

Date: _____

/ /

Unincorporated Association Form

➤ General information

Full name of Association: _____

Provide the full name(s) of the following (or equivalent in each case):

Chairman: _____

Secretary: _____

Treasurer: _____

ABN/TFN/TFN Exemption: _____

➤ Address information

Principal Place of Administration (if any) — PO Box is not acceptable

Street: _____

Suburb: _____ State: _____ Postcode: _____

Country: _____

➤ Member information

Note: If not a member, you must complete a separate **Individual Customer Identification Form** relating to the member where the customer is acting in the capacity of a member of the Unincorporated Association.

Full name: _____ Member number: _____

Full name: _____ Member number: _____

Full name: _____ Member number: _____

➤ Products and services

I/We request the following products and services:

Bonus Saver Account**QSaver Account****At-Call Savings Account** (main account)**Cash Management Account****Online Banking****Transaction Access** - All Signatories Through Personal RIM (Not available unless "Any one owner/signatory can sign" is selected in the Signing Authority below)**Separate Read Only Access** – One access per Non-Personal Entity (This allows separate online access to eStatements, the ability to change contact details for the Non-Personal entity and the ability to apply for Deposit products in the name of the Non-Personal entity. It does not allow transaction access.)

Please note: Qudos Bank only offers one bonus rate account (e.g. DIY Super Saver or Bonus Saver) per SMSF/membership.

» Signing Authority

Please note: you must nominate any owner or signatory can sign if card, online banking or telephone banking is linked to the account(s)

Any one owner/signatory can sign

All owners/signatories can sign

Any two owners/signatories can sign jointly

» Beneficial Ownership

A beneficial owner is an individual who ultimately owns or controls an entity such as a company, trust or partnership. 'Owns' in this case means owning 25% or more of the entity. This can be directly (such as through shareholdings) or indirectly (such as through another company's ownership or through a bank or broker).

'Controls' in this case means having the power to make decisions about the entity's finances and operations. They may exert control through trusts, agreements, arrangements, understandings, policies or practices.

Full name: _____

Full name: _____

Full name: _____

Full name: _____

Full name: _____

Full name: _____

Note: You must complete a separate **Individual Membership Application Form** for each of these individuals

» Membership application

Membership - I/We apply for Membership of Qudos Bank ("the bank") and to be allotted five (5) two dollar shares (except for clubs and associations).

Constitution – I/We agree to be bound by the Constitution of the bank, and any amendment thereof, lodged in accordance with the Corporations Law.

Combination of Accounts – I/We acknowledge that the bank may combine the shares or credit balance of the deposit account(s) of a member with any debt owed by the member to the bank.

Eligibility – Membership of the bank is restricted only to employees and former employees of the Qantas Group of Companies and associated companies, the immediate family (partners, parents, children, brothers, sisters, grandparents, grandchildren, aunts and uncles) of existing members and related organisations. I/We declare that each trustee, director, partner, proprietor and/or office bearer (as applicable) meets the eligibility requirements of the bank. For unincorporated associations, I/we declare that each member of the association meets the eligibility requirements of the bank and the association is for the benefit of eligible persons.

Financial Reports – Every year the bank produces reports that contain information about its financial position and performance, how efficiently it is being managed, and any financial risks it may face. The bank is not required to send you a copy of the reports unless you elect to receive them. You can change your choice at any time by notifying the bank in writing. The bank will not send me its financial reports unless I ask them to. I/We can do this by telling the bank now or sending a request in writing at any time.

Tax File Number – Collection of tax file numbers 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 more information about the use of tax file numbers, please phone your nearest Tax Office.

Identification – The Australian Government, through the Financial Transaction Reports Act 1988, requires identification for all account holders and signatories to accounts. It is an offence to conduct an account in a false name."

➤ Application for products and services

I/We apply for the products and services requested and listed in this form. I/We request that the bank mail to me/us any access codes and cheque/deposit books to my/our postal address.

Details correct – I/We declare that my/our details above are true, complete and correct. I/We acknowledge that these details have been given to the bank to enable it to decide whether or not to issue the requested products and services to me and that the bank will rely on these details when making its decision.

Joint accounts – I/We agree that any credit balance in the joint account is owned by all account holders jointly, with the right of survivorship, and that all joint account holders are liable for any money owed on the joint account.

Signatories – I/We nominate the signatories listed and whose signatures appear below, to operate fully on my/our account(s), including to obtain balances, transaction histories, Telephone Banking and Online Banking. This authority will continue in full force and effect until the bank receives notice from me/us of its cancellation.

Authority to operate – I/We request that the bank recognise the signatures of the account holders and/or signatories to operate my/our account, in accordance with my/our instructions listed above. I/We declare that this authority was provided by a resolution of a legally constituted meeting, where required.

The names, designations and specimen signatures of the duly appointed Office-Bearers now authorised to act under the resolution referred to are nominated below. This authority is to continue in full force and effect until the bank receives notice from me/us in writing of this cancellation.

Terms and Conditions – I/We agree to abide by the Terms and Conditions applying to all products or services obtained from the bank and acknowledge that my/our signature on this application signifies my/our acceptance of these Terms and Conditions and of all applicable Fees and Charges.

Disclosure documents – I/We acknowledge receipt of a Financial Services Guide and a Product Disclosure Statement for the products and services requested. These documents include descriptions of the financial products and services offered by the bank, the bank's business relationships and dispute resolution procedures, Terms and Conditions, important information about your account, a Fees and Charges brochure and an Interest Rate Brochure.

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.

Bonus interest – I/We understand that if I/we make a withdrawal from a bonus rate account (e.g. DIY Super Saver/Bonus Saver) I/we forfeit any bonus interest for that month.

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

➤ Signature of applicant(s)

I/We believe the details provided to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information.

1. Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

2. Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

3. Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

➤ Signature of additional authorised signatory(ies) (excluding applicants)

Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

Full name: _____ Signed: _____

Position: _____

Date: ____ / ____ / ____ Member number: _____

➤ Documents required (originals or certified copies)

Club/Association

- Copy of minute authorising the opening of the account and each signatory
- ABN (if applicable)
- Permission to use company name (if applicable)
- Certified copy of all applicant and signatory photo ID

Office use only

Member number:

Have all necessary documents been supplied? (eg. trust deed/certificate of incorporation etc)	Yes	N/A
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

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

Types of information we collect

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third-party sites, and other user information.

Credit-related information means both:

- › Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- › Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it

We refer to personal information and credit-related information collectively as 'information' in this document.

Collection and 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 not be able to admit you to membership or provide you with the financial products and services you applied for.

How we collect information

We will collect information about you and your financial position from you directly (including in application forms and during our communication with you).

When you apply for a loan, we will collect information about your credit history (including previous applications for credit as well as your repayment history) from a credit reporting body.

We may also collect information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

We may, from time to time, collect sensitive information about you including your health information if you disclose this to us during your communications with us (e.g. as part of a hardship application or during a phone call with us).

If you give us 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 information may be used or disclosed by us in connection with your dealings with us.

What if you don't 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.

When you have a loan with us, we may disclose the following to Equifax:

- > The fact that you have applied for a loan
- > Details of the loan, when approved
- > When payments are due
- > Your repayment history with us
- > Whether you have entered into a financial hardship arrangement

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.

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
- > Trustees and managers 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

Disclosure to overseas recipients

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

We may also disclose your 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

1300 747 747 | qudosbank.com.au