

mecu Limited ABN 21 087 651 607 AFSL/ACL 238431 trading as bankmecu  
222 High Street, Kew Victoria 3101, Australia • Private Bag 12, Kew Victoria 3101, Australia  
Telephone 132 888 • Facsimile 03 9853 9294

Please return this form to: bankmecu, Private Bag 12, Kew Victoria 3101

- Individual  
 Sole trader/partnership  
 Personal trust/superannuation

Customer number

### personal details

Surname	<input type="text"/>	Home telephone	<input type="text"/>
Given names	<input type="text"/>	Business telephone	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr	Mobile telephone	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Email address <small>(personal address only)</small>	<input type="text"/>
Business trust/ superannuation name	<input type="text"/>	Drivers licence no.	<input type="text"/> State <input type="text"/>
<small>(Supported by business registration certificate/trust or superannuation deed)</small>		Occupation	<input type="text"/>
Home address <small>(compulsory)</small>	<input type="text"/>	Employer's name	<input type="text"/>
	<input type="text"/>	Employer's address	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>		<input type="text"/>
Mailing address	<input type="text"/>		<input type="text"/> Postcode <input type="text"/>
	<input type="text"/>	Employer's telephone	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	Industry/sector	<input type="text"/>

### choosing the right account

I would like to apply for: **Transaction accounts**

- Access account  Deeming account

**Savings accounts**

- Christmas Club  Cash Management Transaction account  Incentive Saver  
 Cyber Saver  Cash Management High Yield account  mySaver (18-25 year olds only)

Please ensure that you have read the specific terms and conditions relating to each account you have applied for before signing the declaration (page 2).  
 If a joint account is required, please complete an additional account application.

### please supply your tax file number

Collection of Tax File Number information is authorised and regulated by tax laws and the Privacy Act. It is not an offence to choose not to quote your Tax File Number. If your Tax File Number is not quoted you may be charged Withholding Tax on the interest that you earn. If quoted, your Tax File Number will automatically be applied to future accounts you open for this customer number unless you instruct us otherwise.

**Exemptions** For details about who is exempt contact the Australian Taxation Office.

**Pensioners** Write the full name of the pension you receive in the space provided

(Age Pension, Wife's Pension, Sole Parent's Pension, Invalid Pension, Rehabilitation Allowance, Carer's Pension, Special Benefit, Service Pension, Widow's Pension).

Tax file number

ABN

Exemption/pension

(Sole Trader/partnership only)

## choosing account access options

I would like to apply for:

**Internet Banking**  
(available for all bankmecu accounts please refer to our general terms and conditions for specific account restrictions)

To access Internet Banking, an initial **Net Code** will be issued to you. You will be required to change the initial Net Code when you first access Internet Banking. Please advise how you would like to receive your initial Net Code:

Email     Ordinary Mail     Telephone (you must have a Passcode to receive the code by telephone).

**24-hour automated telephone banking**  
(available for all bankmecu accounts please refer to our general terms and conditions for specific account restrictions)

To access 24-hour automated telephone banking, you will be required to select an **Access code** when you first access 24-hour automated telephone banking by calling **132 888**, and following the prompts.

**Staff assisted telephone banking**  
(available for all bankmecu accounts please refer to our general terms and conditions for specific account restrictions)

To transact on your account with the help of a consultant, you need to select a **Passcode** for confidentiality and security reasons. Without a Passcode you will be restricted to making general enquiries. Please write your nominated Passcode in the space below

(alpha/numeric, maximum 8 characters)

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**VISA Access card** (available for Access and Deeming accounts, please refer to our VISA Card terms and conditions for specific account restrictions)

**Redicard PLUS** (available for Access and Deeming accounts, please refer to our VISA Card terms and conditions for specific account restrictions)

Where possible bankmecu will attempt to mail card/s and the Personal Identification Number (PIN) to the specified mailing address. bankmecu will generally mail these on separate days.

The issue of cards is subject to approval in accordance with bankmecu policy.

The above cards do not provide access to credit. If you require a new credit card, and would like more information about our products please tick:

**VISA Credit Card**

I would like to:

Receive an NAB deposit book so I can deposit funds into my account at any National Australia Bank branch

**Please ensure that you have read the specific terms and conditions relating to each account access option you have applied for before signing the declaration.**

A copy of the bankmecu Annual Financial and Sustainability Reports are provided on the bankmecu website. If you require a hard copy please phone **132 888** to request a copy.

## declaration

- I apply to become a customer of **mecu** Limited ABN 21 087 651 607 AFSL 238431 trading as bankmecu and the allocation of 1 x \$5.00 shares, I shall now deposit \$5.00 for these shares in keeping with the constitution of **mecu** Limited.
- If this application is accepted and the shares allocated to me, I agree to be bound by the constitution of bankmecu and pay all charges required by **mecu** Limited in accordance with the Corporations Law.
- I have read the General Terms and Conditions and agree to be bound by them and to be bound by the Disclosure of Information therein. I have also read the bankmecu Privacy Statement and consent to the contents therein.
- I acknowledge that I have reviewed and read the relevant Terms and Conditions relating to the account/s and account access option/s that I have applied for. I further agree and accept to be bound by the Terms and Conditions as specified.
- I have read Clauses 1.5 & 1.6 of bankmecu's General Terms and Conditions in relation to authorised transactions that overdraw my account and I acknowledge that any such transactions approved and paid by bankmecu constitute a debt due and payable immediately for which I am liable. I understand that if such debt is not repaid within 60 days, a default may be listed with a credit reporting agency.
- I believe the above details to be true and correct. It is an offence under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) to give false and misleading information.
- I understand bankmecu 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 Terrorist Financing Act 2006*. I understand that if I provide bankmecu with incomplete or inaccurate information that bankmecu may not be able to provide me with the products or services that I am seeking.

Signature

Date

Witness name

(witness cannot be a joint account holder or signatory)

Witness signature

Date

## applicant check-list

Please tick:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Shares paid        | <input type="checkbox"/> Internet Banking                 | <input type="checkbox"/> VISA Access card or Redicard PLUS |
| <input type="checkbox"/> TFN supplied       | <input type="checkbox"/> 24-hour telephone banking        | <input type="checkbox"/> Proof of identity                 |
| <input type="checkbox"/> Account/s selected | <input type="checkbox"/> Staff assisted telephone banking | <input type="checkbox"/> Terms and Conditions read         |

We'd like to know why you joined/opened an account with bankmecu.

- |   |  |  |   |
|---|--|--|---|
| <input type="checkbox"/> Bad experience with previous financial institution | <input type="checkbox"/> Low fees        | <input type="checkbox"/> Comprehensive product range | <input type="checkbox"/> Competitive rate             |
| <input type="checkbox"/> bankmecu public profile or advertising             | <input type="checkbox"/> Branch location | <input type="checkbox"/> Workplace recommendation    | <input type="checkbox"/> Family/friend recommendation |

## Customer identification requirements

For further information regarding bankmecu's identification requirements under *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) refer to "What Information we need from you" document.

To satisfy bankmecu's requirements in accordance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) the following identification must be presented:

One Category A document, or one Category B and one Category C document, or one Category D document and one Category B or C document

### category A documents

Current Australian passport (or one that has expired within last 2 years)

Current Australian driver's licence

A proof-of-age card which contains a photograph

### category B documents

Birth Certificate or extract of birth certificate

Australian citizenship certificate

A pension card issued by Centrelink

An electoral enrolment card

A Medicare card, Department of Veteran's Affairs card or any other entitlement card issued by the Australian government

Loan document held by another Financial Institution

Mortgage records of another Financial Institution

Land Title Office Records

Key Pass

### category C documents

Benefit notice issued by Australian, State or Territory governments within last 12 months

Tax assessment notice issued by the ATO within last 12 months

Council rates notice or utilities bill issued within last 3 months (with residential address)

### category D documents

Current NSW Firearm, Security Industry or Commercial Agents and Private Inquiry Agents operator licence issued by NSW Roads and Traffic Authority

Current photo identity card for Australian Defence Forces or State Police

A current consular photo identity card issued by Department of Foreign Affairs and Trade

Current foreign passport stamped with permanent residency status (with English translation as required)

A current foreign passport stamped with permanent residency status

### office use only

Shares paid Op # and initials

Verified Op # and initials

TFN loaded/destroyed Op # and initials

Letter Op # and initials

Prosper loaded Op # and initials

Net code Op # and initials

Account opened Op # and initials

IVR Access Code Op # and initials

Card criteria met Op # and initials

Passcode Op # and initials

Card ordered Op # and initials

FSR requirements Op # and initials

customer profiling tool (Prosper) Op # and initials

# certification form

## certifier's details

Surname	<input type="text"/>	or Business address (PO Box not acceptable)	<input type="text"/>
Given names	<input type="text"/>		<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr		<input type="text"/> Postcode <input type="text"/>
Occupation	<input type="text"/>	Home telephone	<input type="text"/>
Home address	<input type="text"/>	Business telephone	<input type="text"/>
	<input type="text"/>	Mobile telephone	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	Email address (personal address only)	<input type="text"/>

## categories of certifiers

1. Legal Practitioner
2. Judges
3. Magistrates
4. Medical Practitioner
5. Registrar or Deputy Registrar of a court
6. Justice of the Peace
7. Notary Public
8. Police Officer
9. Nurse
10. Pharmacist
11. Australian Consular or Diplomatic Officer
12. Officer of Financial Institution (2 years service)
13. Officer or authorised representative of AFS licensee
14. Accountants (members of a recognised accounting body)

Category of certifier  Insert relevant number (see list above)

## documents to be certified

Category of Document

Document details

Type of document	<input type="text"/>
Person to whom it relates	<input type="text"/>

Category of Document

Document details

Type of document	<input type="text"/>
Person to whom it relates	<input type="text"/>

## certifier statement

I have examined the original identification documents listed above, and 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.*

Name:

Date:

Title:

Registration Number (if applicable):

Certified copies of the identification documents need to be returned to bankmecu with this form.

It is an offence under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* to give false and misleading information.

Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
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Certified by the  
Carbon Reduction Institute