

Member application - personal

▶ Primary Member account details

This is the main account holder who will receive the Qantas Points (where applicable).

Title: _____ First: _____ Middle: _____ Surname: _____

Residential address: _____

Postal address (if different to above): _____

Contact number: _____ Mobile number: _____

Email address: _____ Date of birth: ___ / ___ / ___

Employer: _____ Position: _____

Tax file number* (optional): _____

Are you an Australian resident? Yes No If no, what is your nationality? _____

How did you hear about us?: Family Friend

Rotary Your employer - Company: _____

Qudos Employee Other

▶ Would you like your account(s) to be a joint account?

Yes No If yes, please have the joint account owner also complete and sign this form.

Is the joint account owner already a Member?

Yes What is your Member number? _____

No Your relationship to the Primary Member (family, friend, colleague): _____

▶ Joint Member account details

Complete this section if a joint account owner is not already a Member or if his/her details need to be updated.

Title: _____ First: _____ Middle: _____ Surname: _____

Residential address: _____

Postal address (if different to above): _____

Contact number: _____ Mobile number: _____

Email address: _____ Date of birth: ___ / ___ / ___

Employer: _____ Position: _____

Tax file number* (optional): _____

Are you an Australian resident?: Yes No If no, what is your nationality? _____

*PLEASE NOTE: Collection of Tax File Number(s) is authorised, and its use and disclosure are strictly regulated by the tax laws and Privacy Act 1988. Quotation is not compulsory but tax may be taken out of your interest if you do not quote your Tax File Number, Australian Business Number or claim an exemption.

» For a joint account, how can the account be operated?

PLEASE NOTE: you must nominate 'any owner can sign' if a card, online banking, or telephone banking is linked to the account(s).

Any one owner can sign All owners must sign Any two owners can sign jointly

» Products and services

Savings account

You will automatically be provided with an At-Call Savings account. Please select the products you'd like to apply for.

Qantas Points Saver* Bonus Saver*
 Qsaver Cash Management Account

Qantas Frequent Flyer number: _____

If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at qantas.com/joinqffqudos. Qantas Points are only earned on selected products. Please refer to qudosbank.com.au/rewards for the full range.

Online banking

Yes, I would like to apply for Online Banking.

(To safeguard your account against fraud, your default internal (outside your membership), external and BPAY transfer limits will be set to \$5,000. You can manage your limits within Online Banking or via the Mobile App).

Please send an access code to primary account owner all account owners

Telephone banking

Yes, I would like to apply for Telephone Banking.

Please send an access code to primary account owner all account owners

Debit card

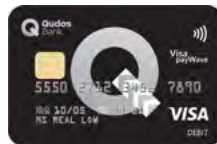
Yes, I would like a debit card with my At-Call Savings account.

Choose your card

You can now choose out of two card designs, please select your preferred card below:



Fireworks



Black

Please send an access code to primary account owner all account owners

Chequing

Yes I would like a Member cheque book (only available on your At-Call Savings Account and Cash Management Account). Cheque Account Specimen Signature(s) Form to be completed. \$10 chequebook fee applies. For more information please refer to our fees and charges available at qudosbank.com.au

*PLEASE NOTE: Qantas Points Saver and Bonus Saver accounts are restricted to one personal or joint account per person or one non-personal per membership.

» Disclosure Documents and Annual Reports

Qudos Bank is helping the environment by providing Terms and Conditions electronically by making them available on our website qudosbank.com.au. Terms and Conditions are our Financial Services Guide (FSG) and our Terms and Conditions Brochure for Savings, Term Deposits and Payment Services, Interest Rates Brochure, Fees and Charges Brochure and Qantas Points Banking Rewards Terms and Conditions. You should consider these documents before applying for our products and services.

By submitting this application, you consent to Qudos Bank giving you the Terms and Conditions by making them available on our website. You can obtain paper Terms and Conditions at any of our branches or by calling 1300 747 747.

You can also obtain our Constitution and Annual Reports from our website. Our annual reports contain information about our financial position and performance, how efficiently we are being managed and any financial risks we may face. We will not send you our financial reports unless you ask us to.

» Notice of AGMs and Directors Elections

Notices are important because they inform you about matters in relation to which you may wish to attend AGMs, for example, voting on Directors Elections and any special resolutions.

We encourage all Members to attend AGMs as this enables you to participate in the governance of Qudos Bank and its future direction. It's your opportunity as our owners to ask questions about, and comment on, the management of Qudos Bank, its financial standing and performance. You can also ask the auditor of Qudos Bank questions about the conduct of the audit of Qudos Bank and the preparation and content of the auditor's report.

You can have your say by voting on any proposal to amend the constitution of Qudos Bank or on any other matter in relation to the management of Qudos Bank. If you can't attend in person, you can appoint a proxy to attend and vote for you at the meeting.

We will always provide notice of AGMs and Directors Elections through a variety of different electronic means, for example, on our website and in Online Banking. And we'll also publish a notice of meeting in The Australian newspaper and in our branches around Australia. If you have an email address registered with us, we will also email you a notification alert about the AGM and voting process, and where you can go to obtain further information. If you would like to receive an individual notice in the mail, please send us a Secure Mail or call us on 1300 747 747.

If you don't elect to receive individual notice, we're not required to send a paper notice to you. However, you can change your mind at any time, just let us know and we'll change your preferences in our systems.

» Signature of applicant(s)

Please make sure you have completed and read all sections of this application form and you have read, understood and accept the Terms and Conditions set out in the above Disclosure Documents and Qantas Points Banking Rewards Terms and Conditions.

I/We acknowledge I/we have read and accept the Privacy Notice.

Primary Member

Name: _____ Signed: _____ Date: ____ / ____ / ____

Joint Member (if applicable)

Name: _____ Signed: _____ Date: ____ / ____ / ____

Office use only

Have you provided a paper FSG and T&C's or advised its available electronically, and recorded in Prosper? Yes

Tax Residency Form completed? Yes

ID Documents provided? Yes

If more than one holder/signatory to sign, have you loaded the instructions in Phoenix for each account? Yes N/A

TFN loaded and blocked out? Yes N/A

Cheque specimen signature completed? Yes N/A

Teller name: _____

Date: _____

Teller stamp:

» Privacy notice

This privacy Notice sets out:

- > How and why we collect and use your information
- > How you may access your information held by us
- > What happens if you do not wish to provide us with information
- > Whether we provide your information to other entities
- > The availability of our Privacy Policy
- > When we can disclose certain information to a credit reporting body
- > How a credit reporting body may use your information
- > Whether we disclose your information overseas and if so, where
- > How you can contact us

Collection & use of your information

We collect and use your information to:

- > Provide you with membership benefits, financial services and products or information about those benefits, services and products
- > Provide you with information about financial services and products from 3rd parties we have arrangements with
- > Conduct market and demographic research in relation to the products and services you and other members acquire from us
- > To comply with legislative requirements and to prevent fraud and other criminal activities
- > Establish your eligibility for a loan
- > Establish your capacity to repay a loan

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act.

How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud. If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies.

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

» Privacy notice continue

Equifax's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street,
North Sydney NSW 2060.

Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to you
- › Contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustee and manager of securitised loan programs
- › Any proposed guarantor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors
- › Qantas Airways Limited for awarding Qantas Points
- › Organisations that help identify illegal activities and prevent fraud

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at qudosbank.com.au.

The Policy contains information about:

- › How you can access your information
- › How you can seek correction of your information
- › How you make a complaint and how we will deal with it
- › In what overseas countries we are likely to disclose your information
- › How we manage your credit-related personal information

Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).


However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- › In person at one of our branches
- › By calling us on 1300 747 747
- › By email at privacy@qudosbank.com.au
- › In writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460

For more information contact us:

 Call us 1300 747 747

 Visit us online at qudosbank.com.au

 Drop into your nearest branch

1300 747 747 | qudosbank.com.au