

Savings and Products application (Youth)

Legal guardians/Signatories are required to consent to all products and services for the Youth Member.

➤ Youth Account Details

Title: _____ First: _____ Middle: _____

Surname: _____ Member number: _____

Current residential address: _____

Postal address (if different to above): _____

Contact number: _____ Email address: _____

➤ 1. Parent/Guardian Details

Title: _____ First: _____ Middle: _____

Surname: _____ Member number: _____

Current residential address: _____

Postal address: _____

Contact number: _____ Email address: _____

➤ 2. Parent/Guardian Details

Title: _____ First: _____ Middle: _____

Surname: _____ Member number: _____

Current residential address: _____

Postal address: _____

Contact number: _____ Email address: _____

➤ Signing Authority - How can the account be operated?

A child can only be a signatory on their account if they are at least 12 years of age. Once they turn 18 they will become the sole signatory.

Signing Authority (youth under 12 years old):

Either to sign - parent/guardian 1 or 2

Both to sign - parent/guardian 1 and 2 to sign

Signing Authority (youth over 12 years old):

Either to sign - youth or parent/guardian 1 or 2

Both to sign (select relevant): Youth Parent/Guardian 1 Parent/Guardian 2

PLEASE NOTE: You must nominate "either one can sign" if you would like card or online banking linked to the account.

» Products and services

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

Please select the products you'd like to apply for.

Qantas Points Saver* Bonus Saver QSaver At Call Savings Account

*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/joinffqdos. Qantas Points are only earned on selected products. Please refer to qdosbank.com.au/rewards for the full range.

Main account holder Qantas Frequent Flyer Number: _____

Online Banking

Online banking is not available to the youth unless they are the signatory on the account, i.e. over 12 years old.

- View only access available to 12-16 years old
- Provide the signatory to view and transact on account via their own internet log in
- Full Online Banking to Youth over 16 years old

(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).

Cards

(View Only access under the youth member is required as a minimum to activate card and change pin).

Visa Debit Card (12 Years+)

Yes, I would like a low limits Visa Debit Card (total daily limit of \$500) with my at-call savings account.

Visa Debit Card (16 Years+)

Yes, I would like a Visa Debit Card (total daily limit of \$15,000) with my at-call savings account.

For more information about limits, please see our [Terms and Conditions for Savings Accounts and Payment Services](#).

Choose your card

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



Fireworks



Black

» How we will keep you informed

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.

» Declaration

I/We acknowledge that I/We have read and accept:

» The terms and conditions (as described above).

PLEASE NOTE: Where the account holder is of an age too young to understand his/her obligations, it is accepted that the authorised signatory/s understands and accepts responsibility for the operation of any account opened in the name of the account holder until they reach an age of understanding.

» Signature of Youth

(Only required if becoming signatory of the account or applying for a Visa Debit Card).

Name: _____ Signed: _____ Date: _____

» Signature of Parent/Guardian 1

Name: _____ Signed: _____ Date: _____

» Signature of Parent/Guardian 2

Name: _____ Signed: _____ Date: _____

Office use only

Have you provided a paper FSG and Terms and Conditions, if requested, or advised its available electronically and recorded in Prosper?

Yes No

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

Yes N/A

Signature verification?

Yes No

Certification/ID Documents provided?

Yes

Cards ordered

Yes N/A

Online IB setup

Yes N/A

View only setup

Yes N/A

Qudos Staff (please print name): _____


Date: _____


Document checked by (please print name): _____


Date: _____

Teller stamp:

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