



# joint transaction savings account application

Primary Account Holders' Member Number	<input type="text"/>
Full Name / s	<input type="text"/>
Secondary Account Holders' Member Number	<input type="text"/>

**Contact Details**

Residential Address

State  Postcode

Postal Address  
(if different from above)

State  Postcode

Email Address

Telephone      Mobile       Home       Work

Are you a permanent resident of Australia?    Yes     No     If no, please state your country of citizenship

**New Secondary Account Holder Details:**

Title  Mr / Mrs / Miss / Ms (please circle)      Marital status  Married / Single (please circle)

Surname       Given Names (Please provide full name)

Other Names Commonly Known by       Date of Birth  /  /

Residential Address

State  Postcode

Postal Address  
(if different from above)

State  Postcode

Email Address

Are you a permanent resident of Australia?    Yes     No     If no, please state your country of citizenship

Telephone      Mobile       Home       Work

**Politically Exposed Person**

Politically Exposed Persons may be defined as: Individuals who are or have been entrusted with prominent public functions in a foreign country, for example Heads of State or government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials.

With regard to the above definition, do you believe yourself, a member of your immediate family or a close associate, to be a Politically Exposed Person?

Primary    Yes     No       Secondary    Yes     No

**Please sign over page**



**Tax File Notification or Exemption**

Primary Account Holder       Secondary Account Holder

Collection of Tax File Number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your Tax File Number, but if you do not, tax may be taken out of your interest. If you quote your Tax File Number, no tax will be taken out of the interest paid on your savings and investment accounts.

**Please indicate which accounts you would like to open**

We wish to open the following accounts:

- Everyday Account (S1.1)
- Budget Account (S2)
- Christmas Club (S3)
- Cash Management (S10)
- Bonus Saver (S98)
- Online Saver (S99)

**How would you like to operate this account?**

- Any one to sign
- Two to sign – Where 2 or more signatures are required to operate this account, some access channels may not be available

Refer to the Terms and Conditions available at our branches, on our website [www.victeach.com.au](http://www.victeach.com.au) or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product. The Mutual Banking Code of Practice applies.

**Your Privacy**

The information you provide in this form is used primarily to process this application. If you do not provide the information requested, we may not be able to process your application / request.

**Our Use of Your Personal Information**

- We may use this information for some secondary purposes including:
- Managing the provision of services and enforcing our rights in connection with such services.
  - Marketing the services of Victoria Teachers Credit Union, including banking, financial planning and insurance services.
  - Marketing any services which we provide with any of our commercial affiliates; and
  - Developing an understanding of the products and services you may be interested in receiving from us or our subsidiaries.

**Our Disclosure of Your Personal Information**

- We may disclose your personal information in the following circumstances:
- To our contractors and services providers (such as a mail house or commercial agent).
  - To a credit reporting agency or debt collecting agency.
  - To our subsidiaries.
  - To an insurer who provides insurance to you or to us in respect of risks relating to you, where we are otherwise permitted by law; and
  - We do not sell, rent or lease any information about you to a third party, including e-mail listing marketing or market research companies.

Your information will be handled strictly in accordance with our Privacy Policy available at our website [www.victeach.com.au](http://www.victeach.com.au) and at branches on request. You may request access to the information we hold about you.

We will comply with the National Privacy Principles set out in the Privacy Act 1988 (Commonwealth).

If you provide information about any other person, such as a relative or referee, you agree to tell them:

- That you are providing this information to us.
- Of our contact details on this form.
- The reason you are providing their information.
- If they are a referee, the fact that we may not approve your application without the information; and
- The fact that the information may be disclosed as set out in this form.

We may use the information we have collected from you to verify your identity through the use of third party electronic data service providers.

By signing this application (including where you sign as signatory) you consent to the collection, use, disclosure and verification of your information as detailed above.

**Declaration**

Refer to the Financial Services Guide (FSG) and Terms and Conditions available at our branches, on our website [www.victeach.com.au](http://www.victeach.com.au) or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.

I / We declare the details on this form to be true, and apply for this Membership and any products/services in accordance with all Terms and Conditions (and any amendments or additions made to them) as detailed in the Terms and Conditions.

- o I / We are a NATURAL person and hereby apply for Membership with Victoria Teachers Credit Union Limited and in accordance with its rules I enclose the sum of \$10 for payment of one share.
- o If this application is approved and the share as aforesaid is to be allocated to me / us, I / we agree to pay all charges as may be required by the Credit Union and I / we agree to be bound by the Constitution of the Credit Union and by any alterations thereof in accordance with the Corporations Law.

If I / We have authorised a third party to operate this Membership, I / we also authorise that person to seek access to a report within the meaning of section 18N(1)(ga) of the Privacy Act or any personal information derived from such a report about me / us, where such a report is or has been in the possession or control of Victoria Teachers Credit Union.

Disclosure of Information to a Related Entity – Under clause 23.6 of the Mutual Banking Code of Practice.

- I / We acknowledge that the Credit Union has the right to disclose to a related entity:
- (i) Information necessary to enable assessment of total liabilities of the Member to the Credit Union or related entity; or
  - (ii) Information concerning the Member where the related entity provides financial services which are related or ancillary to those provided by the Credit Union (such as financial planning service) about me / us unless I / we specifically instruct the Credit Union not to do so.

**Member Declaration and Acknowledgement**

I / We declare the details on this form to be true, and apply for this product / service in accordance with all Terms and Conditions (and any amendments or additions made to them) as detailed in the Terms and Conditions.

By signing below you agree to be bound by the Declaration outlined below. Please ensure you have read and understood the Declaration before signing.

**Signed**

Primary Account Holder

**Date**

**Signed**

Secondary Account Holder

**Date**

MSID078 0810

Head Office 277 Camberwell Road Camberwell VIC 3124 | PO Box 338 Camberwell VIC 3124 | Telephone 1300 654 822 | Facsimile 03 9882 4348 | [www.victeach.com.au](http://www.victeach.com.au)

Branch Office 687 Mt Alexander Road Moonee Ponds VIC 3039 | PO Box 210 Moonee Ponds Victoria 3039 | Victoria Teachers Credit Union Limited | ABN 44 087 651 769 AFSL/ACL 240 960