

Instructions

You should not complete this form unless you have received, read and understood the current Bank First Superannuation Product Disclosure Statement (PDS) and all the fact sheets incorporated into the PDS.

- Black or blue pen please.
- Please use BLOCK letters.
- Please place a X in boxes where required.

Please send us your completed form by **ONE** of the following methods:

Email: finplan@bankfirst.com.au
Fax: 03 9654 2187

Post: Bank First Superannuation,
GPO Box 4559, Melbourne VIC 3001

Please note: if you fax or email the form, there is no need to send us the original.

Step 1 – Member details

Account Number

Gender

 M F

Title

First Name

Last Name

Email (Mandatory requirement)*

Date of Birth

Phone number

* You cannot become a member of the Fund unless you provide your email address to us so that we can provide communications relating to the Fund to you or to notify you that communications are available from a website. Fund communications may include periodic statements and other statements relating to your account, and other documents that the Fund must provide to you.

Step 2 – Contact details

Residential address

Suburb

State

Postcode

Country

Phone number (home)

Phone number (work)

Phone number (mobile)

Step 3 – Your Tax File Number

Tax File Number (TFN)

Please note: you don't have to provide your TFN if you don't want to, but you cannot become a member without providing it. If you do give us your TFN, we can also use it (and your name and date of birth) as permitted by law including to locate any of your old or lost super for you. If we find any, we'll get in touch! Please refer to the PDS for further information.

Step 4 – Investment profile

How would you like your money invested?

CUBS Superannuation Fund requires you to select the investment option of your choice. If you do not select an Investment Option we will be unable to accept your application. You can change your investment selection at any time once you're a member. Please refer to the PDS and Investments fact sheet on the **Bank First** website for more information on investment options or contact us on 03 9654 1399 for a copy.

I would like to invest in:

<input type="checkbox"/>	Cash Plus	<input type="text"/>	%	Cash Plus
<input type="checkbox"/>	Conservative	<input type="text"/>	%	Conservative
<input type="checkbox"/>	Balanced	<input type="text"/>	%	Balanced
<input type="checkbox"/>	Growth	<input type="text"/>	%	Growth
<input type="checkbox"/>	High Growth	<input type="text"/>	%	High Growth

Note:

In this form, contributions include transfers, rollovers or other amounts paid into your account by you or on your behalf.

If you would like to change how your existing account balance is invested in future, you will need to complete an Investment Switch Form (Existing Investments) available from www.bankfirst.com.au. If you would like to change how your contributions are invested in future, you will need to complete an Investment Application Form (Future Contributions) available from www.bankfirst.com.au

Step 5 – Insurance

Please mark this box if you wish to be insured under the CUBS Superannuation Fund insurance policy.

Please note: If you choose not to be insured now, you will not be able to apply for automatic cover at a later date.

Occupation*

Are you a smoker? Yes No

To qualify for insurance, you must be able to answer "NO" to the following series of eligibility questions and acknowledge you have read, understood and agree to the terms and conditions specified below and summarised in the Insurance fact sheet:

Warning: you have a duty to disclose all information relevant to the insurer's decision to accept your application as outlined in the Insurance fact sheet. Failure to do so may lead to the insurer declining any future claim. Acceptance of a claim is subject to the terms and conditions (including exclusions) in the insurance policy.

1. Are you, due to sickness, accident or injury, currently unable to perform your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment may be full-time, part-time, casual, unemployed or domestic duties? Yes No
2. Have you been diagnosed with or do you suffer from, an illness that reduces your life expectancy to less than 12 months or may cause a Terminal Illness or permanent inability to work? Yes No
3. Have you had an application for life or disability insurance cover declined, or been offered cover on alternate terms? Yes No
4. Have you ever made, or are you entitled to make, a claim for any Injury or Illness through Workers' Compensation, sickness benefit, invalid pension or any insurance policy providing total & permanent disablement, accident or sickness cover? Yes No
5. Are you engaged in a hazardous occupation (refer to the Insurance fact sheet for further information)? Yes No

Cover only commences upon acceptance of this duly completed application. Generally, applicants who smoke are likely to pay higher insurance premiums.

*It is important to provide your occupation as your cover type, amount and premiums will depend on your occupation, age, sex and smoking status. Please refer to the Insurance fact sheet for further information.

Step 6 – Declaration and authorisation

- I hereby apply to become a member of the Bank First Superannuation and, if accepted, acknowledge that I am bound by the Trust Deed applicable to CUBS Superannuation Fund.
- I have received, read and understood the current Product Disclosure Statement (PDS) and all fact sheets incorporated into the PDS.
- To the best of my knowledge, the information provided in this application and in any other documents I provide for the purposes of this application is true and correct.
- I understand that it is not the Trustee responsibility to ensure that my employer meets employer contribution requirements.
- I understand that Bank First Superannuation may share my personal information with third parties involved in the promotion of CUBS Superannuation Fund. If I don't want my information shared I can let them know by giving them a call on 03 9654 1399.
- I authorise the Trustee to exchange my Tax File Number (TFN) and other relevant personal information with other funds and the ATO in searching for any old or lost super I may have. I have read and understood the information about TFNs and privacy in the PDS and fact sheets and acknowledge that my TFN and personal information may be used in accordance with CUBS Superannuation Fund privacy policy.
- I acknowledge that the Trustee will invest my superannuation in accordance with my instructions set out in this application but that the Trustee reserves the right not to do so where necessary or appropriate.
- I understand that investments may rise or fall and I acknowledge that the Trustee and any of its associated or related entities do not guarantee the return of capital or the performance of the Bank First Superannuation or its investment options.
- I understand that neither the Trustee nor any underlying manager is responsible for the investment selection made by me and I accept the investment risks, fees and costs, and rewards of the investment options I choose.
- I understand that my investment selection will be processed as quickly as possible and that there may be delays in processing any change to my investment strategy if I have not properly completed this form. I understand that my investment selection is not effective until processed by the Administrator.
- If I have applied for insurance, I hereby declare that to the best of my knowledge and belief all of the answers to questions on this insurance application are true and accurate and I have not deliberately withheld any information material to the proposed insurance as defined in the terms and conditions agreed to.
- If I have applied for insurance, I acknowledge that I have read and understood the duty of disclosure notice as detailed in the Insurance fact sheet.
- I agree to receive Fund communications from a website where I am notified by email that a communication is available from a website. I understand that it is my responsibility to view, download and print a communication from the website after being notified that it is available.

Signature

Date