

New 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.

This form includes companies (in their own capacity and/or as trustees), registered co-operatives, government bodies, incorporated associations, unincorporated associations, partnerships, trusts and superannuation funds plus individuals in their capacity as trustees.

For terms and conditions, refer to Conditions of use Accounts and access available on our website.

Details of Entity

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

ABN

ACN

As Trustee for

☐ Trust

☐ Superannuation Fund

Name of trust or superannuation fund

ABN

ACN

Trading as

Business name

ABN

Registered office address (mandatory)

No/Street

State/Territory

Postcode

Country

Principal place of business address (if different to Registered Address – must not 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

Contact details

Work phone

Mobile phone

Email

What is your taxation status and details?

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 You may choose not to quote your tax file number; however, if you do not quote it, withholding tax may be deducted from your interest earned.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

OR

Exemption (specify type)

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

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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.

What are your term deposit details?

You wish to open the following term deposit for

Customer no.

Term deposit for months

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

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.

Individuals Authorised to Provide Instructions on Behalf of Customer

Individual 1

Full name as per your identity documents

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member/Customer No. (if applicable)

Given names

Last name

Also known as (if applicable)

Role of individual in the entity:

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

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

This space was intentionally left blank

Postal address (if different)

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

Contact details

Home phone	Work phone	Mobile phone
Email		

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.

Individual 2**Full name as per your identity document**

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other	Member/Customer No.
Given names	Last name
Also known as (if applicable)	

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

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

Postal address (if different)

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

Contact details

Home phone	Work phone	Mobile phone
Email		

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.

Acknowledgements and Declarations

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 the Bank's products and services is subject to terms and conditions.
- ▶ 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 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 (including to assist law enforcement agencies or regulators where we are required to do so)
- ▶ inform you about products or services that we think maybe of interest to you, including those of our business partners.

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:

- ▶ people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ 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
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- ▶ Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and we disclosing the personal information to the accredited data recipient (see our [Consumer Data Right Policy](#) which is available on our website and on request for more information).

Electronic verification of identity

▶ Service A

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.

▶ Service B

We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).

In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to [IDVerse's privacy policy](#).

If you do not consent to these processes, 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.

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 may complain if you think we may have breached your privacy
- ▶ how you can access personal information about you
- ▶ how we will deal with your complaint and
- ▶ how you can seek correction of that personal information
- ▶ 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")).

How to contact us

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

Teachers Mutual Bank Limited

Phone: **1800 862 265**

Email: **privacy@tmbl.com.au**

Post: **GPO Box 5313, SYDNEY NSW 2001**

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.

Notice for Trustees of Trusts and/or Superannuation Funds

Disclaimer and Indemnity

You must seek your own advice regarding both the paying into and withdrawing of moneys from the trust or superannuation fund accounts. The Bank is not obliged to inquire into any transactions on your accounts, nor is it liable for any breach of trust or of superannuation law with regard to any transaction performed on the accounts. You agree to indemnify us against all liability, claims, damages and losses arising out of or in connection with transactions on the trust or superannuation fund accounts.

Authorised by:

You confirm that you 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.

Acknowledgment and consent for electronic verification of identity

To be signed if signatories not already identified

☐ You the authorised signatories confirm that you 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 your identity.

Name		Name	
Signature	Date	Signature	Date