



# Woolworths Team Bank

## APPLICATION FOR SHAREHOLDER MEMBERSHIP

- Individual       Joint  
 Sole Trader       Partnership

Member Number

### A. PERSONAL DETAILS

#### PRIMARY MEMBER

Branch Contact Password

Title  D.O.B.

Surname

Given Name/s

Other commonly known name

Residential Address  State

Postcode

Postal Address

Store #

Email Address  Dept.

Home Phone  Mobile  Work

Are you a politically exposed person? Yes  No

#### JOINT MEMBER

Branch Contact Password

Title  D.O.B.

Surname

Given Name/s

Other commonly known name

Residential Address  State

Postcode

Postal Address

Store #

Email Address  Dept.

Home Phone  Mobile  Work

Are you a politically exposed person? Yes  No

#### ELIGIBILITY FOR MEMBERSHIP (Please tick ✓)

I am an employee of one of the Woolworths (Aust) Ltd Group of Companies (specify)

I am related to

(Name of Member)

(Relationship to Member)

## B. SOLE TRADER/ PARTNERSHIP

### REGISTERED BUSINESS NAME/PARTNERSHIP DETAILS

Please state registered Business Name or Partnership Name (we need to sight original or a copy of the Business Name Registration Certificate, if you use a Registered Business Name)

Registered Business Name  ABN

Partnership Name  ABN

Principal Business Address

State  Postcode

Postal Address

State  Postcode

Business Email  Website

When opening a Partnership Joint Account, the signatories confirm that the name of the partnership is as listed above

## C. SELECTING YOUR ACCOUNTS AND ACCESS FACILITIES (Please tick ✓)

### Choice of Account Types\*

- |  |  |
|--|--|
| <input type="checkbox"/> <b>Access Savings</b><br>A simple and convenient way for managing your money  | <input type="checkbox"/> <b>Goal Account</b><br>Focus on your goals and save towards them  |
| <input type="checkbox"/> <b>Net Plus Internet Savings</b><br>Maximise your interest with every day access via the internet                                       | <input type="checkbox"/> <b>Budget Savings</b><br>Manage your Bill Paying with a carefully planned budget  |
| <input type="checkbox"/> <b>Saver Plus (\$500 minimum balance)</b><br><i>Offers higher interest rates as your balance grows</i>                                  | <input type="checkbox"/> <b>BU Account</b><br>Financial Independence for 13-17 year olds   |
| <input type="checkbox"/> <b>Christmas Club</b><br>Plan ahead for the festive season  | <input type="checkbox"/> <b>Super Saver Account</b><br>Perfect for children up to 12 years   |
| <input type="checkbox"/> <b>Cash Management Account</b><br>Ideal if you have large sums, like a good return, but do not wish to commit to a long term investment | <input type="checkbox"/> <b>Telephone Banking (Numeric)</b><br>A range of options a simple telephone call away<br>Password <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

### Choice of Access Facilities\*

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Visa Debit Card</b><br>Providing you world wide access to your funds | <input type="checkbox"/> <b>Internet Banking</b><br>Banking from the comfort of your own home<br>• Must contain a least one alpha and one numeric character.<br>• Must have a minimum of 8 and a maximum of 12 characters.  |
| <input type="checkbox"/> <b>Redicard</b><br>ONLY available to members under 18 years old         | Interim Password <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| <input type="checkbox"/> <b>Member Chequing</b><br>Personalised chequing facility                |   |

\* Before selecting your preferred account types and access facilities, please refer to and read the Privacy Notification, our Product Disclosure Statement and Summary of Accounts and Availability of Access Facilities.

### ACCOUNT OPERATION METHOD (Please tick ✓)

- Any One to Sign  All Parties to Sign

I/ We apply for membership of Woolworths Team Bank, and undertake to deposit the sum of \$1.00 for share capital, which is fully refundable in accordance with the Constitution should I/we close my/our membership

I/ We agree to be bound by the 'VISA/Redicard Conditions of Use' and all other terms and conditions applicable to the selected Accounts and Access facilities. I/ We acknowledge that my/our Cards and Personal Identification Numbers will be mailed to my/our residential address

Signature  Date

Signature  Date

## PROOF OF IDENTITY

In accordance with relevant Acts of Parliament, all financial institutions must prove your identity when you become a signatory of an account. These procedures will occur once only for each signatory and information provided will apply all accounts which are held by the applicant/s.

### Identity Verification Requirements

All account signatories are required to provide;

- ONE document from List A; or
- TWO documents, one from List B and one from list C

Documents must be either original documents, or certified copies (refer to List of persons who can certify copies)

### Category A List (Please tick ✓ )

- Photo driver's licence issued by a State or Territory
- Photo ID card issued by a State or Territory
- Current passport (or one that has expired within last 2 years) issued by the Commonwealth of Australia
- Current passport or national identity card, with photo of the person, issued by a foreign government, the United Nations, or a UN agency

### Category B List (Please tick ✓ )

- Birth certificate or birth extract issued by a State or Territory
- Birth certificate issued by a foreign, government, accompanied by English translation by accredited translator
- Citizenship certificate issued by the Commonwealth of Australia
- Pension card, health care card issued by the Commonwealth of Australia

### Category C List (Please tick ✓ )

A notice that:

- was issued by the Australian Taxation Office within the last 12 months;
  - containing the name of the individual and his or her residential address; and
  - records a debt payable to or by the individual by or to the Commonwealth under a taxation law;
- was issued to an individual by a local government body or utilities provider within the last 3 months;
  - containing the name of the individual and his or her residential address; and
  - records the provision of services by that local government body or utilities provider to that address or to that person

In relation to a person under the age of 18, a notice that:

- was issued to a person by a school principal within the preceding three months,
- contains the name of residential address and
- record the period of that time the person attended at the school

### LIST OF PERSONS WHO CAN CERTIFY COPIES OF IDENTITY DOCUMENTS (Please tick ✓ )

- Legal Practitioner
- Court Judge or Magistrate
- Justice of the Peace
- Notary Public
- Police Officer
- Permanent employee of Australia Postal Corporation membership within 2 or more years service;
- An officer with 2 or more continuous years of service with one or more financial institutions;
- A member of the Institute of Chartered Accountants in Australia and New Zealand, CPA Australia or the National Institute of Public Accountants with 2 or more years of continuous service.

WE WOULD LIKE TO KNOW WHY YOU JOINED/OPENED AN ACCOUNT WITH WOOLWORTHS TEAM BANK  
(PLEASE TICK ✓)

- |  |   |
|--|---|
| <input type="checkbox"/> Bad experience with other financial institution | <input type="checkbox"/> Workplace recommendation     |
| <input type="checkbox"/> Public profile/ Advertising                     | <input type="checkbox"/> Competitive Rate             |
| <input type="checkbox"/> Low Fees  | <input type="checkbox"/> Family/friend recommendation |
| <input type="checkbox"/> Branch Location                                 | <input type="checkbox"/> BDC (Store Rep)              |
| <input type="checkbox"/> Product Range                                   | <input type="checkbox"/> Other Government _____       |

**D. TAX FILE NUMBER**

Collection of Tax File Number (TFN) information is authorised and regulated by tax laws and the Privacy Act. It is not an offence to choose not to quote your TFN. However, if your TFN is not quoted you may be charged Withholding Tax on the interest that you earn. If quoted, your TFN will automatically be applied to future accounts you open on this membership unless you instruct us otherwise.

		Tax resident of Australia		Tax resident of overseas country		Tax number if yes
		Yes	No	Yes	No	
Primary Member	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Joint Member	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Partnership	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Registered Business		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

**E. RECORD OF IDENTIFICATION (Please tick ✓)**

Specify The Customer Identification Procedures carried out to verify identity of the individual

<p>Primary Member</p> <input type="checkbox"/> Documents produced for Primary Member _____ _____ _____	<p>Joint Member</p> <input type="checkbox"/> Documents produced for Joint Member _____ _____ _____
<p>Sole Trader</p> <input type="checkbox"/> Documents produced for Sole Trader _____ _____ _____	<p>Partnership</p> <input type="checkbox"/> Documents produced for Partnership _____ _____ _____

Identification Verified By Woolworth Team Bank Staff Member  Date

**OFFICE USE ONLY**

Details Verified By  Date



## OUTLINE

### This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

## COLLECTION & USE OF YOUR INFORMATION

### We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, service and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

### The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

## HOW WE COLLECT YOUR INFORMATION

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

## HOW YOU CAN ACCESS YOUR INFORMATION

You can request access to your information at any time.

## WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

## PROVIDING YOUR INFORMATION TO CREDIT REPORTING BODIES

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to 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.

Equifax's policy on the management of information is available at [www.equifax.com.au](http://www.equifax.com.au). You can contact Equifax by:

**Phone: 138 332**



#### PROVIDING YOUR INFORMATION TO OTHER ENTITIES

**We disclose your information to other entities. We can disclose your information to:**

- entities that verify identity
- 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
- lawyers, conveyancers, accountants, brokers and agents who represent you
- 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 products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We may disclose your personal information to a lenders mortgage insurer – Genworth or QBE if we decide to insure the loan. We have attached the mortgage insurer's Privacy Notification to the end of our Privacy Notification.

We will also disclose your information to law enforcement and government agencies as required by law.

#### OUR PRIVACY POLICY

Our Privacy Policy is available at [www.woolworthsteambank.com.au](http://www.woolworthsteambank.com.au)

**The Policy contains information about:**

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

#### DISCLOSURE TO OVERSEAS RECIPIENTS

We do not currently disclose your information to overseas recipients.

#### HOW TO CONTACT US

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us at [info@woolworthsteambank.com.au](mailto:info@woolworthsteambank.com.au)