge that my signature on this application signifies my acceptance of these terms and conditions.

I understand that Beyond Bank Australia will collect personal information from me as required by the AML/CTF Act and that Beyond Bank Australia may take steps to verify the personal information collected. I confirm that I am authorised to provide the details of any personal information used to verify my identity. I acknowledge that this information may be used to verify or reverify my identity using the Government's Document Verification Service, which involves subjecting the information to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems. I consent to my personal information being used for this purpose.

I acknowledge that I have been provided with a copy and read, or had the opportunity to read the Financial Services Guide, Products Guide and Fees and Charges Booklet.

I believe the details I have provided to be true and correct. I am aware that it is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF Act) to provide false or misleading information.

I agree to be a signatory to the accounts listed.

Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

Authorised representative/s to complete

I authorise the person whose name and signature appear on this application to transact any business on my accounts other than Loan/Line of Credit Applications, Collection of Loan Funds, Application for Change of Card Type, Variations to Signing Authority and Closure of Membership.

Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

Signatory addition

Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>	Member no.	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

Welcome to Beyond Bank Australia.

Your signatory member number, the membership to which you are related and our BSB are detailed below:

Signatory membership name

Signatory member number

Primary account holder membership name

Primary account holder member number

Bank name: **Beyond Bank Australia** BSB: **325 - 185**

At Beyond Bank Australia we are committed to providing the other way to bank whereby our customers are at the centre of everything we do. We are 100% owned by our customers, so we are not answerable to financial shareholders.

As a result, we're able to return our surplus funds to our customers in the form of better services, customer advantages and investment in the community.

If you need any further assistance, please give our Contact Centre a call on 13 25 85 or visit your local branch and talk to our staff who are there to help.

Thank you from Beyond Bank Australia. We look forward to assisting you and your family to achieve your financial goals

Date