

Existing customer – application for term deposit – non-individual

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.

Details of Entity

Customer No.

Type of Entity:

- Company Registered Co-operative Government Body Incorporated Association
 Unincorporated Association Partnership Trustee

Name of Entity:

Name 1

Name 2 if second trustee

As trustee for: Trust Superannuation Fund

Name of trust or superannuation fund

Trading As

Business name

Address of place of business (mandatory – must not be a PO Box)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Address of registered office (if different – must not be a PO Box)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Postal address

No/Street/PO Box

Suburb/Town/City

State/Territory

Postcode

Country

Authorised Signatories

Individual 1

Title Mr Mrs Ms Miss Other

Member/Customer No.

Given names

Last name

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

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Postal address (if different)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Home phone

Work phone

Mobile phone

Email

Individual 2

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other	Member/Customer No.
Given names	Last name

Residential address (mandatory – must be a PO Box)

No/Street/PO Box	Suburb/Town/City
State/Territory	Postcode
Country	

Postal address (if different)

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

What are your term deposit details?

Term deposit for months

Enclosed is a cheque for \$

Transfer funds \$ from your account no.

Total investment \$

Instructions for INTEREST (tick one)

- Pay the monthly interest to the account nominated below
- For term deposits with a term over 12 months**, pay the annual interest to the account nominated below
- For term deposits with a term over 12 months**, add the annual interest to the principal and reinvest for the remaining term
- At maturity, add the interest to the principal and reinvest
- At maturity, transfer the interest to the account nominated below.

Instructions for PRINCIPAL at maturity (tick one)

- Reinvest the principal for the same term at the applicable rate of interest.
- Transfer the principal to the account nominated below

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.

Details of nominated account to which principal and/or interest is to be transferred?

BSB	Account no
Account name	Name of institution

Warning: Some financial institutions may process transactions by BSB and account number or account number only without checking the account name. Please carefully check these details, as you may not be able to recover an incorrect payment.

Acknowledgements and Declarations

Acknowledgements and Declarations

The authorised signatories acknowledge and declare that:

- ▶ The names provided in this application are the only names by which they are known and they acknowledge that the applicant cannot be provided with any products and services until their identity has been verified by the Bank.

The applicant acknowledges that:

- ▶ 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.

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you 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
- ▶ inform you about products or services that we think may be of interest to you, including those of our business partners and our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981 ('Tertiary Travel').

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?

We may exchange information about you with our travel company subsidiary Tertiary Travel.

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
- ▶ 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

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that 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. The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). 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.

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 with the credit reporting body, 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 satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

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:

Address: Teachers Mutual Bank Limited, 28-38 Powell Street, HOMEBUSH NSW 2140

Phone: 13 12 21

Email: privacy@tmbank.com.au

Post: PO Box 7501, SILVERWATER NSW 2128

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Acknowledgment and consent for electronic verification of identity

To be signed if signatories not already identified

- I/we the authorised signatories confirm that I/we are authorised to provide the personal information presented and consent to my/our information being disclosed to
- ▶ a credit reporting body and
 - ▶ relevant government record issuers and record holders
- for the purposes of verifying my/our identity.

Name	
Signature	Date


Authorised by:

The authorised signatories confirm that they are pursuant to a resolution of the Board, Governing Committee or the Trustee, authorised by the entity to open this term deposit in accordance with these instructions.

Individual 1	
Name	
Signature	Date

Individual 2	
Name	
Signature	Date

Office use only	Operator no	
	Date actioned	
	Sig verified by	

Returning this form	
	Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2128