



Joint transaction / savings account application

Primary Account Holder's Member Number	<input type="text"/>
Full Name	<input type="text"/>
Secondary Account Holder's Member Number	<input type="text"/>

Contact Details

Residential Address

State Postcode

Postal Address (if different from above)

State Postcode

Email Address

Telephone Mobile Home Work

New Secondary Account Holder Details:

Title Mr / Mrs / Miss / Ms (please circle) Marital status Married / Single (please circle)

Surname Given Names (Please provide full name)

Other Names Commonly Known by Date of Birth / /

Residential Address

State Postcode

Postal Address (if different from above)

State Postcode

Email Address Occupation

Telephone Mobile Home Work

Are you a permanent resident of Australia? Yes No

Are you a citizen of any country other than Australia? Yes No
If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No
If yes, please state all countries where tax is payable

If you ticked Yes, please ensure the 'Bank First CRS self-certification' form is also completed.

Politically Exposed Person

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. For example heads of state, country or government, senior politicians, government or political party officials, judicial or military officials, senior foreign representative, ambassador or high commissioner, central bank governor, directors or senior executives of any state enterprise or of international organisations. With regard to the above definition, do you believe yourself, a member of your immediate family or a close associate, to be a Politically Exposed Person?

Primary Yes No Secondary Yes No

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Tax File Notification

Primary Account Holder Secondary Account Holder

Collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your Tax File Number, but if you do not, tax may be taken out of your interest. If you quote your Tax File Number, no tax will be taken out of the interest paid on your savings and investment accounts.

Please indicate which accounts you would like to open

We wish to open the following accounts:

- Everyday Account (S1.1) Budget Account (S2) Christmas Club (S3) Cash Management (S10)
- Bonus Saver (S98) Online Saver (S99)

How would you like to operate this account?

- Any one to sign Two to sign – Where 2 or more signatures are required to operate this account, some access channels may not be available

Privacy Information

What information can be disclosed?

The Privacy Act allows Victoria Teachers Limited trading as Bank First ('we', 'us', 'our') ACN 087 651 769 to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. If you do not provide us with the personal information that we request, we may not be able to consider your application or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give your information to:

- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- Insurers and re-insurers, where insurance is provided in connection with our services to you;
- Superannuation funds, where superannuation services are provided to you;
- Debt collection agencies, if you have not repaid a loan or debt as required;
- Our professional advisors, such as accountants, lawyers and auditors;
- Other credit providers and their professional advisors;
- Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- Government and regulatory authorities, if required or authorised by law;

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America and countries within Europe. However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located on our website at bankfirst.com.au provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

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Please sign on next page

Consent for Electronic Verification of Identity

The AML/CTF Act requires Bank First to verify your identity prior to banking with us. To verify your identity electronically, the Bank requires your consent for us to provide personal details including your name, address and date of birth to one of our credit reporting bodies including Vix Verify or Equifax who will match those details against those held on their database. The Bank will then receive an overall assessment from the credit reporting body of the matching data which will be used solely for the purpose of verifying your identity, in accordance with the AML/CTF Act. The Bank may also contact the issuer or official record holder (directly or via an approved third party) to verify document details using the Government's Document Verification Service (DVS).

An alternative means of verifying your identity is available using a documentation-based procedure if you choose not to consent to Electronic Verification.

Please tick the box below confirming your authority and consent to electronic verification of your identity.

Signatory 1

Signatory 2

Member to sign below

I declare the details on this form to be true and correct and acknowledge that the Bank will collect information (including personal information) from me as required by the Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) Act 2006 (Cth) and that it may take steps to verify the information it has collected. I understand that it is an offence under the AML/CTF Act to make a false or misleading statement.

Signed

Primary Account Holder

Date

Signed

Secondary Account Holder

Date

Refer to the Financial Services Guide (FSG) and Terms and Conditions available at our branches, on our website bankfirst.com.au or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product

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