

# Membership Application - Individual

Customer number

**1 PERSONAL DETAILS (Please print, government legislation requires proof of identification prior to accepting membership)**

Preferred title: \_\_\_\_\_ Surname: \_\_\_\_\_

Given name/s: \_\_\_\_\_ Date of birth: \_\_\_\_\_ Gender:  Male  Female

Home phone: \_\_\_\_\_ Work phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Preferred contact number: Home  Work  Mobile  Email: \_\_\_\_\_

Employment status: \_\_\_\_\_ Employer: \_\_\_\_\_

Nationality: \_\_\_\_\_ Alliance or Affinity group (if applicable): \_\_\_\_\_

Residential address: \_\_\_\_\_ Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Postal address: \_\_\_\_\_ Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Are you an Aust/NZ citizen? Yes  No

If No, please provide your residency status (temp, permanent, non-resident, etc)

**2 TAX RESIDENCY**

Are you a resident of Australia for tax purposes? Yes  No

Are you a US citizen or a US resident for tax purposes? Yes  No

**If yes,** please provide Taxpayer Identification Number (US TIN): \_\_\_\_\_

Are you a resident for tax purposes in any other jurisdiction? Yes  No

**If yes,** please provide the country(ies) of residency and their TIN.

Country 1: \_\_\_\_\_ TIN 1: \_\_\_\_\_

Country 2: \_\_\_\_\_ TIN 2: \_\_\_\_\_

Country 3: \_\_\_\_\_ TIN 3: \_\_\_\_\_

If a TIN is not provided, please provide the reason:

- A: The country does not issue TINs
- B: I do not have a TIN for this country
- C: The country does not require me to disclose my TIN. (**Note:** Only select this reason if the domestic law of the jurisdiction does not require the disclosure of the TIN issued by the jurisdiction.)

Country	TIN <sup>a</sup>	Reason A,B or C if no TIN
1	_____	_____
2	_____	_____
3	_____	_____

If reason B provided, please explain why you're unable to obtain a TIN:

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

## 2 TAX RESIDENCY (CONTINUED)

Australian financial institutions (such as Great Southern Bank) are required under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) to report on accounts held by their foreign account holders. To accurately report to the ATO, Great Southern Bank requires information regarding your tax residency and Tax Identification Number. For further information on the reasons for collecting this information please refer to the ATO website:

<https://www.ato.gov.au/Individuals/Investments-and-assets/In-detail/Foreign-tax-resident-reporting/>

i Generally, all U.S. citizens and U.S. residents are treated as U.S. tax residents. The link below provides an overview of the tax residency rules applicable in jurisdictions that are committed to automatically exchanging information under the CRS:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

ii The TIN is a number assigned by a government to an individual or business for identification and record keeping purposes. For example, a tax file number in Australia or a Social Security Number in the U.S. For CRS, this includes the functional equivalent in the absence of a TIN. The link below provides an overview of domestic rules in certain jurisdictions governing the issuance, structure, use and validity of TINs or their functional equivalents:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>

## 3 ONLINE BANKING / ELECTRONIC DELIVERY OF STATEMENTS & NOTICES

I wish to register for: Online Banking      Telebanker      I consent to electronic delivery of statements and notices\*

Please use my email address as above      or

to tell me that eStatements and notices for all my banking and loan accounts are available to view or download from Great Southern Bank Online Banking.

\* I understand that:

- Great Southern Bank will stop posting me paper statements and notices
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post at any time via Great Southern Bank Online Banking.

## 4 CONDITIONS AND AUTHORISATION

- a) I apply to become a member of the credit union.
- b) I agree to review and be bound by the constitution of the credit union, and by Great Southern Bank's General Information, Terms & Conditions brochure and Schedule of Fees brochures which are available at [greatsouthernbank.com.au](http://greatsouthernbank.com.au). I have been informed that fees & charges apply to accounts and further information has been provided where requested.
- c) I agree to maintain an active everyday transaction account with the credit union and agree Great Southern Bank will open an everyday transaction account if no active account exists.
- d) I agree to a Visa Debit card being issued and linked to the everyday transaction account. I acknowledge that each owner on the everyday transaction account will be issued a Visa Debit card linked to the everyday transaction account.
- e) I agree for my personal information to be collected, used and disclosed in accordance with the Privacy Notice and the Great Southern Bank Group's privacy policy.
- f) I will notify Great Southern Bank within 30 days of any change in circumstances which affects my tax residency status and cause the information provided in this application to become incomplete and incorrect.
- g) Any information I provide to Great Southern Bank during our relationship, including my tax residency information, will be true and complete and I will not withhold any information on my financial position or commitments, or any change in my financial position or commitments that may be of interest to Great Southern Bank.

PLEASE NOTE:

- If you are under 18 years, upon turning 18 you will hold participation and voting rights under our Constitution if you continue to hold a member share.

Signature

Date

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

#### 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, including the Australian Taxation Office and exchanged with tax authorities in other jurisdictions, as required.
- 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

The Great Southern Bank Group Privacy Policy, at [www.greatsouthernbank.com.au/privacy-policy](http://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; and
- 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.

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



Tax File Number/Exemption Category\*

**Note:** It is not compulsory to quote a Tax File Number but tax may be deducted from your interest if you do not quote your TFN or claim an exemption. If being supplied, joint accounts require each TFN. Refer to the General Information, Terms & Conditions brochure for further information. If you are under 16 years of age, an exemption is granted by the Federal Government.

## Once you have completed this form:



Drop it into a branch



Mail it to:  
Great Southern Bank  
GPO BOX 100, Brisbane QLD 4001

## We're here to help

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