

Individual tax residency self-certification

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited (TMBL) and "you" means the person applying for or with one or more of our products and services.

Complete this form to declare your tax status or quote your tax file number or exemption.

Important Information:

Financial Institutions are obliged by law to collect tax residency information about their customers. For more information, visit ato.gov.au. If you are a US citizen or resident, you are also required to declare the US as a country of tax residence and provide a US Tax Identification Number (TIN). Tax Identification Number (TIN) is an international term which may have a different name in some countries.

Please list your personal details as follows

Full name as per your identity document

Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>	Member no.	<input type="text"/>
Given name(s)	<input type="text"/>		
Country of birth	<input type="text"/>		
Occupation	<input type="text"/>		

Residential address (mandatory – PO Box is not accepted)

No/Street	<input type="text"/>		Suburb/Town/City	<input type="text"/>
State/Territory	Postcode	<input type="text"/>		
Country		<input type="text"/>		

Postal address (if different)

No/Street	<input type="text"/>		Suburb/Town/City	<input type="text"/>
State/Territory	Postcode	<input type="text"/>		
Country		<input type="text"/>		

Contact details – Mobile and email fields are mandatory to enable your account to be set up

Home phone	<input type="text"/>		Work phone	<input type="text"/>
Mobile phone	<input type="text"/>		Email	<input type="text"/>

What is your taxation status and details?

I am a tax resident of: Australia (Complete point 1. below)
(Please tick either or both options) Australia and another country (Complete point 1. and 2. below)
 Another country only (Complete point 2. below)

1. Tax resident of Australia

The collection, use and disclosure of Australian tax file numbers is regulated by tax and privacy legislation. You may choose not to quote your tax file number; however, if you do not quote it withholding tax may be deducted from your interest earned. Please note your tax file number or exemption will be applied to any future accounts you open with us unless you specify otherwise. For more information, visit ato.gov.au

TaxFileNumber OR Exemption (specify type)

2. Tax resident of another country

Important: An overseas residential address must be provided for non-residents to ensure we have up-to-date information. Please list any country of tax residence and associated TIN or reason code for why a TIN is not available.

Country 1	<input type="text"/>	TIN (If no TIN, list reason A, B or C)	<input type="text"/>
Country 2	<input type="text"/>	TIN (If no TIN, list reason A, B or C)	<input type="text"/>

Reason A: The country of tax residency does not issue TINs to tax residents

Reason B: The individual has not been issued with a TIN

Reason C: The country of tax residency does not require the TIN to be disclosed

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the *Anti-Money Laundering and Counter Terrorism Financing Act*
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ comply with our legal obligations (including to assist law enforcement agencies or regulators where we are required to do so)
- ▶ inform you about products or services that we think maybe of interest to you, including those of our business partners.

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- ▶ people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- ▶ Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and we disclosing the personal information to the accredited data recipient (see our [Consumer Data Right Policy](#) which is available on our website and on request for more information).

Electronic verification of identity

▶ Section A

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and other public records.

To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

▶ Section B

We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).

In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to [IDVerse's privacy policy](#).

If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

1. The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders' Mortgage Insurance ("LMI")).

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Phone: **1800 862 265**
Email: **privacy@tmbl.com.au**
Post: GPO Box 5313, SYDNEY NSW 2001

Please sign below

I confirm that the above information is true and correct and that I will promptly advise Teachers Mutual Bank Limited if the information changes.


Signature


Date

Office use only

Member no
Operator no
Actioned
Signature verified by

Returning this form

 Teachers Mutual Bank Limited, Reply Paid 92325, Sydney NSW 2001

 members@tmbl.com.au