

Credit Card Additional Cardholder Application

USE THIS FORM TO: Request additional cardholder/s for your Great Southern Bank Credit Card.

1 PRIMARY CARDHOLDER'S DETAILS

Customer number: _____ Credit card number: **X X X X X X**
Please enter the first six and last four digits of your credit card number.

Title Surname _____ Given name(s) _____ Date of birth _____

2 ADDITIONAL CARDHOLDERS

Note: If you would like to request more than two Additional Cardholders, please complete this section on an additional form and attach. Additional Cardholders must be over 16 years of age. If an Additional Cardholder is not an existing Great Southern Bank customer, they must complete a Membership Application - Individual form and satisfy our identification requirements before being added to your account.

ADDITIONAL CARDHOLDER 1

Title Surname _____ Given name(s) _____

Date of birth _____ Email address _____ Mobile phone _____

Residential address (PO Box not acceptable)
 Unit number _____ Street number _____ Street name and type _____

Suburb _____ State _____ Postcode _____

Is this Additional Cardholder an existing Great Southern Bank customer? Yes No Customer number: _____

If the Additional Cardholder is not a Great Southern Bank customer, complete Tax Residency section.

- I have read the Great Southern Bank Credit Cards Privacy Notice (overleaf) and consent to my information being collected, held, used and disclosed in accordance with the Privacy Statement (Great Southern Bank Group APP & Credit Information Policy) and as otherwise permitted by law. I agree to information about me which has been provided to Great Southern Bank being checked, for identification verification purposes, with any government agency or entity that holds information about me.
- 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.
- I/we 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.

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

Signature _____ Date _____

2 ADDITIONAL CARDHOLDERS (CONTINUED)

ADDITIONAL CARDHOLDER 2

Title Surname Given name(s)

Date of birth Email address Mobile phone

Residential address (PO Box not acceptable)

Unit number Street number Street name and type

Suburb State Postcode

Is this Additional Cardholder an existing Great Southern Bank customer? Yes No Customer number:

If the Additional Cardholder is not a Great Southern Bank customer, complete Tax Residency section.

- I have read the Great Southern Bank Credit Cards Privacy Notice (overleaf) and consent to my information being collected, held, used and disclosed in accordance with the Privacy Statement (Great Southern Bank Group APP & Credit Information Policy) and as otherwise permitted by law. I agree to information about me which has been provided to Great Southern Bank being checked, for identification verification purposes, with any government agency or entity that holds information about me.
- 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.
- I/we 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.

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

Signature Date

3 TAX RESIDENCY

ADDITIONAL CARDHOLDER 1

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

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 of tax residence	TIN ¹ (see note 2 below)	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	

3 TAX RESIDENCY (CONTINUED)

ADDITIONAL CARDHOLDER 2

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

Are you a US citizen or a US resident for tax purposes?ⁱ 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, If yes, please provide the country(ies) of residency and their TIN:

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 of tax residence	TIN ⁱⁱ (see note 2 below)	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	

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:

<http://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>

4 ACKNOWLEDGEMENTS AND CONSENTS

PRIMARY CARDHOLDER'S DECLARATION

I agree to each of the acknowledgements, consents, declarations and warranties set out below:

- I acknowledge that any Additional Cardholder(s) will receive a card and Personal Identification Number (PIN) and will be able to operate my account in every way that I am able to (except requesting an Additional Cardholder, a credit limit change, or a statement, or redeem rewards points) I authorise Great Southern Bank to give the Additional Cardholder information about my account, and acknowledge that they will have full visibility of all transactions and other account-related information upon request or through their own Great Southern Bank online banking or mobile banking.
- I acknowledge that as the Primary Cardholder, I am responsible for use of a card by the Additional Cardholder. I also acknowledge that I am responsible for any breach by the Additional Cardholder of my credit card agreement with Great Southern Bank and am solely liable to repay any outstanding balances as a result of transactions carried out by the Additional Cardholder.
- I acknowledge that Anti-Money Laundering legislation requires that identity verification be completed on all Additional Cardholders before being added to my account.
- I acknowledge that this authority remains in place until I request to cancel it. I can request to remove an Additional Cardholder by calling Great Southern Bank on 133 282, visiting a branch or secure message via online banking.

Signature

Date

Great Southern Bank Privacy Notice

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 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

The Great Southern Bank Group Privacy Policy, 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; 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, phoning 133 282, or writing to GPO Box 100, Brisbane QLD 4001.

Once you have completed this form:



Online banking:
Access your secured Online Banking to forward your form.



Drop it into a branch

We're here to help

If you need assistance completing this form, call us on **1300 367 672** or drop into your local branch.

INTERNAL USE ONLY

SECTION 1 Completed by staff member receiving the form

Form submitted:	Banking Support Branch Contact centre Secure Email in Great Southern Bank Online Banking	Identity confirmed:	I have verified the customer's identity The customer has verbally confirmed and consented to the above request (Contact centre only)
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Received by:

Staff name:	Employee ID:	Date processed:
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SECTION 2 Completed by staff member processing the form

Processed by:

Staff name:	Employee ID:	Date processed:
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Checked by:

Staff name:	Employee ID:	Date processed:
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