

# Application for Internet Banking, Savings and Investment Accounts

**Personal Details** Existing Customer Number   New 1

**CUSTOMER DETAILS** Title  Mr.  Mrs.  Miss  Ms.  Dr.  Other \_\_\_\_\_

Surname \_\_\_\_\_ Given Name/s \_\_\_\_\_

Residential Address \_\_\_\_\_  
 \_\_\_\_\_ Post Code \_\_\_\_\_

Postal Address \_\_\_\_\_ Post Code \_\_\_\_\_

Phone Numbers Home ( ) \_\_\_\_\_ Mobile \_\_\_\_\_

Email Address \_\_\_\_\_

Verbal Telephone Password \_\_\_\_\_ Date of Birth (DD/MM/YYYY) \_\_\_\_\_

I wish to apply for Internet Banking \*Temporary Internet Banking Password

**Secondary Customer Details (Note: If this is a joint account, it will be either to sign)** 2

**CUSTOMER DETAILS** Title  Mr.  Mrs.  Miss  Ms.  Dr.  Other \_\_\_\_\_

Surname \_\_\_\_\_ Given Name/s \_\_\_\_\_

Residential Address \_\_\_\_\_  
 \_\_\_\_\_ Post Code \_\_\_\_\_

Postal Address \_\_\_\_\_ Post Code \_\_\_\_\_

Phone Numbers Home ( ) \_\_\_\_\_ Mobile \_\_\_\_\_

Email Address \_\_\_\_\_

Verbal Telephone Password \_\_\_\_\_ Date of Birth (DD/MM/YYYY) \_\_\_\_\_

I wish to apply for Internet Banking \*Temporary Internet Banking Password

A DEFAULT ACCESS ACCOUNT IS AUTOMATICALLY OPENED WHEN YOU OPEN AN INVESTMENT OR SAVINGS ACCOUNT WITH MYLIFE MYFINANCE LIMITED.

\* Must be either 6, 7 or 8 characters long, and must contain at least 1 letter and 1 number.  
 \* All interim passwords must be in lower case only.  
 \* **This is a temporary password only.** You will be asked to select a new password when you first log in to internet banking.

**Additional Savings Accounts** DEPOSIT INSTRUCTIONS: (Refer to our website [www.mylifemyfinance.com.au](http://www.mylifemyfinance.com.au) for our current interest rates) 3

I/We hereby apply to open a Savings Account (tick applicable below):

<input type="radio"/> Access Account <input type="radio"/> I require ATM/Eftpos access  <input type="radio"/> On-Call Savings Account  <input type="radio"/> Deeming Account (Over 65 years of age & in receipt of a Pension or Social Security income)	<input type="radio"/> Christmas Club Account On 01 December please disburse my Christmas Club funds in the following manner: <input type="radio"/> Transfer funds to Access Account <input type="radio"/> Leave funds in the Christmas Club <input type="radio"/> Send by Electronic Funds Transfer to:  BSB _____  Acct Number _____  Acct Name _____  Reference _____
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**Other**

- No contact / No call register (I do not wish to receive marketing material)
- How did you hear about us? \_\_\_\_\_

**Investment Accounts**

**Deposit Instructions (Refer to our website [www.mylifemyfinance.com.au](http://www.mylifemyfinance.com.au) for our current interest rates)**

Fixed Term Deposit Accounts (\$5,000–\$500,000)	Deposit \$
<input type="radio"/> 3 Months	_____
<input type="radio"/> 6 Months	_____
<input type="radio"/> 9 Months	_____
<input type="radio"/> 12 Months	_____
<input type="radio"/> 24 Months	_____

**Monthly Income: Fixed Term Deposit (\$5,000–\$500,000)**

<input type="radio"/> 12 Months	_____
<input type="radio"/> 24 Months	_____

**Interest Instructions**

I/We instruct you to:

- Compound
- Electronic Funds Transfer to:
 

BSB: _____	Account Number: _____
Account Name: _____	Reference: _____
- Deposit interest into the Access Account

- I/We have acknowledge having read the following: Product Disclosure Statement (PSDS), General Terms and Conditions brochure, Internet Banking & BPay Terms and Conditions, Current Interest Rates and the Schedule of Fees and Charges as applicable to my / our accounts and agree to be bound by them.
- I/We have acknowledge having read the Privacy Notice provided with this Application form.
- This information can be obtained from our office at Level 1, 535 Bourke Street Melbourne, 3000 or downloaded from our website at [www.mylifemyfinance.com.au](http://www.mylifemyfinance.com.au).
- In relation to Electronic Funds Transfer, you must ensure the BSB and Account Number provided to MyLife MyFinance is correct or the payment may be paid to an account that does not belong to the named recipient. If payment is made to an incorrect account, it may not be possible to recover the funds from the unintended recipient. You run the risk of the financial loss in the event the funds cannot be recovered. Refer to the latest Product Disclosure Statement (PDS) relating to this product or Service.

Signature of Applicant/s \_\_\_\_\_ Secondary \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

<b>OFFICE USE ONLY</b>	Account Opened By: _____	Date: _____	Customer Number Checked By: _____	Date _____
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# Self-Certification – overseas residency for tax purposes

If you are a new customer this form must be completed prior to MyLife MyFinance opening your account.

## Self-Certification

Please provide us with details about your residency status for taxation purposes. This will help us comply with our obligations under taxation laws including the Common Reporting Standard (CRS) and FATCA.

Your tax residency usually relates to the country or countries in which you have to lodge a tax return. Complete the following for:

Each account holder; or each Controlling Person<sup>1</sup> of the account holder.

1. Are you exclusively an Australian resident for tax purposes?  
Yes  (Continue to question 7)    No  (Continue to question 2)
2. Are you a United States resident or citizen for U.S. tax purposes?  
Yes  (Continue to question 5)    No  (Continue to question 3)
3. Are you a New Zealand resident for New Zealand tax purposes?<sup>2</sup>  
Yes  (Continue to question 5)    No  (Continue to question 4)
4. Are you a resident for tax purposes of another country?  
Yes  If yes, provide details below    No

Details of country(s) where you are a tax resident

\_\_\_\_\_

Do you have a foreign taxpayer identification number (TIN)?

Yes  provide information below    No  provide reasons, if any:

TIN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

5. For an entity account holder that is a financial institution, is your entity a Non-Participating Foreign Financial Institution within the meaning of FATCA?<sup>3</sup>  
Yes     No
6. For an entity account holder, is your entity a Passive Non-Financial Entity<sup>4</sup>?  
Yes     No   
If yes, please provide certifications from your entity's Controlling Person.
7. I/we will as soon as practicable notify the financial institution if there is any change in circumstances that cause any information provided here to become incomplete or inaccurate.

Name of account Holder: \_\_\_\_\_

Name of controlling persons (if applicable): \_\_\_\_\_

Address (residential if an individual): \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

Name & Position (if signed for an entity): \_\_\_\_\_

Date: \_\_\_\_\_

NOTE: Information is requested about tax residency of other countries in order to help us comply with the taxation laws including CRS and FATCA, non-resident withholding tax and Anti-Money Laundering Identification.

<sup>1</sup> A Controlling Person generally refers to any person holding 25% or more in an entity. If no natural person is identified as exercising control of the entity, the natural person who holds the position of senior managing official (e.g. directors) will be the Controlling Person of the entity. If you are a settlor, trustee, protector or beneficiary of a trust account holder you are always treated as a Controlling Persons of the trust.

<sup>2</sup> This is relevant for FATCA purposes – for an FI with a local client base.

<sup>3</sup> This is relevant for FATCA purposes – but institutions with FATCA local bank status do not need to collect this information.

<sup>4</sup> A Passive Non-Financial Entity (NFE) is an entity that is not an Active NFE. An Active NFE must meet certain criteria including:

- Active NFEs by reason of income and assets: Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income, and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income, 'Passive income' would generally be considered to include the portion of gross income that consists of;
  - dividends and interest or income equivalent to interest;
  - rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE;
  - the excess of gains over losses from the sale or exchange of Financial Assets that gives rise to the passive income described previously;
  - the excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any Financial Assets;
  - the excess of foreign currency gains over foreign currency losses or net income from swaps;
- publicly traded NFEs;
- governmental entities, International organisations, central banks or their wholly owned entities;
- start-up NFEs;
- non-profit NFEs.

<sup>5</sup> Either the account holder or the Controlling Person may sign this certificate to confirm the Controlling Persons' tax residency status.

# Privacy Notice

<p><b>What information can be disclosed?</b></p>	<p>The Privacy Act allows MyLife MyFinance Limited ('we', 'us', 'our') ABN 54 087 651 750 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include <b>credit information</b>:</p> <ul style="list-style-type: none"> <li>• 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 drivers licence number</li> <li>• 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</li> <li>• advice that payments previously notified as unpaid are no longer overdue</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• in specified circumstances, that in our opinion you have committed a serious credit infringement</li> <li>• the fact that credit provided to you by us has been paid or otherwise discharged, and</li> <li>• other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.</li> </ul> <p>Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to the purpose of collecting it.</p>
<p><b>Who can give or obtain information</b></p>	<p>For the purpose of providing products and services to you and managing our business, we may give information to:</p> <ul style="list-style-type: none"> <li>• external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants</li> <li>• insurers and re-insurers, where insurance is provided in connection with our services to you</li> <li>• superannuation funds, where superannuation services are provided to you</li> <li>• debt collecting agencies, if you have not repaid a loan as required</li> <li>• our professional advisors, such as accountants, lawyers and auditors</li> <li>• state or territory authorities that give assistance to facilitate the provision of home loans to individuals</li> <li>• other credit providers and their professional advisors</li> <li>• your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or</li> <li>• government and regulatory authorities, if required or authorised by law.</li> </ul>	<p>In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:</p> <ul style="list-style-type: none"> <li>• obtain a commercial and consumer credit report containing information about you from a credit reporting body</li> <li>• obtain personal information about you from your employer and any referees that you may provide</li> <li>• exchange credit information about you with each other, and</li> <li>• exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.</li> </ul> <p>Credit Providers can mean:</p> <ul style="list-style-type: none"> <li>• us</li> <li>• our related companies</li> <li>• any introducer, dealer or broker referred to in a loan application</li> <li>• any agent or contractor of ours assisting in processing a loan application, and</li> <li>• other entities involved that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator.</li> </ul> <p>Overseas Disclosures:</p> <ul style="list-style-type: none"> <li>• We will not disclose your personal information overseas.</li> </ul>
<p><b>Important information about credit reporting bodies</b></p>	<p>If you apply for any kind of credit with us, we may disclose information about you to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at <a href="http://www.veda.com.au">www.veda.com.au</a>. Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.</p> <p>"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit</p>	<p>reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre screening.</p> <p>To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.</p> <p>You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.</p>
<p><b>Why do we obtain information?</b></p>	<p>Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose 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 for the applicant, assessing your credit worthiness,</p>	<p>managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</p> <p>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 services</p>
<p><b>Electronic verification</b></p>	<p>Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity. The credit reporting body may prepare and provide us with an</p>	<p>assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.</p> <p>If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on (03) 9629 4484 for further information.</p>
<p><b>Disclosure to insurers and guarantors</b></p>	<p><b>Lenders' mortgage and trade insurers</b></p> <p>In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.</p>	<p><b>Guarantors</b></p> <p>In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p>
<p><b>Personal information about third parties</b></p>	<p>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 who we are, how to contact us, and how to obtain our Privacy Policy, and</p>	<p>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 by contacting us.</p>
<p><b>Security, privacy policy, and marketing preferences</b></p>	<p><b>Security</b></p> <p>We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.</p> <p><b>Privacy Policy</b></p> <p>Our Privacy Policy <a href="http://www.mylifemyfinance.com.au">www.mylifemyfinance.com.au</a> provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold</p>	<p>about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct, and how we will deal with your complaint.</p> <p><b>Marketing preferences</b></p> <p>The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.</p>