Application for Deposit Account

Police & Nurses Limited ABN 69 087 651 876 AFSL Australian Credit Licence 240701
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849

CUSTOMER DETAILS

Primary Customer

Customer number _____
Surname _____
Given name/s _____
Residential address _____
_____
Suburb _____
State _____ Postcode _____
Phone (home) _____
Mobile _____
Email _____

Secondary Customer

Customer number _____
Surname _____
Given name/s _____
Residential address _____
_____
Suburb _____
State _____ Postcode _____
Phone (home) _____
Mobile _____
Email _____

ACCOUNT(S) TO BE OPENED

Please select all account type/s and the number of accounts to be opened:

	Method of Operation	
☐ **& Transaction Account**	☐ Any to sign	☐ All to sign
☐ **Momentum Account**	☐ Any to sign	☐ All to sign
☐ **Concession Account** *	☐ Any to sign	☐ All to sign
☐ **Budgeting Account**	☐ Any to sign	☐ All to sign
☐ **Smart Saver Account** *	☐ Any to sign	☐ All to sign
☐ **Hi Saver Account** *	☐ Any to sign	☐ All to sign
☐ **Savvy Saver Account** *	☐ Any to sign	☐ All to sign
☐ **Business Account** ^	☐ Any to sign	☐ All to sign
☐ **Business Saver** ^	☐ Any to sign	☐ All to sign
☐ **Community Account** (for not for profit community groups) ^	☐ Any to sign	☐ All to sign

If a method is not selected we will consider the method of operation for this account to be "any to sign".

*For more detailed information of the product conditions, please refer to the Savings Account & Account Access Channels T&Cs

^ These accounts are available for non personal memberships only.

CARD REQUEST

Primary Customer

☐ I request that P&N Bank issue me with a new VISA Debit card for my new eligible account.

Secondary Customer

☐ I request that P&N Bank issue me with a new VISA Debit card for my new eligible account.

A card can only be issued when the method of operation is any to sign.

ONLINE BANKING ACCESSS

Primary Customer

☐ I request to have Online Banking access to my new account.

Secondary Customer

☐ I request to have Online Banking access to my new account.

If method of operation is "all to sign" then all account owners must have online banking access to complete and authorise online transactions.
Note: Non Personal Memberships may not be registered for Internet Banking, however authorised account Signatories may have their personal Internet Banking service linked to applicable Non Personal accounts.

IMPORTANT INFORMATION:

For more detailed information please refer Online Services Terms & Conditions by visiting www.pnbank.com.au.

You acknowledge that by signing this form, you have received a copy of the following documents and have read, understood and accept the:

- **Savings Account & Account Access Channels T&Cs**
- **Fees & Charges**
- **VISA Debit Card Terms and Conditions**
- **Privacy Statement and Consent**
- **Financial Services Guide**

Note: Your application for a Savings or Transaction Account cannot be completed until this form is signed and returned to us.

Please complete and sign this form and return to P&N Bank, at any of one of our branches or by email* to your consultant.

Savings and Transaction Accounts interest rate are available on www.pnbank.com.au.

Target Market Determinations (TMD) are available on request by contacting us 13 25 77 or at www.pnbank.com.au.

*If you choose to email a copy of any documentation to us, you do so at your own risk. As emails are an unsecured method of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect email address, and P&N Bank assumes no responsibility for this. If you have concerns about emailing information to us, please return this form by other means.

TAX RESIDENCY

In accordance with our obligations under taxation laws, including the Common Reporting Standard (CRS) and Foreign Account Tax Compliance (FATCA), P&N is required to confirm your residency status for taxation purposes.

	Primary	Secondary
1. Are you an Australian resident for tax purposes?	☐ Yes ☐ No	☐ Yes ☐ No
2. Are you a US Citizen or resident for tax purposes?	☐ Yes ☐ No	☐ Yes ☐ No
3. Are you a resident for tax purposes of another country?	☐ Yes ☐ No	☐ Yes ☐ No
If so, which country/ies?	_____	_____
If applicable, please provide your Foreign Taxpayer Identification Number (TIN)	_____	_____

TAX FILE NUMBER

	Primary	Secondary
Tax file number (TFN) previously supplied?^	☐ Yes ☐ No	☐ Yes ☐ No

^Australian TFN quotation is not compulsory but withholding tax may apply to interest earned if your TFN is not quoted or evidence of exemption is not provided.

TRANSFER OF INTEREST PAYMENTS TO AN ACCOUNT

Transfer to: Account Number _____

Account Name _____

^You may nominate a P&N Bank account for interest to be transferred from your SwiftSaver and Smart Saver account only. Any interest you earn on your Smart Saver or SwiftSaver account will be paid directly into your nominated bank account. If you are eligible for both standard and bonus interest, the full combined amount will be credited in one payment.

PAY&SAVE (& Transaction account only)

☐ Yes ☐ No Round up transferred to A/C ☒ ☒ ☒ ☒ ☐ ☐ ☐ ☐ (Last four digits of account number)

Please round my transactions to the closest ☐ $1.00 ☐ $5.00 ☐ $10.00

AUTHORITY

For more information refer to Savings Account and Access Channels - Terms & Conditions.

By signing below, I authorise and request P&N Bank to open an account and/or issue me/us with the card(s) to operate the requested account(s) (if applicable) listed in my/our application. I/we confirm I/we agree to the Privacy Statement and Consent below.

Primary signature	Secondary signature
X	X
Name _____	Name _____
Date _____	Date _____
Identification No./ Exp _____	Identification No./ Exp _____

PRIVACY STATEMENT AND CONSENT

In this statement, personal information includes information such as your name, contact details, date of birth, it may also include information about you that is publicly available.

You agree that personal information you supply to Police & Nurses Limited as part of this application may be held and used by us to assess and process the application, execute your instructions, comply with legislative or regulatory requirements and contact you, if necessary, to complete your application and advise you of other products and services that may be of interest to you unless you ask us not to.

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person who we are, that we will use and disclose the information for the relevant purpose, that they can access the information we hold about them and of the contents of this Privacy Statement and Consent.

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information to identify you. Without your information we may not be able to process your request. We are permitted to collect, but you are not required to provide, your Tax File Number under the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*. Information is requested about tax residency of other countries in order to help us comply with taxation laws including Common Reporting Standards, Foreign Account Taxation Compliance Act and non-resident withholding tax.

You agree we may collect personal information about you from, and/or disclose it to, financial institutions, credit reporting bodies (CRBs), our related bodies corporate, agents and contractors, organisations for verifying your identity, your agents, law enforcement, regulatory and government bodies, payment system operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB. You agree to us requesting, and providing your personal information for, such as assessment.

The CRBs we use include Equifax (equixfax.com), Experian (experian.com.au) and illion (illion.com.au) and you can find their privacy policy and contact details by visiting their website.

We may disclose your personal information to our systems support and administrative service providers located overseas. The P&N Bank Privacy Notice and Consent - countries to which this information may be disclosed may include the Philippines, Netherlands, the United States of America, India and the United Kingdom.

You have rights to access and seek correction of personal information we hold about you, in accordance with the *Privacy Act 1988* and make a complaint about a breach of your privacy rights, by contacting our Member Advocate on 13 25 77 or info@pnbank.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.pnbank.com.au.

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