

mecu Limited • Head Office 222 High Street, Kew Victoria 3101, Australia Private Bag 12, Kew Victoria 3101, Australia
ABN 21 087 651 607 • AFSL 238431 • Telephone 132 888 • Facsimile 03 9853 9294 • BSB No. 803 140

Please return this form to: mecu Limited, Reply Paid 62272, Kew, VIC 3101.

- Individual
 Sole trader/partnership
 Personal trust/superannuation

Member 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"/>	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).

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 on this membership 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 Parents 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 **mecu** 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 **mecu** 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 **mecu** 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 **mecu** will attempt to mail card/s and the Personal Identification Number (PIN) to the specified mailing address. **mecu** will generally mail these on separate days.

The issue of cards is subject to approval in accordance with **mecu** 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 **mecu** Limited Annual Financial and Sustainability Reports are provided on the **mecu** website. If you require a hard copy please phone **132 888** to request a copy.

declaration

- I apply for membership of **mecu** Limited ABN 21 087 651 607 AFSL 238431 and the allocation of 1 x \$5 shares, I shall now deposit \$5 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 **mecu** Limited 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 **mecu** Limited 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 Clause 15 of **mecu'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 **mecu** 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 **mecu** 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 **mecu** with incomplete or inaccurate information that **mecu** 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:

Shares paid

Internet Banking

VISA Access card or Redicard PLUS

TFN supplied

24-hour telephone banking

Proof of identity

Account/s selected

Staff assisted telephone banking

Terms and Conditions read

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

Bad experience with previous financial institution

Low fees

Comprehensive product range

Competitive rate

mecu public profile or advertising

Branch location

Workplace recommendation

Family/friend recommendation

member identification requirements

For further information regarding **mecu'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 **mecu'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 driver 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

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

office use only

Shares paid	Op # and initials	<input type="text"/>	Verified	Op # and initials	<input type="text"/>
TFN loaded/destroyed	Op # and initials	<input type="text"/>	Letter	Op # and initials	<input type="text"/>
Prosper loaded	Op # and initials	<input type="text"/>	Net code	Op # and initials	<input type="text"/>
Account opened	Op # and initials	<input type="text"/>	IVR Access Code	Op # and initials	<input type="text"/>
Card criteria met	Op # and initials	<input type="text"/>	Passcode	Op # and initials	<input type="text"/>
Card ordered	Op # and initials	<input type="text"/>	FSR requirements	Op # and initials	<input type="text"/>

certification form

certifier's details

Surname	<input type="text"/>	or Business address <small>(PO Box not acceptable)</small>	<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 <small>(personal address only)</small>	<input type="text"/>

categories of certifiers

1. Legal Practitioner
2. Judges
3. Magistrates
4. CEO of a Federal Court
5. Registrar or Deputy Registrar of a court
6. Justice of the Peace
7. Notary Public
8. Police Officer
9. Agent of Australia Post
10. Employee of Australia Post (2 years service)
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:	<input type="text"/>
Date:	<input type="text"/>
Title:	<input type="text"/>
Registration Number (if applicable):	<input type="text"/>

Certified copies of the identification documents need to be returned to **mecu** 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"/>
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clear form