

Office use only

Primary Member Number

Joint Member Number

Date  /  /

# Member (personal)

## Primary Member details

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

Title	<input type="text"/>		
Full name	<input type="text"/>		
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
Current residential address	<input type="text"/>		
Town/suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Postal address (if different to above)	<input type="text"/>		
Contact number	<input type="text"/>	Email	<input type="text"/>
Employer	<input type="text"/>	Position	<input type="text"/>
Tax file number* (optional)	<input type="text"/>		

<b>Are you an Australian resident?</b>	<b>Yes</b>	<b>No</b>	If <b>no</b> , what is your nationality? <input type="text"/>
<b>How did you hear about us?</b>	Family	Friend	
	Rotary	Your employer – company:	<input type="text"/>
	Qudos employee	Other	

## Joint Member details

<b>Will this be a joint account?</b>	<b>Yes</b> I would like my account(s) to be joint account(s).	<b>No</b> (go to the next section)
	If <b>Yes</b> , please have the joint account owner also complete and sign this form.	
<b>Is the joint account owner already a Member?</b>	<b>Yes</b> What is your member number?	<input type="text"/>
	<b>No</b> Your relationship to the Primary Member (family, friend, colleague)	<input type="text"/>

## Joint Member details (cont.)

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

Title	<input type="text"/>				
Full name	<input type="text"/>				
Date of birth	<input type="text" value="/ /"/>				
Current residential address	<input type="text"/>				
Town/suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Postal address (if different to above)	<input type="text"/>				
Contact number	<input type="text"/>	Email	<input type="text"/>		
Employer	<input type="text"/>	Position	<input type="text"/>		
Tax file number* (optional)	<input type="text"/>				
<b>Are you an Australian resident?</b>	<b>Yes</b>	<b>No</b>	If <b>no</b> , what is your nationality?	<input type="text"/>	

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 Quotation is not compulsory but tax may be taken out of your interest if you do not quote your Tax File Number, Australian Business Number or claim an exemption.

## Signing Authority for Joint Accounts

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

<input type="radio"/> Any one owner can sign	<input type="radio"/> All owners must sign	<input type="radio"/> Any two owners can sign jointly
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## Products and services

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

<b>Savings account</b> You will automatically be provided with an At-Call Savings account.	<b>Qantas Points Saver*</b> QSaver	<b>Bonus Saver*</b> Cash Management Account
	Qantas Frequent Flyer number	<input type="text"/>
If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at <a href="https://qantas.com/joinqffqudos">qantas.com/joinqffqudos</a> . Qantas Points are only earned on selected products. Please refer to <a href="https://qudosbank.com.au/rewards">qudosbank.com.au/rewards</a> for the full range.		
<b>Online Banking</b>	<b>Yes</b>	<b>No</b>
	Send access code to	Primary account owner      All account owners
(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).		

Debit card	Yes	No
	Send debit card to	Primary account owner All account owners

\* Please note: Qantas Points Saver and Bonus Saver 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](http://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.

## Declaration

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		Joint member (if applicable)	
Name	<input type="text"/>	Name	<input type="text"/>
Signed	<input type="text"/>	Signed	<input type="text"/>
Date	<input type="text" value="/ /"/>	Date	<input type="text" value="/ /"/>

### Office use only

Have you provided a paper FSG and T&C's or advised its available electronically, and recorded in Prosper?	Yes	No
Tax Residency Form completed?	Yes	No
ID Documents provided?	Yes	No
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

### 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.

## Privacy Notice (cont.)

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://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 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](https://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@quodosbank.com.au](mailto:privacy@quodosbank.com.au)

**In writing** to Qudos Bank Privacy Officer,  
Locked Bag 5020 Mascot NSW 1460