

Business Term Deposit Application

USE THIS FORM TO: Open a Great Southern Bank Business Term Deposit and if required, a membership. Before you apply, check out details of our Term Deposits at www.greatsouthernbank.com.au/bank-and-save/term-deposits

Here you can also find all the details such as Term Deposit rates, fees, charges and Terms and Conditions. Please complete all questions and sections of this application. Please print and use a black ink pen.

If the business / organisation is already a Great Southern Bank business customer, please review and update sections 3, 4,5 and 6 to advise any changes in your business structure / personnel since your last interaction with us.

1 MINIMUM APPLICATION CRITERIA – NEW CUSTOMERS

Before proceeding with this application, the business owner/director/partner/trustee/officer completing this form must confirm the following:

All officials are at least 18 years of age The business / organisation must be registered (if applicable) within Australia

2 DOCUMENT AND IDENTITY CHECKLIST

Identifying entity documentation required:

Please attach copies of the following documents for the business/organisation

Sole Trader, Partnership, Government Body or Company with an ABN (Australian Business Number) – a search will be conducted.

Unregulated Trust and or Self Managed Superfund – certified copy of the following pages from the Trust Deed:

- Front page showing trust name,
- Schedule page showing trustee and beneficiary names and/or classes of beneficiaries,
- Signature and date page.

Partnership with no ABN - copy of Partnership Agreement or ATO Notice (<12 mnths old) stating the partnership name. For a partnership with no partnership agreement, the Term Deposit will be in all partner's names.

Incorporated Association - Certificate of Incorporation

Unincorporated Association - **one of**

- Minutes of a Meeting authorising the opening of an account and the names of the management committee
- Constitution or rules of the association signed by the management committee and showing the full name of the association.

Co-operative - Certificate of Registration or current ATO Notice (<12 mnths old) showing full name of Co-Operative.

Deceased Estate

- Death Certificate. An original or certified copy of the death certificate. This document is required in all cases except where Probate or Letters of Administration are held.
- Original or certified copy of the Will. In some instances, we may require that Probate be granted before funds can be released. If no valid Will exists or the executor(s) named in the Will cannot act, we will require Letters of Administration appointing an Administrator.

Individual identity documentation required:

All signatories and beneficial owners will need to provide individual identification as follows:

One photographic document from:

- Unexpired Australian driver's licence, or
- Unexpired Australian Passport, or
- Proof of Age card

OR two non-photographic documents from:

- Australian or Foreign birth certificate
- Australian or Foreign citizenship certificate
- Pension / Healthcare card issued by the Australian Government

If any identification document has a different name, then please provide a Change of Name Certificate issued by Births Deaths and Marriages

3 BUSINESS / ORGANISATION DETAILS

Business/ Organisation's name in full:

Type of business entity:

Sole Trader Pty Ltd Company Partnership Association Co-Operative Deceased Estate
Government Body Self-Managed Superfund Unregulated Trust (i.e. Unit Trust, Standard Trust, Testamentary Trust, Discretionary Trust, Family Trust)

Is the business / organisation an existing Great Southern Bank customer? Yes No

If **Yes**, please complete any item in section 3, 4, 5 and 6 to advise any changes in your business structure / personnel since your last interaction with us.

If **Yes**, existing customer number for Business / Organisation Existing account number

If **No**, please complete all remaining information required in sections 3, 4 5 and 6.

ABN/ ACN Date established /registered

Unique Identifying number (Association/ Co-operative) State or Territory of registration

Principal Business Activity

Is the business earning more than 50% of its total income from investment activities? Yes No

Principal place of business/administration (Not PO Box) Postal Address Same as principal place of business

Postcode State Postcode State

Office phone 1 Office phone 2 Mobile

Email

4 BUSINESS / ORGANISATION TAX DETAILS

If the business is a Sole Trader or a Partnership where the business tax is part of personal tax, please do not complete a Tax File number.

Australian Tax File Number for the business / organisation (if applicable)

Is the business/organisation resident for taxation in any other country(s)? Yes No

If yes, country(s), and foreign TFN,TIN and or Social Security Number

5 DETAILS OF ALL OFFICIALS / DIRECTORS / TRUSTEES / PARTNERS

Name	% ownership	Position / Role	Appointed?	Customer No

6 BENEFICIAL OWNER/S – DETAILS

Note: This section is not required for Sole Trader, Self-Managed Superfund, Government Body, Unincorporated Association or Deceased Estate applicants.

A beneficial owner is any individual who ultimately owns 25% or more of the shares in a company or partnership, voting rights in an Incorporated Association, or controls the trust, whether directly or indirectly. If no-one owns 25% or more of the shares in a company or partnership, voting rights in an Incorporated Association or controls the trust, there are 2 options to determine the beneficial owner by way of effective control:

- a) Any individual who controls the company or partnership through their capacity to determine decisions about financial and operating policies, such as a CEO/managing director/partner/trustee/official, or
- b) Any individual who is entitled to exercise 25% or more of the voting rights including the power to veto or holds the power to remove the trustees of the trust.

In the case of an Incorporated Association, the beneficial owner(s) of the association will usually be its senior managing officials, such as the chairperson, secretary and treasurer (however these positions are described) who make decisions about financial and operating policies.

Is the beneficial owner an existing Great Southern Bank customer? No Yes - Customer number

Title Surname Given name(s)

Date of birth Email address

Home phone Work phone Mobile phone

Current residential address **Postal Address (If different)**

Postcode State Postcode State

Is the beneficial owner resident for taxation in any other country(s)? Yes No

If yes, country(s), and foreign TFN,TIN or Social Security Number

If there are more beneficial owners, please complete separate "Details of Additional Official" form BA08 for each person.

7 BUSINESS TERM DEPOSIT - SIGNATORY REQUIREMENTS

The completion of this section warrants that the business / organisation has properly authorised the named signatories in accordance with their required protocols, rules and or constitution. A signatory or a number of signatories must be nominated to administer the Term Deposit. This includes authorising a change of signatories. Signatories can be an official, trustee, director, partner, beneficial owner, individual and or employee.

All signatories must sign the signature panel provided below.

Total number of signatories required on this deposit.

Unless specified, Greater Southern Bank will assume "Anyone to sign" will apply.

All parties to sign? Anyone to sign? Other (please specify)

If other individuals whose name and address details have not already been captured in this application are required as signatories, please attach details and specimen signatures by completing a separate form "Details of Additional Official BA08" - for each extra signatory.

Signature:

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Role:

Customer Number:

The deposit will be linked to all individuals authorised as signatories in this application form. Signatories must register for Online banking in their personal names after the deposit account has been opened. Note: where more than one to sign is chosen in as above, an Online banking request will be sent to other Signatories to approve the transaction.

Is the beneficial owner/s as per details in 6 above authorised to be a signatory on this account? Yes No

If yes – repeated details are not required below. Please complete all other signatory's details as follows.

8 BUSINESS TERM DEPOSIT - SIGNATORY REQUIREMENTS - SIGNATORY 1 (CONT.)

8.1 SIGNATORY 1

Is this signatory an existing Great Southern Bank customer? No Yes - Customer number

Title Surname Given name(s)

Date of birth Email address

Home phone Work phone Mobile phone

Current residential address **Postal Address (If different)**

Postcode State Postcode State

Is this signatory a resident for taxation in any other country(s)? Yes No

If yes, country(s), and foreign TFN, TIN or Social Security Number

8 BUSINESS TERM DEPOSIT - SIGNATORY REQUIREMENTS - SIGNATORY 1 (CONT.)

8.2 SIGNATORY 2

Is this signatory an existing Great Southern Bank customer? No Yes - Customer number

Title Surname Given name(s)

Date of birth Email address

Home phone Work phone Mobile phone

Current residential address

Postal Address (If different)

Postcode State Postcode State

Is this signatory a resident for taxation in any other country(s)? Yes No

If yes, country(s), and foreign TFN, TIN or Social Security Number

If more signatories (whose details are not captured above) are required, please complete the form "Details of Additional Official BA08" which can be found at www.greatsouthernbank.com.au/tools-and-services/managing-your-accounts/forms#business and attach to this application.

9 TERM DEPOSIT DETAILS

Amount: \$

Amount in words:

Term:

Pay Interest: On Maturity Monthly Annually

Note: on a 12 month or longer term deposit, the interest must be paid monthly or annually.

10 MATURITY INSTRUCTIONS

Reinvest Funds

Redeem term deposit funds into Great Southern Bank account number:

Note: If we receive no instructions from you upon term deposit maturity, we will reinvest funds for the same term at the prevailing interest rate.

11 INTEREST INSTRUCTIONS

Re-invest with original deposit on maturity. (Interest paid monthly or annually cannot be re-invested.)

To Account Number

Name:

BSB (if applicable):

Account Number:

Please allow 2 working days for the funds to be credited to your account at the other financial institution.

Note: Where funds are to be transferred to a Great Southern Bank account, we recommend that the account should be in the same name(s) as the Term Deposit.

12 METHOD OF DEPOSIT

Cheque attached

Transfer from another Great Southern Bank account.

(Please complete the following transfer authority and lodge at any Great Southern Bank branch.)

I/We authorise Great Southern Bank to transfer \$

from our Everyday Business Account in the name of

Account Number

to this term deposit.

Note: The Term Deposit will commence on the date when all fully completed forms, identifying documents are verified and transfers or funds are received.

13 PRIVACY NOTICE

In this privacy notice, “we”, “us”, “our” means Great Southern Bank a business name of Credit Union Australia Limited, CUA Management Pty Ltd and Credicorp Insurance Pty Ltd (“CUA”).

How we collect your personal information

We collect information directly from you and from third parties. Those third parties are listed below. Every time you apply for a product or service, we’ll let you know what information we need and who we will collect it from.

Why we collect your personal information

We use your information to identify you, assess your credit worthiness, set up and manage your membership, accounts and relationship with Great Southern Bank (including related rewards and insurance programs) and to undertake research and development. In many instances, collection of your information is required by law, for example, under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, the Insurance Contracts Act 1984, and the National Consumer Credit Protection Act 2009. Without collecting your information, we may not be able to provide you with our products. We also use your information for other purposes, including keeping you informed about products and services issued or distributed by Great Southern Bank and trusted third parties.

Who we share information with

We may collect and disclose your personal information from and to third parties including:

- Our agents, assignees and contractors
- Our service providers including those used for identity verification, software/IT support, account management (including payments), mailing material to you, member and product research and accounting, legal and audit services
- Your referees, employers and tax agents
- Government agencies when required or authorised by law
- Courts and dispute resolution schemes
- CUA Group entities
- Credit reporting bodies and other credit providers (including second mortgagees)
- Managers and funding providers of securitisation facilities

- Insurers and re-insurers for policies taken out through Great Southern Bank
- Organisations involved in the administration of our rewards programs
- Debt collection agencies, settlement agencies and valuers
- Guarantors and joint borrowers
- Other organisations with your consent

We also share limited information, such as your email address, with data aggregators and analysts (including social media and virtual community providers). This helps us provide you with more personalised and timely communications. If you’re uncomfortable with this, please let us know and we won’t use or share your information in this way. We may also disclose your personal information to trusted third parties depending on the products or services you want. We’ll tell you who they are when you apply for that product or service and refer you to their privacy policy. Some of our service providers are located overseas. Our privacy policy lists the countries where they’re located.

Further information and Notifiable Events

The CUA Group Privacy Policy and our Privacy page at www.greatsouthernbank.com.au/privacy-policy or in hard copy on request, includes details about:

- how you can access your information.
- how you can correct information you believe to be inaccurate or incomplete.
- credit reporting including the name and contact details of credit reporting bodies to which we disclose your information, the types of information we disclose and your rights in relation to that information.
- what to do if you believe that we have breached the Privacy Act, Australian Privacy Principles, or the Privacy (Credit Reporting) Code, and how we will handle your complaint; and
- information about our rights and your rights in respect of your credit information (including in respect of default, access and correction, direct marketing and fraud).

All privacy queries can be referred to our Privacy Dispute Officer by emailing privacydisputes@gsb.com.au, phoning 133 282, or writing to GPO Box 100, Brisbane QLD 4001

14 ONLINE IDENTITY VERIFICATION

We will need to verify all signatories and beneficial owner individuals. For us to verify individual's identity online, we use a third-party verification service and/or credit reporting bodies to match the identity information supplied.

This means Great Southern Bank will:

- Provide names, dates of birth, addresses and details of ID documents to third party document or identity verification services, such as Green ID, Equifax, and the government's Document Verification Service. These services may, in turn, share the individual's information with the issuer or official record holder of ID documents via third party systems to help them to make a match.
- Provide names, dates of birth and addresses to a credit reporting body, such as Illion, Equifax or Experian. We may either do this directly or via one of the services mentioned above (please note that this isn't a credit check and doesn't in any way affect the individual's credit history).

These bodies will then assess whether the information provided matches the information held by them (or which they can access from other service providers), and let us know if it is a match for the purposes of verifying identity as required by the Anti-Money Laundering and Counter-Terrorism Act 2006.

I/we confirm that I/we am authorised to provide the personal details presented and I consent to my/our information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my/our identity.

15 ACKNOWLEDGEMENTS AND CONSENTS

I/we acknowledge and/or consent to each of the below:

- Great Southern Bank may share my/ our information with any government agency or entity for identity verification purposes.
- I/we agree that Great Southern Bank may send me/us documentation, notices and statements electronically.

Note: If anyone does not wish to receive marketing communications from us, please let us know by calling us or visiting your Great Southern Bank branch.

16 CONDITIONS AND AUTHORISATION

- I/we agree to become Great Southern Bank customer(s)
- I/we agree to become a member(s) of Credit Union Australia Limited and being bound by the Constitution which is available at www.greatsouthernbank.com.au
- I/we agree for my/our personal information to be collected, used and disclosed in accordance with Great Southern Bank's privacy policy
- I/we agree to reviewing Great Southern Bank's Terms and Conditions and Schedule of Fees brochures which are available at www.greatsouthernbank.com.au and being bound by those terms
- I/we confirm that the business / organisation has properly authorised the named signatories in this application in accordance my/our required protocols, rules and or constitution.
- I/we agree to our authorised signatories registering for Online banking access.
- I/we confirm that all the information provided in this application is up to date. This includes updating any details provided in previous applications to Great Southern Bank for the same entity / organisation.

Signature:

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Print Name:

Date

Note: If the business has two or more directors, partners, trustees, officials, at least two of those individuals must sign above acknowledging sections 15 and 16.

Once you have completed this form:



Drop into a Great Southern Bank branch with your identity documents and signed application.



Contact our Call Centre on **133 282** for assistance.



Mail it with certified copies of your documents to Great Southern Bank GPO Box 100, Brisbane, QLD 4001



Sign, scan and send all documents via secure message in Online Banking

We're here to help

If you need assistance completing this form, call us on **133 282** or drop into your local branch.