

Application for membership - under 18 years of age

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means the person applying for or with one or more of our products and services, or related adult applying on behalf of the child.

What are the child's personal details?

Full name as per the child's identity documents

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other	<input type="text"/>	Date of Birth
Given names		Last name

Residential address (mandatory - must not be a PO Box)

No/Street		
Suburb/Town/City	State/Territory	Postcode

Postal address (if different)

No/Street/PO Box		
Suburb/Town/City	State/Territory	Postcode
Home phone	Mobile phone	
Email		

What is the membership eligibility of the child?

Membership is open to individuals under 18 years of age who are the children, step-children, grandchildren, brothers or sisters of members (i.e. shareholders) of the Bank. Additionally, individuals under 18 years of age must be citizens or permanent resident of Australia.

Where the adult member who is related to the child is applying on behalf of a child - **please complete Part A.**

Where the child who is 13 years of age or more is applying - **please complete Part B.**

Part A	<input type="text" value="Your name"/>	Part B	<input type="checkbox"/> You are a citizen or permanent resident of Australia.
	<input type="text" value="Member number"/>		You are the <input type="checkbox"/> child <input type="checkbox"/> grandchild <input type="checkbox"/> brother/sister of
	<input type="checkbox"/> The child is a citizen and permanent resident of Australia.		<input type="text" value="Your Name"/>
You are the <input type="checkbox"/> parent <input type="checkbox"/> grandparent <input type="checkbox"/> brother/sister of the child		<input type="text" value="Member number"/>	

What are the signatory's details?

A child can only be a signatory on their account if they are at least 13 years of age. Once they turn 18 they will become the sole signatory.

Please assign the following signatories: ☐ the child (13 years old or more) ☐ the related adult

Please select one of the following: ☐ either to sign ☐ both to sign

Password: The following password will be used to identify the child when they are a signatory along with other general questions, when enquiries are made on this account. It will assist in the prevention of fraud. If the password is forgotten, the answer to mother's maiden name will assist us with identification.

<input type="text" value="Password"/>	<input type="text" value="Mother's maiden name"/>
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What is the account holder's (i.e. individual under 18 years of age) taxation status and details?

To be completed by the account holder or on behalf of the account holder by the related adult. By law, we are required to obtain details of your taxation residency status. If you require clarification, please go to ato.gov.au and search 'tax resident'.

You are a tax resident of and are required to lodge a tax return in: Australia ☐ Yes ☐ No (please see further below)
(Please tick whichever applies) Another country ☐ Yes ☐ No (please see further below)

Tax residents of Australia

The collection, use and disclosure of Australian tax file numbers is regulated by tax and privacy legislation. You may choose not to quote your tax file number; however, if you do not quote it, withholding tax may be deducted from your interest earned. Please note that your tax file number or exemption will be applied to any future accounts you open with us unless you specify otherwise. For more information, go to ato.gov.au

Tax File Number <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	OR	<input type="text" value="Exemption (specify type)"/>
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Tax residents of other countries

If you are a tax resident of another country, please advise your tax reference or tax identifier number/s (TIN) from those other country/countries:

Country 1	Tax Reference or Tax Identifier number
Country 2	Tax Reference or Tax Identifier number

How would you like to pay your \$10 membership share? (Please tick)

☐ I have attached a cheque/money order for the amount of \$10 OR

☐ Direct debit my account below for the amount of \$10 OR

Account name

BSB

Account no

Fin. institution

☐ You agree to have the \$10 share transferred from another account with the Bank:

Account no.

Print name

3rd party account holder's signature

Date

Electronic Disclosures

We prefer to communicate with you electronically in a manner that protects your personal information.

By opening an account, you agree that we may give you documents relating to this application electronically (for example by email, SMS text message, message in internet banking, message in our mobile banking application) or by making them available to you on our website and telling you that they are available, unless you tell us that you want to receive paper copies. You may request paper copies at any time.

Which accounts would you like to open?

Please open an ☐ Everyday Direct account with card access* AND/OR ☐ Mighty Saver account

You will have access to electronic banking (eg internet banking, mobile banking app, telephone banking). We will contact you with details on how you activate these. *All signatories are issued with a card. The Bank reserves the right not to issue a card at its discretion. Children under 13 will not be issued a card.

Shareholder notices

Nomination to receive shareholder notices electronically

☐ By ticking this box, you nominate to receive shareholder notices electronically at your electronic address(es) specified on this form or such other electronic address as you later give us.

Unless you tick the above box, you will receive shareholder notices in paper form by post. If you choose electronic we will no longer send shareholder notices in paper by post, unless it is necessary for us to do so. You may change your communication preference at any time in internet banking or by contacting us on 13 12 21. The Annual Report is available on the Bank's website.

Application, Acknowledgements and Declarations

Please Note: 'You' means the child making this application or the related member applying on behalf of the child.

Application

You hereby apply for membership of the Bank and undertake to pay \$10 to the Bank for your membership share.

Acknowledgements and Declarations

You acknowledge and declare that:

- ▶ The names you have provided in this application are the only names by which you are known and you acknowledge that you cannot be provided with any products or services until your identity has been verified by the Bank.
- ▶ Your application for membership of the Bank and for its products and services is subject to terms and conditions.

- ▶ The Bank may collect details of your membership of an industrial association in order to assess your eligibility for membership.
- ▶ The Constitution of the Bank (which governs membership), the Bank's *Financial services guide, Conditions of use – Accounts and access and Fees and charges* are available on the Bank's website or they can be sent to you upon request.

The Bank strongly recommends that you read each of the documents noted here and that if you do not accept the relevant terms and conditions you should not use the product or service.

This space was intentionally left blank

Information re Privacy Notice

Important – please read

Verifying identity

Our Privacy Notice (below) sets out our standard process for identity verification. For U18s without relevant documentation (such as an Australian passport or driver's licence), we may verify identity eg, directly via a State Registry of Births, Deaths and Marriages. (In some cases, this information may already be contained in the Government's DVS.)

We may also accept a letter (less than three months old) from a school principal, setting out full name, date of birth, residential address and period of attendance.

Electronic verification

A. If you wish to proceed electronically as set out in our Privacy Notice, PLEASE SIGN BELOW under "Acknowledgment and consent for electronic verification of identity".

B. If you wish us to verify electronically via Births, Deaths & Marriages, please tick below:

☐ I consent to my/my child's personal information being disclosed to the Registry of Births, Deaths and Marriages for the purpose of verifying my/their identity

Please indicate below the relevant Registry:

☐ NSW ☐ Qld ☐ Vic ☐ Tas ☐ SA ☐ WA ☐ ACT ☐ NT

Verifying by other means

If you do not wish to proceed by either A or B above, please either:

C. Refer to the "Certify Identity – Child" section; or

D. Contact us to make alternative arrangements

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the Anti-Money Laundering and Counter Terrorism Financing Act
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ comply with our legal obligations to assist law enforcement agencies or regulators.

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

As noted above, we are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and other public records.

To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

¹ The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders' Mortgage Insurance ("LMI").

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com.

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited
Address: 28-38 Powell Street, HOMEBUSH NSW 2140
Phone: 13 12 21
Email: privacy@tmbl.com.au
Post: PO Box 7501, SILVERWATER NSW 2128

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Acknowledgment and consent for electronic verification of identity

- ☐ You confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to:
- ▶ a credit reporting body and for the purposes of verifying your identity.
 - ▶ relevant government record issuers and record holders

Signature and date

Related member

Signature

Date

U18 account holder

Signature

Date

Mail this form



Teachers Mutual Bank Limited, Reply Paid 7501 Silverwater NSW 2128

Office use only

Identification checklist

- ☐ Customer Identification Procedure
– Individual carried out and document(s) produced

Name

Signature verified by

Channel of Submission

- ☐ BRM – School
☐ BRM – Conference
☐ BRM – University
☐ BRM – Mobile office
☐ Mobile lender
☐ Credit consultant

- ☐ Broker
☐ Counter
☐ Mail
☐ Online
☐ Phone (inbound or outbound)
☐ Sponsorship event

Certify Identity – child

This form is to be used when the original identification documents for a child (i.e. an individual under 18 years of age) cannot be presented to TMB in person.

Please refer to the instructions and checklist on page 2 on how to complete this form.

Please note that the certifier must not be related to the individual being identified.

What are the child's personal details?

Full name as it appears on the child's identity documents.

Title <input type="checkbox"/> Master <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/>	Date of birth <input type="text"/>
Given names <input type="text"/>	Last name <input type="text"/>
Also known as (if applicable) <input type="text"/>	

What are the details of the person certifying?

Privacy Statement for Certifier – please refer overleaf. Please complete to enable the Bank to contact you if necessary to confirm any information on this form.

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/>	Occupation <input type="text"/>
Given names <input type="text"/>	Last name <input type="text"/>

Contact details

Home phone <input type="text"/>	Work phone <input type="text"/>	Mobile phone <input type="text"/>
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Name and address of employer

Name of employer <input type="text"/>		
No/Street <input type="text"/>		Suburb/Town/City <input type="text"/>
State/Territory <input type="text"/>	Postcode <input type="text"/>	Country <input type="text"/>

Capacity of Certifier (refer overleaf and tick the number)

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐

Details of original identification documents sighted and photocopies attached (e.g. passport)

List: A ☐ B ☐ Document type: 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ (refer overleaf and tick type of document)

List: A ☐ B ☐ Document type: 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ (refer overleaf and tick type of document)

Where the names on the identification documents differs from the name used by the individual, please provide the explanation given by the individual or sight and record documentation which identifies the individual in their former name (e.g. deed poll).

Declaration of Certifier

- ☐ I am not related to the individual being identified.
- ☐ I have examined the originals of all the individual's identification documents selected above.
- ☐ The copies of the individual's identification documents attached are true and correct copies of the original documents that I have examined and certified

Signature of certifier <input type="text"/>	Date <input type="text"/>
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Privacy Statement for Certifier

Teachers Mutual Bank is collecting your personal information in order to assist in the identification of the individual under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*. If you do not provide us with personal information about you we may not be able to process the membership application of the individual. We will not disclose personal information about you to any third party, unless required to do so by law. We are not likely to send your information overseas. Our Privacy Policy is available at tmbank.com.au. The Policy contains information on access to and correction of personal information; and our complaints process. You may contact us by email at privacy@tmbank.com.au or by calling **13 12 21**.

Categories of Certifiers

- 1 Teacher employed on a full time basis at a school or tertiary education institution
- 2 Justice of the Peace
- 3 Permanent employee of Australia Post with 2 or more years of continuous service
- 4 Legal practitioner (e.g. solicitor or barrister)
- 5 Police officer
- 6 Pharmacist
- 7 Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- 8 Permanent employee of the Commonwealth or of a State or Territory or a Local Government authority with 2 or more years of continuous service
- 9 Finance company officer, a bank, credit union or building society officer, with 2 or more years of continuous service
- 10 Member of the Commonwealth, State or Territory Parliaments or a Local Government authority of a State or Territory
- 11 Magistrate, judge of a court or chief executive officer of a Commonwealth Court
- 12 Clerk, registrar or deputy registrar of a court.
- 13 Australian notary public if overseas.

Acceptable Identification Documents

One document from List A

List A

Primary Photographic Identification Documents

- 1 Current passport (or expired within last 2 years) issued by the Commonwealth.
- 2 Passport or similar document, with photo of the person, issued by a foreign government, the United Nations, or a UN agency – if not in English – accompanied by an English translation prepared by an accredited translator.
- 3 Photo ID Proof of Age card issued by State or Territory government excluding NSW. For NSW – NSW photo card.
- 4 Current photo driver's licence or permit issued by a State, Territory or foreign government.
- 5 National ID card, with photo and signature of the person, issued by a foreign government, the United Nations, or a UN agency – if not in English – accompanied by an English translation prepared by an accredited translator.

OR one document from List B

List B

Primary Non-Photographic Identification Documents

- 1 Birth certificate issued by a State or Territory.
- 2 Birth extract issued by a State or Territory.
- 3 Citizenship certificate issued by the Commonwealth.
- 4 Birth certificate issued by a foreign government or the UN if not in English accompanied by an English translation prepared by an accredited translator.
- 5 Citizenship certificate issued by a foreign government if not in English accompanied by an English translation prepared by an accredited translator.

Instructions and Checklist for Certifier

- ☐ You must not be related to the individual being identified.
- ☐ All parts of the Certified Copy Certificate have been completed.
- ☐ You are a person within a specified class of acceptable certifiers defined in the Categories of Certifiers above.
- ☐ All identification documents are current and the first page of the copies has been certified with 'This is a true copy of the original document before me' followed by the certifiers signature, full name, position and date. All subsequent pages have been initialled.
- ☐ The combination of identification documents certified confirms the individuals full name and either or both of the residential address and date of birth.
- ☐ The certified copies of the identification documents are attached to this Certified Copy Certificate.

Note:

It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to knowingly provide false or misleading information or knowingly produce a false or misleading document. Penalty: Imprisonment for 10 years.

If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Office use only	Member no	<input type="text"/>
	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig. verified by	<input type="text"/>

Returning this form

(Faxed or scanned documents cannot be accepted)



Teachers Mutual Bank, Reply Paid 7501, Silverwater NSW 2128