

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 Quotation is not compulsory but tax may be taken out of your interest if you do not quote your Tax File Number, Australian Business Number or claim an exemption.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.

Please send an access code to Primary account owner All account owners

*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: ____ / ____ / ____

Source of Wealth and Funds

Purpose of this form:

This information is sought pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act 2006

➤ Section 1 – Customer details

Full name: _____ Date of birth: ____ / ____ / ____

Residential Address: _____

State: _____ Postcode: _____

Occupation: _____

➤ Section 2 – Purpose of business relationship

This refers to your reasons for engaging with us to obtain products and services. Customers may have multiple reasons for dealing with us. Please indicate all these reasons below.

Transactional

Savings

Wealth (Superannuation)

Long Term Borrowing (Home Lending)

Short Term Borrowing (Credit Card and Personal Loan)

Additional information (please specify)

➤ Section 3 – Source of Wealth

Please indicate the main source of your accumulated wealth. Source of Wealth refers to the specific origins you initially acquired your financial assets from. You may choose more than one option if they are equally significant. Documentary evidence may be required.

Source of Wealth (SOW) Individual	Source of Wealth (SOW) Organisation
Employment income e.g. salary, bonus, commission	Business income (earnings, profits)
Business income e.g. earnings, profits	Compensation / Insurance payment
Family support or gift (overseas transfer)	Gift / Donation
Family support or gift (transfer within Australia)	Government benefits / grants
Government benefits or grants	Private grants / Owners' equity
Compensation e.g. insurance, divorce settlement	Investment income (dividends, rental, profit)
Investment income e.g. interest, dividends, rent	Owns real estate / property

Note: Continued on next page

Source of Wealth – continued

Source of Wealth (SOW) Individual	Source of Wealth (SOW) Organisation
Liquidation or sale of assets	Liquidation / sale of assets
Real estate	Windfall (Inheritance, Redundancy, Tax Refund)
Super or pension	Shares / Debt
Windfall e.g. inheritance, redundancy, winnings	Capital Markets / Capital Infusion
	Same as main sources of income

➤ Section 4 – Source of Funds

Please indicate the main source of your funds. Source of Funds refers to the specific origins of your ongoing payments into the accounts that you are using for transactions. You may choose more than one option if they are equally significant. Documentary evidence may be required.

Source of Funds (SOF) Individual	Source of Funds (SOF) Organisation
Employment income e.g. salary, bonus, commission	Bank Borrowing / Loan
Business income e.g. earnings, profits	Other Borrowing / Loan
Family support or gift (overseas transfer)	Business income (earnings, profits)
Family support or gift (transfer within Australia)	Compensation / Insurance payment
Government benefits or grants	Gift / Donation
Compensation e.g. insurance, divorce settlement	Government grants / benefits
Investment income e.g. interest, dividends, rent	Private grants / Owners' equity
Liquidation or sale of assets	Investment income (dividends, rental, profit)
Real estate	Owns real estate / property
Super or pension	Liquidation / sale of assets
Windfall e.g. inheritance, redundancy, winnings	Windfall (Inheritance, Redundancy, Tax Refund)
Loan	Shares / Debt
Tax Refund	Capital Markets / Capital Infusion

➤ Section 5 – Declaration

I declare that the information provided on this form is correct. I agree to provide Qudos Bank with supporting documentary evidence upon request.

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

Section 6 – Source descriptions

Source	Individual	Non-individual	Definition
Business income e.g. earnings, profits	✗	✓	Wealth: Accumulated income that is realised as a result of business activity. Funds: Any income that is realised as a result of business activity.
Compensation e.g. insurance, divorce settlement	✓	✗	Providing a person with money or other things of economic value in exchange for their goods, labour, or to provide for the costs of injuries that they have incurred.
Employment income e.g. salary, bonus, commission	✓	✗	Income as a result of your personal exertion (that is, by working) or from an investment. Income may not always be in the form of money – in some situations goods and services may be treated as income.
Gift / Donation	✓	✓	A donation is a gift given by physical or legal persons, typically for charitable purposes and/or to benefit a cause.
Government benefits or grants	✓	✓	A payment made by a government agency or insurance company to those qualifying in time of need.
Investment income e.g. interest, dividends, rent	✓	✓	Income coming from interest payments, dividends, rental properties, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.
Liquidation or sale of assets	✗	✓	A resource with economic value that a person or entity is owned is sold for financial gain or when a business or firm is terminated/bankrupt, its assets sold and the proceeds pay creditors.
Bank Borrowing / Loan	✓	✓	The act of obtaining money, property or other material goods through a financial institution in exchange for future repayment of the principal amount along with interest or other charges.
Real estate	✓	✓	Customer wealth is retained in the form of Real Estate, Property or Land Holdings.
Super or pension	✓	✗	A regular payment made by the state to people of or above the official retirement age and to some widows and disabled people.
Tax refund	✓	✓	The return of excess amounts of income tax that a taxpayer has paid to the state or federal government throughout the past year.
Windfall e.g. inheritance, redundancy, winnings	✓	✗	A large amount of money that is won or received unexpectedly e.g. Lottery gambling, inheritance, redundancy payment.
Family support or gift (overseas transfer)	✓	✗	Financial support received from overseas based family members in the form of a gift without an obligation for repayment.
Family support or gift (transfer within Australia)	✓	✗	Financial support received from family members based in Australia in the form of a gift without an obligation for repayment.
Shares / Debt	✗	✓	One of the equal parts into which a company's capital is divided, entitling the holder to a proportion of the profits.
Capital Markets / Capital Infusion	✗	✓	Financial markets that bring buyers and sellers together to trade stocks, bonds, currencies, and other financial assets. Capital markets include the stock market and the bond market.

Individual tax residency self-certification form

► Confidential communication

Tax regulations require Qudos Bank to collect and report certain information about an Account Holder's tax residence.

If your tax residence (or the Account Holder, if you are completing the form on their behalf) is located outside Australia or where you do not provide a valid Self-Certification we may be legally obliged to pass on your information to relevant tax authorities.

Please fill in this form if you are an individual Account Holder, Sole Trader or Sole Proprietor. For joint or multiple Account Holders, use a separate form for each individual person.

For more information on tax residence, please consult your Tax Adviser or the information at the OECD automatic exchange of information portal. Attached as an Appendix to this Self-Certification are summary descriptions of select defined terms.

► 1. Identification of individual Account Holder

Name of Account Holder

Title: _____ First: _____ Middle: _____

Surname: _____

Date of birth: _____ / _____ / _____

Place of birth (City/Town): _____ Country: _____

Current residential address

Address: _____

State: _____ Country: _____ Postcode: _____

Mailing address (if different to the address above)

Address: _____

State: _____ Country: _____ Postcode: _____

➤ 2. Account Holder tax residence(s)

Are you a resident of any country for tax purposes? Yes No

(excluding Australia)

If yes, please provide the name of each country and the TIN for each country. If you are not providing the TIN, please provide the reason (from the list below) why you're not providing the TIN as well as a written explanation if reason B is selected for a country.

Reason A - This country does not issue TINs

Reason B - I don't have a TIN for this country (please explain why below)

Reason C - It is not mandatory for me to disclose my TIN for this country

Country/Jurisdiction of tax residence	TIN
1.	
2.	
3.	

If no TIN available enter Reason A, B or C	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above
	1.
	2.
	3.

➤ 3. Declarations and Signature

I certify that:

1. I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Qudos Bank setting out how Qudos Bank may use and share the information supplied by me.
2. I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
3. I am the Account Holder and/or am authorised to sign/disclose for the Account Holder.
4. All statements made in this self-declaration are, to the best of my knowledge and belief, correct and complete.
5. I will notify Qudos Bank of changes to information (including TIN changes) within 30 days of the change occurring and, where required, will provide Qudos Bank with a new self-certification.

Name: _____

Signed: _____ Date: ____ / ____ / ____

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity: _____

➤ Appendix - summary description of select defined terms

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found with the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated Commentary to the CRS, and domestic guidance. This can be found at OECD automatic exchange of information portal (oecd.org/tax/transparency/automaticexchangeofinformation.htm).

If you have any questions then please contact your tax adviser or domestic tax authority.

Account Holder

The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

Controlling Person

This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.

Entity

The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

Financial Account

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

Participating Jurisdiction

A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

Reportable Account

The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

Reportable Jurisdiction

A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

Reportable Person

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

TIN (including “functional equivalent”)

The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal (oecd.org/tax/transparency/automaticexchangeofinformation.htm).

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

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

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
- › Protect the safety and security of our staff and visitors

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

» Privacy Notice continued

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.

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 (either with us or some other third party)

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](https://www.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 guarantor or 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.

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a credit reporting body, the document issuer or official records holder via third party systems and services), including a CRB, to verify your identity.

The organisation will use this information to give us an assessment/ report of whether or not the information we have matches information held by the organisation.

If we use these methods and are unable to verify your identity in this way, we will let you know.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

NOTE: We may disclose your personal information to a lenders mortgage insurer - Genworth Financial Mortgage Insurance Pty Limited - if we decide to insure the loan.

NOTE: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Our Privacy Policy

We may disclose your personal information to a lenders mortgage insurer - Genworth Financial Mortgage Insurance Pty Limited - if we decide to insure the loan.

Our Privacy Policy is available at qudosbank.com.au/support/legal/privacy.

The Policy contains information about:

- › How you can access your information
- › How you can seek correction of your information
- › How you can make a complaint and how we will deal with it
- › How we manage your credit-related personal 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