



# Staff Credit Union

ABN 53 087 650 557

Locked Bag 6747 Hurstville BC NSW 1481

## Application for products and services

I apply for the products and services requested and listed in this application and request that the Credit Union mail any access codes to me at my postal address.

**Details correct** – I declare that my details in this application are true, complete and correct. I acknowledge that these details have been given to the Credit Union to enable it to decide whether or not to issue the requested products and services to me and that the Credit Union will rely on these details when making its decision.

**Terms and Conditions** – I agree to abide by the Terms and Conditions applying to all products or services obtained from the Credit Union and acknowledge that my submitting this application signifies my acceptance of these Terms and Conditions and of all applicable Fees and Charges.

**Disclosure Documents** – I acknowledge receipt, in electronic form, 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 Credit Union, the Credit Union's business relationships and dispute resolution procedures, Terms and Conditions, important information about my account and a Fees and Charges and Interest Rate brochure. I also acknowledge that I have read and understood the Credit Union's Important privacy notice.

**Combination of Accounts** – I acknowledge that the Credit Union may combine the credit balance of my accounts with any debt owed by me to the Credit Union.

**Tax File Number** – 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 Quotation is not compulsory but I acknowledge that tax may be taken out of my interest if I do not quote my Tax File Number, Australian Business Number or claim an exemption. For more information about the use of Tax File Numbers, please phone the nearest Tax Office.

**Identification** – The Australian Government, through the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), requires identification for all account holders and signatories to accounts. If I am commonly known by two or more different names, I have disclosed my other name(s) to you. It is an offence to conduct an account in a false name, to give false and misleading information or to fail to disclose other name(s) by which a person is commonly known.

## Important privacy notice

I acknowledge that any personal information about me in my application, and any other personal information about me collected by the Credit Union, will be used by the Credit Union to assess my application, identify me, and, if approved, to establish and administer my Credit Union accounts (including all products and services offered by the Credit Union, such as, without limitation, electronic and other payments, withdrawal and deposit services, Online Banking, Telephone Banking and referrals to financial planners, superannuation and funds management providers or insurers).

I agree and consent to the Credit Union collecting, using and disclosing my personal information for the above purpose. I acknowledge that if this personal information about me is not provided to the Credit Union it may be unable to process or accept my application, or to operate or administer my accounts.

I agree that the Credit Union may use or disclose personal information collected about me for the following other purposes: its administration and management, providing its products and services to me, arranging for other organisations to provide products and services to me at my request, informing me about its products or services or those of other organisations, developing products and services, fraud and crime prevention and complying with legislative and regulatory requirements.

**The Credit Union will not send me information about its products or services or those of anyone else if I ask them not to. I can do this within the application or by calling 1300 747 747.**

I understand that the Credit Union will usually disclose personal information about me to and collect information about me from: other financial institutions, Westpac (the Credit Union's bank), Veda Advantage Information Services and Solutions Limited and/or Australia Post (for identification verification services), its service providers (for services such as mailing, statement production, information technology, payment and deposit processing, debt collection, legal, insurance, banking and auditing) and business partners (such as financial planning, superannuation, funds management and insurance, but only where I have requested or consented to the referral).

Subject to the Privacy Act 1988 and this notice, I consent to such disclosures and collection of my personal information.

I acknowledge that I can usually gain access to my personal information held by the Credit Union by contacting the Credit Union at Locked Bag 6747 Hurstville BC NSW 1481, or by calling 1300 747 747.

I agree that for any person about whom I provide personal information, I will first ensure that each person has seen this notice, understood its contents and agreed to their personal information being collected, used and disclosed by the Credit Union in the same ways and manner that my personal information may be collected, used and disclosed.