

New customer – application for term deposit – individual

In this document, “the Bank”, “we”, “us” and “our” means Teachers Mutual Bank Limited; and “you” means the person applying for or with one or more of our products and services.

What are your personal details?

Full name as per your identity document

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other	Date of Birth
Given names	Last name
Also known as (if applicable)	Occupation
Country of birth	Countries of citizenship

Residential address (mandatory – must not be a PO Box)

No/Street	Suburb/Town/City	
State/Territory	Postcode	Country

Postal address (if different)

No/Street/PO Box	Suburb/Town/City	
State/Territory	Postcode	Country

Contact details

Home phone	Work phone
Mobile phone	Email

Your security details – to help us identify you when you call us

Driver's Licence number	Mother's maiden name	Password
Are you a sole trader? ☐ No ☐ Yes, please provide your ABN ABN		
Business name		

Principal place of business

No/Street		
Suburb/Town/City	State/Territory	Postcode

What is your taxation status and details?

By law, we are required to obtain details of your taxation residency status. If you require clarification, please go to ato.gov.au and search 'tax resident'. You are a tax resident of and are required to lodge a tax return in: Australia ☐ Yes ☐ No (please see further below)
(Please tick whichever applies) Another country ☐ Yes ☐ No (please see further below)

Tax residents 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 You may choose not to quote your tax file number; however, if you do not quote it, withholding tax may be deducted from your interest earned.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 that your tax file number or exemption will be applied to any future accounts you open with us unless you specify otherwise. For more information, go to ato.gov.au

Tax File Number OR

Tax residents of other countries

If you are a tax resident of another country, please advise your tax reference or tax identifier number/s (TIN) from those other country/countries:

Country 1	Tax Reference or Tax Identifier number
Country 2	Tax Reference or Tax Identifier number

Electronic Disclosures

We prefer to communicate with you electronically in a manner that protects your personal information.

By opening an account, you agree that we may give you documents relating to this application electronically (for example by email, SMS text message, message in internet banking, message in our mobile banking application) or by making them available to you on our website and telling you that they are available, unless you tell us that you want to receive paper copies. You may request paper copies at any time.

In whose name is the term deposit?

☐ In your name ☐ In joint names

If in joint names, please provide the name of the joint account holder.

Given names	Last name
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If Joint Account holder is not already a Customer, they will need to fill in one of these forms as well.

You will have access to electronic banking (eg internet banking, mobile banking app). We will contact you with details on how you activate these.

What are your term deposit details?

Term deposit for months

Transfer funds \$ from your account no.

Total investment \$

Instructions for INTEREST (tick one)

- ☐ Pay the monthly interest to the account nominated below
- ☐ **For term deposits with a term over 12 months**, pay the annual interest to the account nominated below
- ☐ **For term deposits with a term over 12 months**, add the annual interest to the principal and reinvest for the remaining term
- ☐ At maturity, add the interest to the principal and reinvest
- ☐ At maturity, transfer the interest to the account nominated below

Instructions for PRINCIPAL at maturity (tick one)

- ☐ Reinvest the principal for the same term at the applicable rate of interest ☐ Transfer the principal to the account nominated below

Details of nominated account to which principal and/or interest is to be transferred?

BSB	Account number
Account name	Name of institution

Warning: Some financial institutions may process transactions by BSB and account number or account number only without checking the account name. Please carefully check these details, as you may not be able to recover an incorrect payment.

This space was intentionally left blank

Acknowledgements and Declarations

Acknowledgements and Declarations

You acknowledge and declare that:

- ▶ The names you have provided in this application are the only names by which you are known and you acknowledge that you cannot be provided with any products or services until your identity has been verified by the Bank.
- ▶ Your application for the Bank's products and services is subject to terms and conditions.

- ▶ The *Constitution* of the Bank (which governs membership), the Bank's *Financial services guide*, *Conditions of use – Accounts and access* and *Fees and charges* are available on the Bank's website or they can be sent to you upon request.

The Bank strongly recommends that you read each of the documents noted here and that if you do not accept the relevant terms and conditions you should not use the product or service.

Privacy Notice

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
- ▶ assess applications at an application level, including where information about other individuals (such as a spouse or partner) is required to assess financial capacity, eligibility or program requirements
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ support your participation in government programs or schemes (such as Housing Australia)
- ▶ comply with our legal obligations (including to assist law enforcement agencies or regulators where we are required to do so)
- ▶ facilitate, administer and support payment services, card-based payment solutions, including services provided in partnership with payment schemes, payment processors and technology providers and
- ▶ 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, digital payment service providers, payment schemes, card network operators, banking services, data and transaction processing and related technology providers
- ▶ 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
- ▶ government program administrators (such as Housing Australia) where you participate in those programs
- ▶ 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 may disclose your name, address, date of birth and other identity information to credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and third party identification verification providers that assist us to verify your identity. Our identity verification providers (ID Verifiers) include OCR Labs Pty Ltd (ACN 603 823 276) trading as "IDVerse", InfoTrack Pty Ltd (ACN 092 724 251), GBG (Australia) Pty Ltd (ACN 097 737 105) trading as "Green ID" and NextGen.Net Pty Ltd (ACN 062 989 753) (ID Verifiers). To access such information, our ID Verifiers are registered to act on our behalf under the DVS to:

- ▶ 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.

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.

► 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 may be performed by an ID Verifier. 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 an ID Verifier. For further details about how these ID Verifiers may collect, hold, use or disclose your personal and sensitive information please refer to the respective service provider'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.

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 may complain if you think we may have breached your privacy
- how you can access personal information about you
- how we will deal with your complaint and
- how you can seek correction of that personal information
- 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

OP00996-TMBL-0826

Acknowledgment and consent for electronic verification of identity

Identify Verification

We collect and use your personal information, including identification information and supporting identity documents, to verify your identity, process your request, protect against fraud and financial crime, and comply with our legal and regulatory obligations, including obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

To verify your identity, we may disclose your personal information to government agencies, document issuers, official record holders and service providers that assist us with identity verification and fraud prevention activities.

If you do not provide the requested information, we may be unable to verify your identity or process your application, request, or transaction.

For more information about how we collect, use, disclose and protect your personal information, including your privacy rights and how to make a complaint, please refer to our Privacy Notice and Privacy Policy.

- ☐ I confirm that I am authorised to provide the personal details presented and consent to my information being checked with the document issuer or official record holder via third-party systems for the purpose of verifying my identity. Where I provide personal information about another individual, I confirm that I am authorised to do so and have informed that individual of the purposes for which their information will be used.

Your signature and date

Signature	Date
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Office use only	Operator no	
	Date actioned	
	Sig verified by	

Returning this form



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