

Date: _____

Use this form to open a new account for individual customers.

If the account is to be in joint names, then all parties must complete and sign this application

For Existing Clients: Before we can process your application we must verify your identification held by us to ensure it is current in order for Auswide Bank to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) Law.

ACCOUNT TYPE

What type of account would you like to open? *(Please nominate how many next to the account type)*

☐ Everyday Access (S10/S1)
 ☐ Instant Access (S3)
 ☐ Everyday Pension (S6)
 ☐ Cash Management (S9)
 ☐ Bonus Plus Saver (S14)
 ☐ Online Saver (S27)
 ☐ Ziggy Kids Saver (S32) → Child DOB: _____
☐ Mortgage Offset (S8) → Loan # attached: _____
 ☐ Other: _____

Account nickname/s: _____

STATEMENT DETAILS

How frequently would you like your eStatement delivered?

☐ Monthly
 ☐ Quarterly
 ☐ Half Yearly

Note: Unless you tell us otherwise your statement will be issued electronically and accessible via internet banking. Please refer to the Guide to Banking Services. At least once every 6 months or where otherwise required by a law or code, we may give you a statement showing all transactions on your account from the last statement.

METHOD OF OPERATION

Please indicate the number of Client's required to operate the account.

☐ One to Sign
 ☐ All must Sign
 ☐ At least _____ Client's must sign

VISA DEBIT CARD/S

Note: Cards are not available on all account types - Refer to the Auswide Bank Guide to Banking Services for Terms and Conditions relating to Visa Debit Cards.

☐ I/we would like to order a Visa Debit Card

	Full Access (Over 16 years)	Limited Access (From 11 Years)
Client 1	<input type="checkbox"/>	<input type="checkbox"/>
Client 2	<input type="checkbox"/>	<input type="checkbox"/>

**Restrictions have been applied to "Limited Access" Visa Debit Cards which are designed to prevent Visa online, phone and mail order transactions (i.e. 'card not present transactions') and limit the amount on Visa network transactions. However, we cannot warrant that such restrictions will apply if your Visa Debit Card is used fraudulently or if the transaction is incorrectly processed by a merchant.*

ONLINE BANKING

Please nominate Online Banking Limits below, however if you require an amount above the maximum limit please request a Request to Increase Daily Transfer Limit Above Maximum Form.

	DEFAULT LIMIT	MAXIMUM LIMIT	Client 1 NEW LIMIT	Client 2 NEW LIMIT
Transfers to Auswide Bank Accounts	\$1,000	\$50,000	\$	\$
BPAY® Payments	\$1,000	\$25,000	\$	\$
External Payments <i>Payments to other financial institutions</i>	\$1,000	\$25,000	\$	\$
Online Telegraphic Transfers	\$0	\$2,000	\$	\$
NPP (PayID®, Osko®) Transfers	\$1,000	\$25,000	\$	\$

®Registered to BPAY Pty Ltd (ABN 69 079 137 518) ®PayID and PayTo is a registered trademark of NPP Australia Limited

ADDITIONAL ACCOUNT INFORMATION

The information below is sought pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). Auswide Bank, in respect to Know Your Customer (KYC) and Enhanced Customer Due Diligence (ECDD) requirements, has an obligation to understand how your new account will be used.

Tell us some more Information about how your new account will be used?

What will you use this account for? (Select all that apply)

- ☐ Personal day to day use
- ☐ A separate account for budgeting/savings
- ☐ To receive money from a someone, before forwarding on
- ☐ To help manage investments such as property or shares
- ☐ To make and/or receive internet purchases/payments

Where will your account receive money from? (Select all that apply)

- ☐ Regular income (e.g. Salary)
- ☐ I've got savings
- ☐ I receive regular income from my own business
- ☐ I receive income from investments

Will you be receiving funds from overseas locations, if yes, please confirm where and for what?

☐ No ☐ Yes _____

Will you be sending funds to overseas locations, if yes, please confirm where and for what?

☐ No ☐ Yes _____

How much do you expect to receive into the account each month?

- ☐ \$0 - \$1,999
 ☐ \$2,000 - \$4,999
 ☐ \$5,000 - \$9,999
 ☐ \$10,000+

How many transactions approximately per day do you expect to make?

- ☐ 0 - 3
 ☐ 4 - 10
 ☐ 10+

CLIENT 1

Title: _____ Given Name/s: _____ Surname: _____

Date of Birth: _____ Auswide Bank Client? ☐ No ☐ Yes Client Number: _____Relationship to Account: ☐ Account Holder ☐ Authority to Access ☐ Authority to Operate☐ Other: _____Signatory: ☐ No ☐ Yes

Residential Address: _____ State: _____ Post Code: _____

Mailing Address: _____ State: _____ Post Code: _____

Phone number: _____ Email Address: _____

Occupation: _____ Country of Citizenship: _____

Tax Information☐ I will provide my TFN now☐ I have an exemption reason☐ I will provide my TFN later☐ I have previously provided my TFNAre you an overseas citizen or resident for tax purposes? ☐ No ☐ Yes

If 'YES' please provide name of country: _____

If 'YES' please provide the Individual's Taxpayer Identification Number: _____

If TIN not supplied reason must be provided:

☐ TIN not issued by Residence jurisdiction☐ TIN issued by jurisdiction but not obtained by the client.☐ TIN issued by jurisdiction but not issued to client. ☐ Other: _____Are you a Politically Exposed Person? Yes ☐ No ☐

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position of function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

From time to time Auswide Bank sends customers information on new services or ways to improve your finances.

If you do not wish to receive information about our products, services and other offers please contact us.

☐ I do not wish to receive marketing/promotional materials from Auswide Bank.

Continued over page

CLIENT 1 *continued*

The information below is sought pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). Auswide Bank, in respect to Know Your Customer (KYC) and Enhanced Customer Due Diligence (ECDD) requirements, has an obligation to understand how your new account will be used and the source of wealth, source of funds of the entity.

Please indicate the primary source of the entity's accumulated wealth (*refer to Glossary - Source of Funds/Wealth Descriptions p7*). You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Entity/Business Source of Wealth

- | | |
|---|---|
| <input type="checkbox"/> Employment income e.g. salary, bonus commission. | <input type="checkbox"/> Investment income (interest, dividends, rental profit) |
| <input type="checkbox"/> Family support or gift | <input type="checkbox"/> Liquidation or sale of assets |
| <input type="checkbox"/> Family support or gift (overseas transfer) | <input type="checkbox"/> Windfall (inheritance, redundancy, tax refund) |
| <input type="checkbox"/> Government benefits/grants/superfund payments | <input type="checkbox"/> Compensation/Insurance payment/divorce settlement |
| <input type="checkbox"/> Private grants/Owners' equity | <input type="checkbox"/> Other _____ |

Please indicate the primary source of the entity's funds (*refer to Glossary - Source of Funds/Wealth Descriptions p7*). You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Entity/Business Source of Funds

- | | |
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| <input type="checkbox"/> Government benefits/grants/superfund payments | <input type="checkbox"/> Compensation/Insurance payment/divorce settlement |
| <input type="checkbox"/> Private grants/Owners' equity | <input type="checkbox"/> Other _____ |

CLIENT 2

Title: _____ Given Name/s: _____ Surname: _____

Date of Birth: _____ Auswide Bank Client? ☐ No ☐ Yes Client Number: _____

Relationship to Account: ☐ Account Holder ☐ Authority to Access ☐ Authority to Operate
☐ Other: _____

Signatory: ☐ No ☐ Yes

Residential Address: _____ State: _____ Post Code: _____

Mailing Address: _____ State: _____ Post Code: _____

Phone number: _____ Email Address: _____

Occupation: _____ Country of Citizenship: _____

Continued over page

CLIENT 2 *continued*

Tax Information

- ☐ I will provide my TFN now ☐ I have an exemption reason
☐ I will provide my TFN later ☐ I have previously provided my TFN

Are you an overseas citizen or resident for tax purposes? ☐ No ☐ Yes

If 'YES' please provide name of country: _____

If 'YES' please provide the Individual's Taxpayer Identification Number: _____

If TIN not supplied reason must be provided:

- ☐ TIN not issued by Residence jurisdiction ☐ TIN issued by jurisdiction but not obtained by the client.
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Are you a Politically Exposed Person? Yes ☐ No ☐

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position of function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

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Please indicate the primary source of the entity's accumulated wealth (*refer to Glossary - Source of Funds/Wealth Descriptions p7*). You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

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Entity/Business Source of Funds

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| <input type="checkbox"/> Private grants/Owners' equity | <input type="checkbox"/> Other _____ |

PRIVACY DECLARATION AND CONSENT – CUSTOMER ONBOARDING

Overview

Auswide Bank as a division of MyState Bank Limited ('Auswide' 'MyState' 'we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent.

When you sign this form, you agree we can, consistently with Australia's privacy laws, collect, use and exchange credit and personal information about you for those purposes.

The use of you within this Policy refers to any customer or employee of any entity owned or controlled by us and any person who applies for our products or services or for employment with us, whether or not they ultimately become a customer or employee.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- Financial services: This includes doing all things necessary to provide those financial services to you including providing quotations, information and general advice regarding these services, assessing and processing your applications for these services and managing these services including account management, recovering any monies that you owe and paying any interest earned;
- Other financial services (now and in the future);
- Increased standards of service through customer relationship management programs;
- Information about our products and services if we believe this information may be of interest to you or may help us develop and improve our financial services.

You have a right at any time to stop us from contacting you for this purpose by contacting us using the contact details contained within this Privacy Disclosure Statement and Consent.

You acknowledge that if you do not advise us in this regard, we will assume that you consent to the use of your information for this purpose. You understand that we will continue to send you information relating to or associated with the financial services you have selected such as statements and statement inserts or offers to upgrade these services; or other services stated in this Privacy Disclosure Statement and Consent.

We require the information we collect from you or your agent in order to:

- Comply with Australian laws requiring or authorising the collection of personal information including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; and (c) the Income Tax Assessment Act.
- Support funding mechanisms and commercial transactions (including risk assessment, due diligence, audit and portfolio analysis).
- Issue, maintain and manage any rewards, discounts or other benefits or other such programs associated with the financial service product you select.

Your rights

You have the right to ask us:

- To provide you with all the information we hold about you;
- To correct the information we hold if it is incorrect.

You can gain access to the information we hold about you by contacting our Privacy Officer on the contact details as follows. In some cases an administration fee may be charged to cover the cost of providing the information.

The Privacy Officer,

Email: auswide@auswidebank.com.au

or mycomplaint@mystate.com.au

Post: GPO Box 1274 Hobart Tasmania 7001

Our Privacy Policy is available on our website at www.auswidebank.com.au, or we will provide you with a copy if you ask us.

The Privacy Policy contains information about:

- How you may access the personal information we hold about you and seek the correction of such information;
- How you can make a complaint about a breach of the Privacy Act 1988, including the Australian Privacy Principles or any registered privacy code that binds us in respect of your information; and
- How we will deal with such a complaint.

Consequences of not providing information

You acknowledge that if we are unable to collect all or part of the information we require we may be unable to provide, or continue to provide, the financial services to you.

Overseas disclosures

If we send your information outside Australia we will take reasonable steps to ensure that it complies with Australian privacy laws including credit reporting laws or we will seek your consent to the disclosure.

Some of our third party service providers to whom we may disclose your information may store or disclose your information overseas. Our Privacy Policy on our website www.auswidebank.com.au contains links to the websites of relevant service providers to enable identification of the policies regarding disclosure or storage of information overseas and the relevant countries.

Disclosure and Consent

By signing this form you agree we may:

- Use your personal information including biometric information:
 - For the purposes disclosed in this Privacy Disclosure Statement and Consent; and
 - As the law authorises or requires;
- Obtain from, and disclose to, any third party, including your introducer, employer, insurers, legal and financial advisers, information about you that is reasonably necessary to assess, arrange, provide or administer the services we provide;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your information to other organisations that provide us with services, such as contractors, agents, printers, mail houses, marketing consultants, mercantile agents, payment system operators, other financial institutions and credit providers, auditors, lawyers, parties for the purpose of fraud prevention, document custodians, ratings agencies, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to other entities of the MyState group or any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

DECLARATION

By signing this declaration, I/we hereby agree to be bound by the relevant account terms and conditions. I/we acknowledge these term and conditions form part of the agreement for use of the account or facility which I/we are opening and that I/We will read and comply with these term and conditions. If I/we do not agree to these term and condition I/we will immediately close this account or facility.

I understand I can contact Auswide Bank to unsubscribe from receiving communications electronically.

Please be aware that we require a physical signature on this form.

Client 1

Name: _____

Date: _____

Client No.: _____

Signature:

_____ 

Client 2

Name: _____

Date: _____

Client No.: _____

Signature:

_____ 

SOURCE OF FUNDS/WEALTH DESCRIPTIONS

Source	Definition
Entity/Business income	Business earnings or profits.
Compensation e.g. insurance, divorce settlement	Providing a person with money or other things of economic value in exchange for their goods, labour, or to provide for the costs of injuries that they have occurred.
Employment income e.g. salary, bonus, commission	Income as a result of your personal exertion (that is by working) or from an investment. Income may not always be in the form of money - in some situations goods and services may be treated as income.
Gift/Donation	A donation is a gift given by physical or legal persons, typically for charitable purposes and/or to benefit a cause.
Government benefits or grants	A payment made by a government agency or insurance company to those qualifying in time of need.
Investment income e.g. interest, dividends, rent	Income coming from interest, dividends, rental properties, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.
Liquidation or sale of assets	A resource with economic value that a person or entity is owns is sold for financial gain or when a business or firm is terminated/bankrupt, its assets sold and the proceeds pay creditors.
Bank Borrowing/Loan	The act of obtaining money, property or other material goods through a financial institution in exchange for future repayment of the principal amount along with interest or other charges.
Real estate	Customer wealth is retained in the form of Real Estate, Property or land Holdings.
Super or pension	A regular payment made by state to people of or above the official retirement age and to some widows and disabled people.
Tax refund	The return of excess amounts of income tax that a taxpayer had paid to the state or federal government throughout the past year.
Windfall e.g. inheritance, redundancy, winnings	A large amount of money that is won or received unexpectedly e.g. Lottery gambling, inheritance, redundancy payment.
Family support or gift	Financial support received from family members based in Australia in the form of a gift without the obligation for repayment.
Family support or gift (overseas transfer)	Financial support received from overseas based family members in the form of a gift without the obligation for repayment.
Shares/Debt	One of the equal parts into which a company's capital is divided, entitling the holder to a proportion of the profits.
Capital Markets/ Capital Infusion	Financial markets that bring buyers and sellers together to trade stocks, bonds, currencies and other financial assets. Capital markets include the stock market and bond market.