

## Applicant details

Individual membership

Joint membership

### Applicant 1 details

### Applicant 2 details

Title (Mr/Mrs/Ms/Miss/Dr/Other)

Title (Mr/Mrs/Ms/Miss/Dr/Other)

First name

Middle name

First name

Middle name

Last name

Date of birth

Last name

Date of birth

Home phone

Mobile number

Home phone

Mobile number

Email address

Email address

Residential address (Unit no./ Street no./ Street name)

Residential address (Unit no./ Street no./ Street name)

Suburb/Town

State

Postcode

Suburb/Town

State

Postcode

Postal address (if different from above)

Postal address (if different from above)

Suburb/Town

State

Postcode

**Suburb/Town**

State

Postcode

Occupation

Occupation

Employer

Employer

Mandatory verbal password

Mandatory verbal password

## Identification

### Applicant 1 details

Please provide details of at least two ② of the following identification documents

① Drivers licence number

Drivers licence card number

Name as on drivers licence

State of issue

Expiry date

② Medicare card number

Reference No. Expiry date

Name as on Medicare card

### Applicant 2 details

Please provide details of at least two ② of the following identification documents

① Drivers licence number

Drivers licence card number

Name as on drivers licence

State of issue

Expiry date

② Medicare card number

Reference No. Expiry date

Name as on Medicare card

③ Passport number	Country of issue	③ Passport number	Country of issue
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date*	Verbal password for ongoing verification (via phone)	Expiry date*	Verbal password for ongoing verification (via phone)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Tax residency information

Residency Status

Australian Citizen      Permanent Resident

Do you have a Tax File Number (TFN)?

Yes, insert TFN      No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

Yes      No

If yes, please provide country of residency and their TIN. If you do not have a TIN for a country you are a tax resident of please explain why, being (A) the country does not issue TINs, (B) other reason why you do not have a TIN with an explanation.

Country	TIN	Reason A,B or if no TIN
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>

If reason B provided, please explain why you're unable to obtain a TIN:

1. <input type="text"/>
2. <input type="text"/>

Residency Status

Australian Citizen      Permanent Resident

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Yes, insert TFN      No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

Yes      No

If yes, please provide country of residency and their TIN. If you do not have a TIN for a country you are a tax resident of please explain why, being (A) the country does not issue TINs, (B) other reason why you do not have a TIN with an explanation.

Country	TIN	Reason A,B or if no TIN
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>

If reason B provided, please explain why you're unable to obtain a TIN:

1. <input type="text"/>
2. <input type="text"/>

## Accounts and access facilities

### Accounts for me

Access Account  
 Bonus Saver Account  
 MoneyMax Account  
 Christmas Saver Account  
 Pensioner Plus Account  
 Term Deposit  
 Other

### Services for me

Visa Debit Card  
 e-Statements  
 Mobile App  
 Online Banking  
 Osko PayID  
 Alerts  
 Other

### Talk to me about

Business Low Rate Credit Card  
 Business Vehicle Loan  
 Business Equipment Loan  
 Commercial Overdraft  
 Xero Facility  
 MYOB/Banklink  
 Merchant Facilities  
 Other

### Method of operation

Any one owner can sign      All owners must sign      Any two owners can sign jointly

Please take a moment to let us know how you heard about us.

Website      Service Centre      Web Search (e.g. Google)

Family or Friends

Campaign

Local Business Manager

Social Media

Comparison site (e.g. Canstar)

Other

## Source of funds

Select the source of funds (select multiple if applicable)

Wages or Salary

Fundraising

Rental Income

Business Trading

Investment Interest

Donations

Government

Family Support

Other Financial Institution

## Privacy disclosure statement

Unity Bank Limited ('the bank', 'we,' 'us,' or 'our') ABN 72 087 650 637, AFSL / Australian Credit Licence 238311 collects, uses and discloses personal information and credit information in accordance with the Privacy Act 1988. We are also bound by Division 3 of Part IIIA of the Privacy Act, which regulates the handling of credit information, credit eligibility information and related information by credit providers, and by the Privacy (Credit Reporting) Code 2014.

## Our policies

### Privacy Policy

Personal information is treated in accordance with our Privacy Policy, which explains how you may:

- access your personal information held by us;
- seek correction of that information; and
- make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.

### Privacy Notification

Before proceeding with this application, you should read our Privacy Notification which explains key information about why we're collecting your personal information, and how we use, disclose, and secure it.

Our Privacy Policy and Privacy Notification may be obtained by visiting our website, by request at any Service Centre or by calling us.

## Collection of information

Before, during or after the provision of our products and services to you, we may collect your personal information for the purposes of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

## Disclosure of information

### What information can be used and disclosed?

The Privacy Act allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would

reasonably expect. In connection with providing credit to you, personal information may include credit information such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- advice that payments previously notified as unpaid are no longer overdue;
- information about your current or terminated consumer credit accounts and your repayment history;
- payments overdue for at least 60 days and for which collection action has started;
- in specified circumstances, that in our opinion you have committed a serious credit infringement;
- the fact that credit provided to you by us has been paid or otherwise discharged; and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

### Who can give or collect information?

We may disclose your personal information (including credit-related information) to other organisations, for example:

- our related companies;
- external organisations that are our assignees, agents or contractors;
- organisations which we use to verify your identity, including checking your information with the document issuer or official record holder;
- external service providers to us, such as payment systems operators, mailing houses and research consultants;
- providers of payment and card services, when you make a transaction using a payment service or a card;
- entities that help identify illegal activities and prevent fraud;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- other financial institutions, for example, when you apply for a loan from another credit provider and you agree to us providing information;
- credit reporting bodies, including disclosing that you are

in default under a credit agreement or commit a serious credit infringement;

- lenders' mortgage insurers, where relevant to credit we have provided to you;
- debt collecting agencies, if you have not repaid a loan as required;
- our professional advisors, such as accountants, lawyers, valuers, and auditors, conveyancers and agents who represent you;
- state or territory authorities, or other government agencies, that provide assistance to facilitate the provision of home loans to eligible individuals under a government supported scheme. This may include, but is not limited to, shared equity arrangements, deposit assistance, guarantee programs, or other initiatives designed to improve housing affordability;
- certain entities that have bought or otherwise obtained an interest in your credit product, or that are considering doing so, and their professional advisors;
- 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 product;
- mortgage documentation services;
- trustees and managers of securitised loan programs;
- any organisation with which we are considering merging;
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- if required or authorised by law, to government and regulatory authorities.

We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may also disclose your personal information (including credit-related information) to an individual or an organisation (a 'third party') if:

- you direct us to do so;
- you consent to the third party obtaining the information from us; or
- you consent to the third party accessing the information on our systems, and/or do anything which enables the third party to obtain access.

Your consent to a third party obtaining or accessing information may be implied from:

- your use of any service or application which a third party provides to you, or makes available to you, which involves the third party obtaining or accessing personal information held by us or organisations like us; or
- you doing anything else which enables the third party to obtain access to the information

The credit reporting bodies that we disclose information to are Equifax and Experian.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may be able to disclose this to Equifax and illion. This may include information about whether you make repayments on time and whether your obligation to make those payments has been affected by a financial hardship arrangement. Any information that we provide to these bodies may be included in reports provided to credit providers to help

them assess your creditworthiness.

You can ask Equifax or Experian to not 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.

#### Contact details:

##### Equifax

Phone: 13 83 32

Mail: PO Box 964, North Sydney, NSW 2059

Website: [www.equifax.com.au](http://www.equifax.com.au)

##### Experian

Phone: 1300 783 684

Mail: PO BOX 7405 St Kilda Road, Melbourne, VIC 3004

Website: [www.experian.com.au](http://www.experian.com.au)

You can also ask a credit reporting body, through contact details on their website, not to use or disclose your personal information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

#### Disclosure to overseas recipients

Our service providers include businesses that are either based overseas or use overseas or cloud-based data storage, meaning your information may be disclosed to or stored in countries such as the United Kingdom, the Netherlands, Belgium, the United States of America, Singapore, New Zealand, India, Norway, Canada, Japan, Serbia, and the Philippines. Additionally, the Bank may sometimes send your information overseas to:

- service providers or third parties operating outside Australia for data storage
- complete international transactions, such as currency exchanges
- partner organisations assisting us in providing products and services
- comply with legal obligations or assist government or law enforcement agencies

If we disclose your information internationally, the Bank ensures that appropriate privacy, data handling, and security measures are in place to protect your information.

## Electronic and biometric verification

We may use electronic and biometric verification to confirm proof of your identity. The Privacy Act and Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act authorise the use and disclosure of personal information contained in a credit information file by and between a credit provider (the Bank) and a credit reporting body for the purpose of verification of identification information.

This method of verification is permitted by amendments to the AML/CTF Act and the Privacy Act.

Biometric verification relies on advanced technology and government records. We collect, use and share your biometric information for the sole purpose of verifying your identity. In order to perform biometric verification, the following is required:

- A digital camera device to scan your Australian driver's licence or Australian Passport or any other specified identification document.
- A photo of yourself which will be used to match the photo on your identification document which you will be required to provide.

There may be some instances where you're unable, or do not consent, to verify your identity through biometric or electronic verification. In certain circumstances, we may permit you to provide certified copies of your ID to verify your identity or be identified in person at one of our Service Centres.

The law does not allow you to open an account using a false name or an alias. A false name is any name other than a name you are legally known by.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information.

## Consent for electronic communication

We may contact you in relation to your membership and accounts. Our preference is for electronic communications. I / We agree that the Bank may contact me by any electronic communications to the address or phone number listed in this application:

- To send me statements and notices for all my banking accounts; or
- To tell me that they are available to view or download from your internet banking site.

I understand that:

- The Bank will not post me paper statements and notices
- I need to check my emails regularly

I can revert to paper statements and notices at any time by contacting the Bank.

## Security

We take all reasonable steps to ensure that your personal information (including credit-related information), held on our website or otherwise, is protected from:

- misuse, interference and loss; and
- unauthorised access, disclosure or modification.

Your personal information may be held by us in paper or electronic form within secure systems in controlled facilities. Our security systems guard against unauthorised access, and access to your personal information is limited to employees on a need basis. All personal information is protected by restrictions on who may access it and for what purposes. Our employees, contractors, service providers and authorised agents are obliged to respect the confidentiality of personal information held by us.

## Marketing preferences

Where we are permitted to do so by law, we may use your personal information, including your contact details, to provide you with information about products and services, including those of other organisations, which we consider may be of interest to you, unless you request not to receive marketing communications.

Marketing material can be delivered by a range of methods including SMS, email, online advertising and social media in accordance with the Spam Act 2001 (Cth) and the Privacy Act.

If you receive marketing material from us and do not wish to receive this information any longer, please contact us directly or use the unsubscribe facilities included in our marketing communications.

Where applicable, you can opt out from receiving marketing material from us, by using the applicable 'unsubscribe' functionality or by contacting us directly.

## Consumer data right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data that is available through our website. You can also get an electronic or hard copy from us on request.

## Acknowledgement & Declaration

By submitting and signing this membership application, I/we the Applicant(s) acknowledge and declare:

- I apply to become a member of the Bank
- having read and understood this Privacy Policy and Privacy Notification, and acknowledge that I/we are authorised to provide the personal information in this application
- I agree to review and be bound by the constitution of the Bank, and by the Account and Access Facilities Terms & Conditions, Financial Services Guide and Fees and Charge Schedule which are available on the website. The Bank strongly recommends that you read each of the documents noted here and that if you do not accept the relevant terms and conditions you should not use the product or service.
- I have been informed that fees & charges apply to accounts and further information has been provided where requested.
- I agree to open and maintain an active Access transaction account with the Bank
- I agree for my personal information to be collected, used and disclosed in accordance with the Privacy Notice and the Privacy Policy.
- I will notify the Bank within 30 days of any change in circumstances which affects my tax residency status and cause the information provided in this application to become incomplete and incorrect.
- Any information I provide to the Bank during our relationship, including my tax residency information, will be true and complete and I will not withhold any information on my financial position or commitments, or any change in my financial position or commitments that may be of interest to the Bank.

Please note: If you are under 18 years, upon turning 18 you will hold participation and voting rights under our Constitution if you continue to hold a member share.

## Applicant 1

Signature

Name of Applicant

Date

## Applicant 2

Signature

Name of Applicant

Date

## Next steps

Once you have completed this form and collated any available supporting documentation to assist us in completing your application, please return to us by:



**Mail**

PO Box A253, Sydney South NSW 1235



**Email**

mail@unity.bank



**In person**

By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on **1300 364 400** or drop into your local Service Centre.