



first home saver account (FHSA) application

Member Details

Member Number

Full Name

Residential Address

Postal Address

(if different from above)

Email Address

Telephone

Mobile

Home

Work

Date of Birth

 / /

Male

Female

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 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 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

I declare that:

Tick (✓) boxes.

- I have read and understand the eligibility conditions for the First Home Saver Account and that I am eligible to open a First Home Saver Account.
- I have never owned or jointly owned a dwelling that has been my main residence in Australia or Norfolk Island, and one of the following applies:
- I have never held another First Home Saver Account.
- I currently have a First Home Saver Account but I want the balance of my existing First Home Saver Account transferred to the new First Home Saver Account I am now opening. (If so complete the transfer authority).
- I have held a First Home Saver Account which was closed for one of the following reasons:
- The purchase of a dwelling that was to become my main residence did not eventuate and I am opening this new First Home Saver Account within six months of closing the previous First Home Saver Account.
 - I closed the First Home Saver Account within the cooling-off period and I am now opening this new First Home Saver Account.

Refer to the Terms and Conditions and First Home Saver Account Product Disclosure Statement (PDS) available at our branches, on our website www.victeach.com.au or by contacting us on 1300 654 822. These documents should be considered before acquiring this product.

WARNING - the law prevents any withdrawals from a FHSA except in very limited circumstances. You can only withdraw your savings to buy a home after you have put at least \$1000 a year into your account in **four separate financial years** (they do not need to be in a row). **Do not open a FHSA if you may need your savings before you have met that condition.**

Full Name

Signature

Date

 / /

ⓘ If you make a false or misleading statement there are significant penalties, and you may be prosecuted.

Initial Deposit:

Transfer

\$

from my

account.

Tax File Number note:

Under the First Home Saver Accounts Act 2008, we are authorised to collect your Tax File Number and other information relating to your FHSA. Although you are not obliged to provide your Tax File Number, we can not open an FHSA for you without it. We can only use your tax file number for lawful purposes. We are authorised to, and will, disclose your Tax File Number and other information to the Commissioner of Taxation. If you later transfer the balance of your account to a super fund or to another provider, your Tax File Number must also be disclosed to that fund or provider.

ⓘ You won't be able to open an account if you don't provide your Tax File Number.

✂.....

Tax File Number

Account details to be completed by Victoria Teachers Credit Union:

Date First Home Saver Account opened with Victoria Teachers Credit Union

Select appropriate reason code from the table below -

First Home Saver Account opening reason code

Reasons for opening the account	Reason Code	Explanation
New FHSA.	N	A new FHSA is opened.
Holder transferring their balance from another FHSA provider.	T	The FHSA transfers their account balance from another FHSA provider.
Family law obligation.	F	The FHSA holder opens a new FHSA with an amount transferred under Family Law obligation – that is, under a court order or binding financial agreement.
Re-contributing of FHSA amounts.	R	The FHSA holder re-contributes after there is a failure to purchase a property.
Other.	O	The FHSA holder opens an FHSA for a reason not coded.

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