



# Self-Managed Super Fund Cash Management & Term Deposit Accounts

## Product Information

Issued by: Australian Unity Bank Limited ABN 30 087 652 079 AFSL / Australian Credit Licence No 237994.

The information in this document has been prepared without considering your objectives, financial situation or needs, therefore you should, before acting on the information, consider the appropriateness of this information in relation to your financial needs. This document contains general information about the Self-Managed Super Fund Cash Management Account (SMSF CMA) and Self-Managed Super Fund Term Deposit (SMSF TD). Full Terms and Conditions are available in Australian Unity's Transaction, Savings and Investment Products Terms and Conditions which can be found at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions). Information about the standard fees and charges that apply are available in Australian Unity's Fees and Charges document which can be found at [www.australianunity.com.au](http://www.australianunity.com.au). The information in this document is current at the date of issue and is subject to change.

## Key features

Features	SMSF Cash Management Account (CMA)	SMSF Term Deposit (TD)
<b>Access to Funds</b>	<p>The SMSF CMA offers a higher interest than everyday accounts and is accessible through Internet and Telephone Banking, Visa Debit Card and the option of a cheque book facility.</p> <p>It is recommended that you take care when considering access options as penalties may apply to a SMSF who access the funds in their account during the 'accumulation' phase.</p>	<p>A SMSF TD is a fixed rate term deposit.</p> <p>A SMSF TD may be redeemed at the discretion of the depositor subject to Australian Unity receiving 31 days notice. Early redemption of these deposits will be subject of a penalty adjustment which will be calculated at the time of the request. See below for details.</p> <p>If you need access to the funds in your term deposit before the date of maturity and on more than one occasion, the SMSF CMA may be a more suitable product.</p>
<b>SMS One Time Passwords (OTP)</b>	<p>Australian Unity has introduced SMS OTP as an extra security measure within our Internet Banking service.</p> <p>For further information go to <a href="http://www.australianunity.com.au">www.australianunity.com.au</a></p>	Not applicable
<b>SMS Alerts e.g. low balance, new deposits, etc.</b>	<p>SMS alert functions can be set up to keep you informed of transactions that occur on your SMSF CMA. For further information, please refer to Australian Unity's website at <a href="http://www.australianunity.com.au">www.australianunity.com.au</a></p>	Not applicable
<b>Minimum account balance</b>	\$1.00	\$5,000
<b>Term of Account</b>	Not applicable	From 1 to 60 months
<b>Internet Banking Access</b>	Yes	Yes (view access only as the account is a fixed rate term deposit).
<b>Financial Advice</b>	It is recommended that when considering this product you consult with a financial adviser to determine its suitability.	It is recommended that when considering this product you consult with a financial adviser to determine its suitability.
<b>Interest Frequency</b>	Calculated daily and paid monthly into the CMA.	Calculated daily and payable on maturity for term deposits up to 12 months. Details of interest payment options for term deposits of 12 months and over are contained on page 4.
<b>Financial Claims Scheme</b>	<p>You may be entitled to payments under the Financial Claims Scheme. Access to the scheme is subject to a limit for each depositor.</p> <p>Information about the scheme can be obtained from the APRA website at <a href="http://www.apra.gov.au">www.apra.gov.au</a> and the APRA hotline on 1300 558 849.</p>	<p>You may be entitled to payments under the Financial Claims Scheme. Access to the scheme is subject to a limit for each depositor.</p> <p>Information about the scheme can be obtained from the APRA website at <a href="http://www.apra.gov.au">www.apra.gov.au</a> and the APRA hotline on 1300 558 849.</p>
<b>Maturity</b>	Not applicable	Please see page 5 for details.
<b>Withdrawals Prior to Maturity</b>	Not applicable	A SMSF TD may be redeemed at the discretion of the depositor subject to Australian Unity receiving 31 days notice. Early withdrawal interest adjustment penalties apply based on the percentage of the original term elapsed. Please see page 4 for more details.

## SMSF CMA

By directing your investment income, superannuation payments and any co-contributions into your SMSF CMA, you can remain in control by being able to manage your SMSF transactions via one account.

### Features and benefits

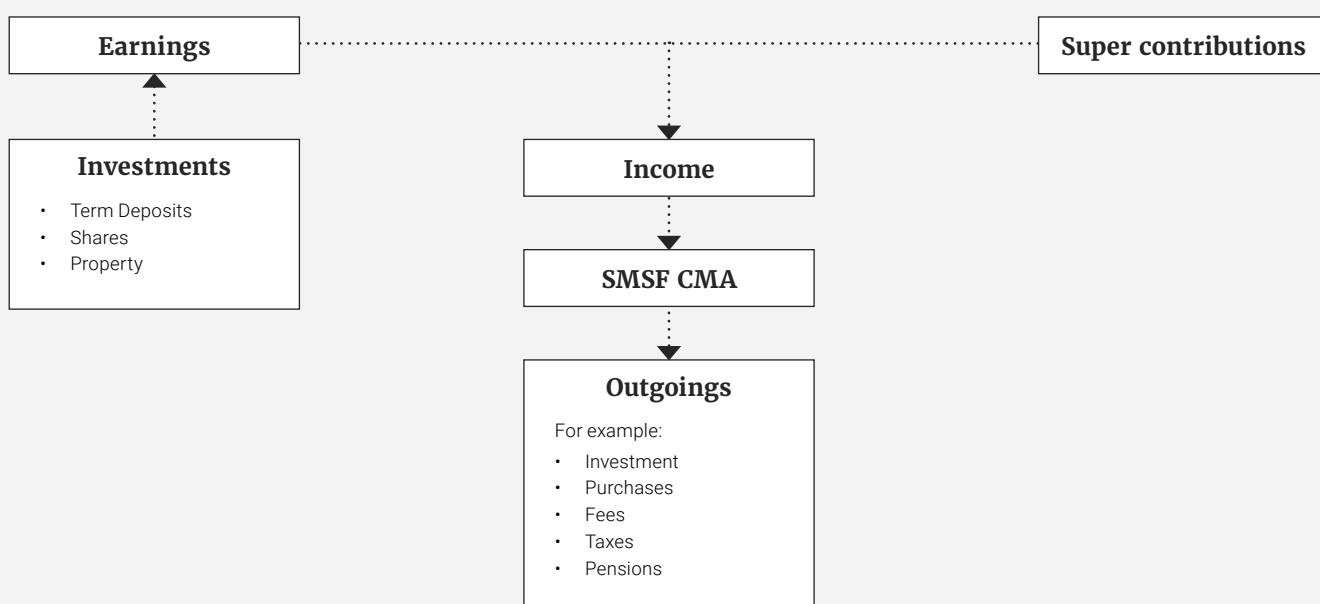
- Competitive interest rate;
- SMS One Time Passwords;
- Internet banking;
- BPAY®; and
- Visa Debit Card options are available on SMSF CMA's (where the customer is in a transition to retirement or retirement phase).

### You may authorise your financial adviser to perform the following on your CMA as an 'authority to operate'

(Please refer to section below marked Giving your financial adviser access to your account for further information).

- Set up periodic payments;
- Transfer funds to linked accounts;
- Transfer funds subject to approved limits to third parties;
- Request account statements; and
- Query account transactions.

## Funds flow of SMSF CMA



### Fees and charges

Please refer to the Schedule of Fees, Charges and Transaction Limits for further details on fees and charges that may apply to your SMSF CMA, which can be found at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions).

### Giving your financial adviser access to your account

You may agree to provide your financial adviser with 'Authority to Operate' access on your SMSF CMA and TD accounts on your behalf. To accommodate this, both you and your financial adviser will need to complete an Authority to Operate (ATO) application form. Your adviser will also need to satisfy Australian Unity's Anti-Money Laundering and Counter-Terrorism Financing obligations by producing suitable identification under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Acceptable forms of identification are listed in Australian Unity's Customer Application Form which can be located on Australian Unity's website at [www.australianunity.com.au](http://www.australianunity.com.au). The ATO application form is also available via the website, or alternatively you can contact our Customer Service Team on 1300 790 740 to request the form(s).

### Applying for a SMSF CMA

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to verify your identity when you open a bank account with Australian Unity.

To apply for a SMSF CMA you will need to provide us with the information outlined in the 'Identification documents required' section of the attached SMSF CMA Application form.

Please ensure, before applying for the SMSF CMA, that you:

- Read this Product Information Brochure, and Australian Unity's Transaction, Savings and Investment Products Terms and Conditions documents which can be found at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions).
- Complete the attached combined SMSF CMA and TD Application Form; and
- Return the completed Application Form and accompanying original certified documents to:  
Australian Unity Bank  
GPO Box 1801  
Melbourne Vic 3001

## SMSF Term Deposit

A SMSF TD is a fixed term, fixed rate deposit. The SMSF TD is invested for a specified term at the prevailing interest rates on the day the investment is made. A SMSF TD is a cash investment offering a fixed rate of return for the period of investment and can be a complementary cash investment strategy to the SMSF CMA.

### Features and benefits

- Pays a competitive fixed rate of interest;
- Various deposit terms available;
- Is visible to you via Internet Banking; and
- Subject to certain conditions, be redeemed on demand (see below).

### Standard term deposits

SMSF TD's are available for terms including: 30, 60, 90, 180 and 270 days and from 1 to 5 years.

### Interest payments

- For Term Deposits less than 12 months, interest is credited to your nominated SMSF CMA account upon maturity.
- For Term Deposits of 12 months or more, interest can be credited to your SMSF CMA half yearly or at maturity when opening or renewing the Term Deposit.

### Interest rates

As interest rates may vary over time, you should always check and confirm the current SMSF TD interest rates at the time of opening or renewing your Term Deposit. Details of current SMSF TD interest rates and terms are available at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions).

### How interest is calculated

For SMSF TD's interest is calculated daily and paid at maturity, i.e. amount of investment x rate% per annum x number of days/365.

For SMSF TD's over 12 months interest is calculated daily and paid six monthly and at maturity.

Interest maybe credited back into your SMSF TD account at maturity, allowing you to increase the principal amount and earn additional interest on the funds deposited.

### Term Deposit early redemption

In accepting a fixed term deposit you agree to invest those funds with Australian Unity for the nominated term. The acceptance of an early redemption request will be subject to a penalty interest adjustment, calculated as a percentage on the actual term of the deposit, referenced to the original maturity date.

Held for Term (inclusive)	Reduction in interest rate
0 - 10%	S1 savings rate*
11 – 20%	80%
21 – 40%	60%
41 – 60%	40%
61 – 80%	20%
81 – 99%	10%

\*Refer to Australian Unity's Interest Rate schedule available from [www.australianunity.com.au](http://www.australianunity.com.au).

### Example:

A SMSF TD for \$20,000 is established on 1 February 2016 for a term of 6 months at a rate of 2.8% pa.

Customers request an early termination of the TD to assist them in the purchase of a residential investment property on 1 April 2016.

In accordance with the Early Withdrawal Adjustment, the rate applicable to the TD will be adjusted down to reflect the shortened term of 2 months, being 33% of the original term.

As the TD's revised maturity date falls within the 21 to 40% bracket, the current rate will be adjusted, based on the above matrix down by 60% to a new rate of 1.55% p.a. (2.8% X 60%). Interest will be calculated at the revised rate and paid to the customers SMSF CMA with the principal amount of \$20,000. Please note under no circumstances will the principal amount be reduced.

### Fees and charges

Please refer to our Schedule of Fees, Charges and Transaction Limits for further details on any applicable fees and charges. This is available from our website [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions), or alternatively you can contact our Customer Service Team on 1300 790 740 to request a copy.

### What you need to do at maturity

Prior to its maturity, Australian Unity will issue a letter detailing the current SMSF TD investment. The letter will also confirm your current renewal instructions and advise that in the absence of any further notification, the SMSF TD will rollover for the same term as originally invested. You may change these instructions by contacting the Customer Service Team on 1300 790 740, or by writing to Australian Unity with your revised instructions.

Please note that Australian Unity allows a grace period of 14 days after a TD has been renewed to amend instructions.

### Applying for a SMSF TD

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to verify your identity when you open a bank account with Australian Unity. To apply for a SMSF TD, you will need to provide us with the information outlined in the 'Identification documents required' section of the attached combined SMSF CMA and TD Application Form. Please ensure, before applying for the SMSF TD, that you:

1. Read this Product Information Brochure, and Australian Unity's Transaction, Savings and Investment Products Terms and Conditions located at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions);
2. Complete the attached Application Form; and
3. Return your completed Application Form along with accompanying original certified documentation by mail to us.

# Self-Managed Super Fund Cash Management And Term Deposit Accounts Application

## Providing your information

### Privacy

Your personal and credit-related information will be collected, used and disclosed by Australian Unity in accordance with our Privacy and Credit Reporting Policy and in accordance with the law. You can obtain a copy of the Australian Unity Privacy Policy via our website [australianunity.com.au](http://australianunity.com.au) or by phone on 1300 790 740.

### Changing your personal details

It is important that we maintain accurate records about you. Please inform us of any changes to your personal details as soon as possible via mail, email, or by phone. You will find our contact details on the Application Form.

**Please note:** Where the request is made by mail, each signatory to the account must sign the request.

## Anti-money laundering and counter-terrorism financing laws and the application form

Australia's Anti-Money Laundering and Counter Terrorism Financing ('AML/CTF') laws require Australian Unity to collect certain identification information and documentation from new account holders. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

If you are submitting your application directly, **please refer to the Identification documents required section of this Application Form** for the identification documents that should be provided with your application. Please note that your identification documents must be certified by an approved certifier, details of which are provided in the application form. Existing customers may also be asked to provide identification documents as part of a re-identification process that may be required in order to comply with AML/CTF laws.

Applications may be delayed or refused if applicants do not provide the required identification documents or account information when requested.

### Politically Exposed Persons

To comply with AML/CTF laws, we require you to disclose whether you are, or have an association with, a Politically Exposed Person ('PEP').

A PEP is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State, or Head of a Country or Government, or a Government Minister, or equivalent senior politician.

A PEP can also be an immediate family member of a person referred to above, including spouse, de facto partner, child, and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP. Where you identify as, or have an association with a PEP, we may request additional information from you.

### Providing your Tax File Number ('TFN')

You may decide whether you wish to provide your TFN on the Application Form. If we do not receive your TFN, ABN or appropriate exemption information, we must withhold tax at the highest marginal tax rate (plus levies) from distributions paid to you.

### Self-Managed Super Fund accounts with Australian Unity

We will only accept complying superannuation funds under the Superannuation Industry (Supervision) Act.

Please refer to [superfundlookup.gov.au](http://superfundlookup.gov.au) to confirm the complying status of your superannuation fund.

### Signing the Application Form

Read the declaration section carefully before signing the Application Form. Each signatory to the account must sign the Application Form.

## Identification documents required

Please refer to the table below for identification documentation and account information required under AML/CTF laws.

Type of account holder	Your account must be in the name of:	TFN(s) or exceptions to be submitted	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Individual Trustee</b>	The individual as trustee for the SMSF  e.g. 'Jane Citizen ATF The Citizen Superannuation Fund'	The Superannuation Fund's	The trustee, 'as trustee for...'	Original or original certified copy of any of the following that identify your (the trustee's) full name, date of birth and/or residential address: <ul style="list-style-type: none"> <li>• <b>Driver</b> Licence;</li> <li>• <b>Passport</b> (current or expired less than two years) issued by the Commonwealth;</li> <li>• <b>Australian Photo ID Card</b>;</li> <li>• <b>Current Foreign passport</b> (if not in English, accompanied by an English translation prepared by an accredited translator)</li> </ul>
<b>Directors of Corporate Trustee</b>	N/A	N/A	N/A	
<b>Corporate Trustee</b>	The company as trustee for the Superannuation Fund  e.g. 'ABC Pty Ltd ATF The ABC Superannuation Fund'	The Superannuation Fund's	The corporate trustee, 'as trustee for...'	Original or original certified copy of the Certificate of Registration/Incorporation confirming the company's name, identification number and whether the company is a public or proprietary company.  For each signatory, please provide the same type of information requested for an <b>Individual Trustee</b> above.
<b>Superannuation Fund</b>	The Trustee of the fund 'as trustee for' (ATF) the Superannuation Fund  e.g. 'ABC Trustees ATF Jane Citizen Superannuation Fund'	The Superannuation Fund's	The trustee(s), 'as trustee for...'	Original or original certified copy of the first page and schedule of the Trust Deed.  For Individual Trustees, please provide the same type of information requested for an Individual Trustee.  For <b>Corporate Trustees</b> , please provide the same type of information requested for a <b>Corporate Trustee</b> .

### 3. Australian Unity Approved Certifiers List

Below is a list of persons who may certify documents.

#### General

- Commissioner for Affidavits
- Commissioner for Declarations
- Justice of the Peace
- A person who, under the law in force in a State or Territory, is currently licensed or registered to practise as:
  - Chiropractor
  - Dentist
  - Legal Practitioner
  - Medical Practitioner
  - Nurse
  - Optometrist
  - Pharmacist
  - Physiotherapist
  - Psychologist
  - Veterinary Surgeon

#### Banking and Post Office Services

- Permanent employee of Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Banking/Building Society/Credit Union/finance company officer with 2 or more years of continuous service
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

#### Legal and Courts

- A person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner, (however described)
- Chief Executive Officer of a Commonwealth Court
- Clerk of a court
- Judge of a Court
- Magistrate
- Registrar, or Deputy Registrar, of a Court

#### Accounting and Taxation Services

- Fellow of the National Tax Accountants' Association
- Member of Chartered Secretaries Australia
- Member of the Association of Taxation and Management Accountants
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants

#### Defence and Protection Services

- Member of the Australian Defence Force who is:
  - An Officer; or
  - Non-commissioned Officer within the meaning of the Defence Force Discipline Act of 1982 with 2 or more years of continuous service; or
  - A Warrant Officer within the meaning of the Act
- Police Officer
- Sheriff or Sheriff's Officer

#### Other Services/Roles

- Marriage celebrant registered under Subdivision C of Division 1 of Part 4 of the Marriage Act 1961
- Member of Engineers Australia, other than at the grade of student
- Member of:
  - The Parliament of the Commonwealth; or
  - The Parliament of the State; or
  - A Territory legislature; or
  - A Local Government Authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 Part 4 of the Marriage Act of 1961
- Notary Public
- Member of the Australasian Institute of Mining and Metallurgy
- Teacher employed on a full-time basis at a school or tertiary education institution

#### Approved Overseas Certifiers

- Employee of the Commonwealth who is in a country or a place outside of Australia and authorised under a paragraph 3 (c) of the Consular Fees Act 1955; and exercising his or her function in that place
- Employee of the Australian Trade Commission who is in a country or place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 1955; and exercising his or her function in that place
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country

This page has been left blank intentionally.



# SMSF Cash Management and Term Deposit Accounts Application Form

Please use BLOCK letters and a black or blue pen to complete this Form.

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

Refer to page 1 for the definition of a Politically Exposed Person.

Which account type are you applying for?

Cash Management Account  Term Deposit Account - Please complete Section 3 on page 12

## Step 1 Account details

Is this a new Self-Managed Super Fund account application with Australian Unity?

Yes – Go to **Section 2** and complete all details  No – See below

Is this account to be in the same name as an existing SMSF account held with Australian Unity?

No – Go to **Section 2** and complete all details  Yes – Please specify your existing customer number and account name

Customer number

Account name

## Step 2 New Self-Managed Super Funds

Name of SMSF

A.R.B.N or A.B.N  or \*TFN Exemption

If exempt, please specify

## Registered SMSF address

Unit     Street number

Street name

Suburb  State

Postcode     Country

## Mailing address

Same as above  Otherwise complete mailing address below

Unit     Street number

Street name

Suburb  State

Postcode     Country

## SMSF contact details

Title  Mr  Mrs  Ms  Miss Date of birth   /   /

Surname

Given name(s)  Mobile

Email

### Individual Trustees

If more than two Individual Trustees exist, please provide information on a separate sheet of paper.

#### Trustee 1

Full name

Date of birth

Residential address

Suburb

State

Postcode

Country

#### Contact details

Phone

Mobile

Email

Are you a politically exposed person?

 Yes  No

#### Trustee 2

Full name

Date of birth

Residential address

Suburb

State

Postcode

Country

#### Contact details

Phone

Mobile

Email

Are you a politically exposed person?

 Yes  No

### Corporate trustees

If you are a Corporate Trustee, please provide the information below for all directors signing on the account. If more than two directors exist, please provide information on a separate sheet.

Corporate trustee name

A.C.N

Director 1 full name\*

Are you a politically exposed person?

 Yes  No

Director 2 full name\*

Are you a politically exposed person?

 Yes  No

#### Contact details

Phone

Mobile

Email

Are you a politically exposed person?

 Yes  No

\*Directors who are signatories are required to complete all additional details listed on the next page.

**Director 1**

Date of birth

/   /

Residential address

Suburb

State

Postcode

Country

**Contact details**

Phone

Mobile

Email

Are you a politically exposed person?

Yes  No

**Director 2**

Date of birth

/   /

Residential address

Suburb

State

Postcode

Country

**Contact details**

Phone

Mobile

Email

Are you a politically exposed person?

Yes  No

If more than two directors exist please provide information on a separate sheet of paper.

**Step 3 Term Deposit set up instructions**

If you are applying for a Term Deposit account, you must complete this section.

Investment amount

\$  (Minimum \$5,000)

Source of funds

Transfer from Australian Unity savings/transaction account

Cheque deposit (attach Cheque and specify Cheque number)

Investment term

months

If investment term is 12 months or longer, please select the frequency of interest payments

Quarterly  Half yearly  Yearly

**Term Deposit maturity instructions**

If you are applying for a Term Deposit account, you must complete this section.

Principal

Re-invest

Credit Australian Unity savings/transaction account

Specify account

Interest

Re-invest

Credit Australian Unity savings/transaction account

**Terms and conditions**

- The amount deposited is to be invested for the fixed term stated above. The interest rate applicable will be the interest rate offered by Australian Unity at the time of the receipt of the deposit.
- If the deposit is to be reinvested on maturity the interest rate applicable will be the rate offered by Australian Unity at the date of reinvestment and will be fixed for the term of the investment.
- Australian Unity reserves the right to alter published interest rates offered on term deposits without notice.
- Interest on this deposit will commence from the date the funds are invested.
- Term Deposit Early Redemption
  - In accepting a fixed term deposit you agree to invest the funds with Australian Unity for the nominated term.
  - The acceptance of an early redemption request will be subject to you providing Australian Unity with 31 days' notice. Acceptance of an early redemption request will incur a penalty interest adjustment, calculated as a percentage on the actual term of the deposit, referenced to the original maturity date.

#### Step 4 Statements

By ticking the check box below, I understand that:

- You will not post me periodic statements if I have registered for Internet Banking. These will be available electronically within my secure internet banking login.
- If I choose not to register for Internet Banking, I may be charged for printed periodic statements.
- You may send me notices about my accounts to the email address I have provided.
- I can revert to periodic statements and notices via post, by submitting a written request to Australian Unity.

**Please note:** Charges may apply for requests to receive periodic statements via post.

I agree to receive electronic statement and notices.

#### Step 5 Adviser arrangements (adviser use only)

Adviser's business name	<input type="text"/>		
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms <input type="checkbox"/> Miss
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Dealer group/Licensee	<input type="text"/>		
AUI Advisor code	<input type="text"/>	AFS licence number	<input type="text"/>

#### Adviser mailing address

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Street name	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country	<input type="text"/>

#### Customer identity verification declaration

I certify in accordance with the FSC/FPA Industry Guidance Note 24 (GN 24), that I have: (Mark the appropriate box with an 'X')

1. Collected, verified and retained the appropriate customer identification documentation to confirm the identity of all trustees with this application to meet my obligations in respect of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF laws') and agree to provide access to these records as required.

**OR**

2. Attached a copy of the industry 'Customer Identification Form' which confirms that I have sighted and verified all of the documentation required to identify a trustee under AML/CTF laws.

**OR**

3. Attached a copy of the source documents from which I have identified the trustee as required by the AML/CTF laws.

**If no is marked, I agree that Option 1 applies.**

In addition, as the Customer's financial adviser, I warrant and represent to Australian Unity that I, as applicable:

- have followed and complied with GN 24 and any other applicable AML/CTF laws in identifying and verifying all trustees with this application;
- will continue to comply with GN 24;
- will provide, upon request, original identification and verification records and details of the identification procedures adopted;
- have kept a record of the trustee's identification and verification and will retain these for a period of seven years after the customer relationship has ended;
- will if requested update and re-verify the trustee and provide any other additional information regarding the trustee;
- will not knowingly do anything to cause AUI to breach AML/CTF laws and will notify Australian Unity if I become aware of anything that would cause Australian Unity to breach AML/CTF laws; and
- confirm that the details provided in any identification and verification records are true and correct.

**Please note:** Australian Unity reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed).

**Adviser Signature**

**Adviser Stamp**

Date   /   /

## Step 6 Declarations and Trustee signature(s)

Please note that for Self-Managed Superannuation Fund accounts, the Trustees that will be signatories to the SMSF account must sign the declaration below.

1. Sign the Application Form.
2. Where identity verification as required by AML/CTF laws has not been undertaken by a financial adviser, please enclose original certified copies of the additional documentation outlined in the Identification documents required section.
3. Return the completed Application Form to :
  - Australian Unity Bank
  - GPO Box 1801
  - Melbourne Vic 3001

### Customer declaration

I/We hereby solemnly and sincerely declare:

1. I/We believe the above identification and account information details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false and misleading information. I/We understand Australian Unity will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected.
2. As a condition of opening an account with Australian Unity I/We have obtained, read and accept the terms and conditions of the following:
  - Transaction, Savings and Investment Products Terms and Conditions
  - Financial Services Guide
  - Schedule of Fees, Charges and Transaction Limits
  - Schedule of Interest Rates
  - Privacy Notice

I/We understand that these documents are available on Australian Unity's website at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions) and that I/We can access them online. Alternatively, I/We can obtain copies of these documents from Australian Unity on request by calling 1300 790 740.

3. As part of your application you consent to us providing you with:
  - A transaction account capable of being operated by either applicant in the case of a joint application
  - A Visa Debit card and Personal Identification Number (PIN)
  - Internet banking access
  - Quarterly electronic statements within your Internet Banking. Charges for the provision of statements will apply if you opt out of receiving periodic statements electronically unless you notify us that you are unable to register for internet banking.
  - Information about your banking that we are required to provide you with under the ePayments Code. We will provide this by electronic communication to the email address or mobile phone number you have provided or by secure mobile app messaging or secure internet banking messaging. Information that will be communicated to you electronically includes but is not limited to: statements, privacy notices, terms and conditions, terms of use (including changes to terms and conditions or terms of use), and other disclosure documents. When we inform you of any updates to this information we may refer you to the Australian Unity Banking website where the document is available for you to read.

To opt out of receiving information electronically, please contact us on 1300 790 740. Opting out will not apply to information that the Bank will send to you asking you to contact the Bank, or relating to scams or similar issues, requests to validate transactions, to validate a change of your personal information, to verify your identity, or requesting you to provide up-to-date identification information.
4. I/We declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I/We will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard (CRS) regimes.
5. I/We declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I/We will provide all necessary co-operation and assistance in order for Australian Unity to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.

### Membership of Australian Unity Limited

As an Australian Unity customer you may be eligible to become a member of Australian Unity Limited (AUL) once you have held an Australian Unity bank account for a continuous period of two years, subject to acceptance by AUL. You hereby apply for membership, and agree to become a member of AUL (and to be bound by its Constitution upon becoming a member) unless you provide AUL with written notice that you elect not to be a member of AUL. Admission to membership is at the absolute discretion of the directors of AUL (or their delegate), and they may create categories of membership with the same or differing rights or privileges and admit you to any category. Membership of AUL is on and subject to such rights and privileges (if any) and the terms, rights, restrictions and obligations set out in the Constitution of AUL from time to time.

### Signatories

#### Signatory 1

Surname

Given name(s)

Date   /   /

Trustee capacityCorporate  Individual

#### Signatory 2

Surname

Given name(s)

Date   /   /

Trustee capacityCorporate  Individual



**Please send the completed form along with original certified copies of applicants identifications to:**

Australian Unity Bank  
Reply Paid 1801, Melbourne VIC 3001  
(No stamp is required)



**Email**  
[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

**Contact us**

**1300 790 740**  
[australianunity.com.au](http://australianunity.com.au)

# Tax Residency Information – Entity Form

Please: Use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone 1300 790 740.

## Section 1 Entity tax information

This section is for entities completing Entity tax residence declarations. An entity can be a company, trust, partnership, association, registered co-operative or government body.

**Complete one form for each Entity.** If more space is required while filling any section, please re-print that page and fill out the additional details.

### Step 1.1 General entity information

This step requires that the Entity provides general business and contact information.

Entity name

Entity ABN  Entity ACN

#### Entity registered office address (Cannot be a PO Box)

Unit      Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### Entity postal address

Unit      Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### Entity contacts

Phone no. (business hours)  Mobile no.

Phone no. (after hours)

Email



## Step 1.2 Tax status

This section is required for an entity that is required to confirm:

- Its FATCA status (FATCA = Foreign Account Tax Compliance Act)
- Its CRS status (CRS = Common Reporting Standard), or
- Whether it or any of its controlling persons are foreign tax residents

**Tick one of the Tax Status boxes below (if the Company or Trust is a Financial Institution, please provide all the requested information below)**

- An Australian regulated superannuation fund** including a complying SMSF retirement or pension fund.  
Please proceed to Step 1.5 (Entity declaration and signature).

- A Financial Institution** (A custodial or depository institution, an investment entity, a specified insurance company or non-reporting financial institution for FATCA / CRS purposes)

Provide the Company's Global Intermediary Identification Number (GIIN), if applicable

□	□	□	□	□	□	-	□	□	□	□	□	-	□	□	-	□	□
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

If the Entity is a Financial Institution but does not have a GIIN, provide its FATCA Status (select ONE of the following statuses)

Deemed Compliant Financial Institution

Excepted Financial Institution

Exempt Beneficial Owner

Non Reporting IGA Financial Institution.

(If the Entity is a Trustee-Documented Trust, provide the Trustee's GIIN)

□	□	□	□	□	□	-	□	□	□	□	□	-	□	□	-	□	□
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Non-Participating Financial Institution

US Financial Institution

Other (describe the FATCA status in the box provided)

### PLEASE ANSWER THE QUESTION BELOW FOR ALL FINANCIAL INSTITUTIONS

Is the Financial Institution an Investment Entity located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution?

Yes  No

If Yes, proceed to Step 1.3 (Foreign Controlling Persons). If No, please proceed to Step 1.5 (Entity declaration and signature).

CRS Participating Jurisdictions are on the OECD website at [oecd.org](http://oecd.org).

- Public Listed Company, Majority Owned Subsidiary of a Public Listed Company that are not Financial Institutions**

Please provide the name of the market or stock exchange where your company is listed and your company's unique exchange code.

Please proceed to Step 1.5 (Entity declaration and signature).

- Non-Financial Entity (NFE)/Non-financial Foreign Entity (NFFE)** An entity is an active NFE or NFFE if, during the previous reporting period, less than 50% of their gross income was passive income (e.g. dividends, interests and royalties) and less than 50% of assets held produced passive income. An NFE/NFFE is passive if it does not fit the description of an active entity.

NFE/NFFE includes the following entity types:

- Private or proprietary company that is NOT a financial institution
- Public unlisted company that is NOT a financial institution
- Partnership, Trust, Co-operative, Association or club, that is NOT a financial Institution
- Registered or non-registered charitable organisations, that is NOT a financial Institution.

**An Active NFE/NFFE** Please proceed to Step 1.4 (Country of Tax Residency).

**A Passive NFE/NFFE** Please proceed to Step 1.3 (Foreign Controlling Persons).

- Governmental entity, international organisation, central bank, Australian Registered Charity or Deceased Estate.**  
Please proceed to Step 1.5 (Entity declaration and signature).

### Step 1.3 Foreign Controlling Persons (Individuals)

Are any of the Entity's Controlling Persons\* tax residents of countries other than Australia?  Yes  No

If **Yes**, provide the details of these individuals below and complete **Section 2 Controlling Persons Tax Information** of this form for each controlling person.

\* A *Controlling Person* is an individual who directly or indirectly exercises control over the Entity. For a company, this includes any beneficial owners controlling 25% of the shares in the company. For a Trust this includes Trustees, Settlers or Beneficiaries. For a partnership this includes any partners. Where there are no natural persons that control the Entity through ownership, the controlling person(s) may be a natural person(s) who could be a senior managing official.

Tax Residency rules differ by country. Whether an individual is tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Given name	Surname	Role (such as Director or Senior Managing Official)
<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"/>

If there are more than three individuals, please tick this box  re-print this page and complete this table on behalf of the additional individuals.

### Step 1.4 Country of Tax Residency

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Is the Entity a tax resident of Australia?  Yes  No

Is the Entity a tax resident in a country other than Australia?  Yes  No

**If the Entity is a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.**

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If a TIN is not provided, list one of the three reasons specified (A, B or C) for not providing a TIN.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	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** You have not been issued with a TIN.

Please explain why

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

If you are a tax resident of more countries, please cross this box  re-print this page and provide the additional details.

### Step 1.5 Entity declaration and signature

This is to be completed by an authorised representative of the Entity, such as a Director or Trustee.

By completing and signing this declaration I certify that:

- The information that I have provided is true and correct.
- I have provided the Entity's country tax residency status, including all countries which it is a tax resident and the respective TIN.
- I will inform you within 30 days of any change in circumstances which affect the Entity's country tax residency status.
- I consent to the collection, use, storage and disclosure of our personal information in this form. Any personal information collected for the purposes of the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) will be:
  - Used for the purpose of meeting obligations under CRS and the Intergovernmental Agreement (IGA) between Australia and United States implementing the United States legislation known as FATCA; and
  - Used for other purposes relating to verification of our identity and to review and correct discrepancies in the information provided and recorded.
- I confirm that I have read Australian Unity's privacy policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of our personal information.
- (if signing under a power of attorney) I declare that I have not received notice of revocation of that power.

#### Signature

Capacity (Company Director, Trustee, etc.).

Representative name

Date  /  /

## Section 2 Controlling Persons Tax Information

This section is designed to collect the tax status of an individual where this information has not previously been provided, or the individual has been identified as a potential taxpayer of a country other than Australia or to provide updated information about your tax residency.

### Please complete for each Controlling Persons

PLEASE NOTE: You may be treated as being a non-Australian taxpayer if the requested information is not provided.

#### Step 2.1 Personal Details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Date of birth	<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"/>
Surname	<input type="text"/>													
Given name(s)	<input type="text"/>													
Occupation	<input type="text"/>													
Email	<input type="text"/>													
Home phone	<input type="text"/>													
Work phone	<input type="text"/>						Mobile	<input type="text"/>						

#### Step 2.2 Residential address (P.O. Box is not acceptable)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>											
Suburb	<input type="text"/>							State	<input type="text"/>			
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>							

#### Step 2.3 Mailing address (if different from residential address)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>										
Suburb	<input type="text"/>							State	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Country	<input type="text"/>					

#### Step 2.4 Tax status

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?  Yes  No

Are you a tax resident of another Country?  Yes  No

**If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below.  
If you are a tax resident of more than one country, list all relevant countries below.**

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If a TIN is not provided, list one of the three reasons specified (A, B or C) for not providing a TIN.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	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** You have not been issued with a TIN.

Please explain why.

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

If you are a tax resident of more countries, please cross this box  re-print this page and provide the additional details.

**Step 2.5 Declaration and signature**

**Controlling Person Declaration and Undertakings**

- I acknowledge that the information contained in this form and information regarding the Controlling Person and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which [I/the Controlling Person] may be a tax resident pursuant to international agreements to exchange financial account information.
- I certify that I am the Controlling Person, or am authorised to sign for the Controlling Person, of all the account(s) held by the Entity Account Holder to which this form relates.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

- I undertake to advise the recipient within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Step 1.3 (Foreign Controlling Persons) of this form or causes the information contained herein to become incorrect, and to provide the recipient with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I consent to the collection, use, storage and disclosure of our personal information in this form. Any personal information collected for the purposes of the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) will be:
  - Used for the purpose of meeting obligations under CRS and the Intergovernmental Agreement (IGA) between Australia and United States implementing the United States legislation known as FATCA; and
  - Used for other purposes relating to verification of our identity and to review and correct discrepancies in the information provided and recorded.
- I confirm that I have read Australian Unity's privacy policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of our personal information.

**Signature**

Representative name

Date   /   /

Capacity

Capacity Note: If you are not the Controlling Person please indicate the capacity (e.g. Director or Senior Managing Officer) in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.



**Return by post**

Australian Unity  
GPO Box 1801,  
Melbourne VIC 3001



**Email**

bankingsupport@australianunity.com.au

**Contact us**

**1300 790 740**  
**australianunity.com.au**

# Tax Residency Information – Individual Form

Please: Use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone 1300 790 740.
- Individuals and Sole Traders to complete this form. Entities to complete the CRS Entity Declaration form available from our website.

## Customer tax information (Individuals and Sole Traders only)

This section is designed to collect the tax status of an individual where this information has not previously been provided, the individual has been identified as a potential taxpayer of a country other than Australia or to provide updated information about tax residency for an individual.

Complete one form for each individual.

**PLEASE NOTE:** You may be treated as being a non-Australian taxpayer if the requested information is not provided.

### Customer

#### Step 1.1 Personal details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>												
Given name(s)	<input type="text"/>												
Occupation	<input type="text"/>												
Email	<input type="text"/>												
Home phone	<input type="text"/>												
Work phone	<input type="text"/>						Mobile	<input type="text"/>					

#### Step 1.2 Residential address (PO Box is NOT acceptable)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>											
Suburb	<input type="text"/>						State	<input type="text"/>				
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>							

#### Step 1.3 Mailing address (if different from residential address)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>											
Suburb	<input type="text"/>						State	<input type="text"/>				
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>							

### Step 1.4 Tax status

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?  Yes  No

Are you a tax resident of another Country?  Yes  No

If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	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** You have not been issued with a TIN.

Please explain why.

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

If you are a tax resident of more countries, please cross this box  re-print this page and provide the additional details.

### Step 1.5 Declaration and signature

By completing and signing this declaration I certify that:

- The information I have provided is true and correct.
- I have provided my tax residency status, including all countries which I am a tax resident and the respective TIN.
- I will inform you within 30 days of any change in circumstances which affect my tax residency status.
- I consent to the collection, use, storage and disclosure of my personal information in this form. Any personal information collected for the purposes of the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) will be:
  - Used for the purpose of meeting obligations under CRS and the Intergovernmental Agreement (IGA) between Australia and United States implementing the United States legislation known as FATCA; and
  - Used for other purposes relating to verification of our identity and to review and correct discrepancies in the information provided and recorded.
- I confirm that I have read Australian Unity's privacy policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of my personal information.
- (if signing under a power of attorney) I declare that I have not received notice of revocation of that power.

Signature of Customer

Print name of Customer

Date / /



**Return by post**

Australian Unity  
GPO Box 1801,  
Melbourne VIC 3001



**Email**

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

**Contact us**

**1300 790 740**  
[australianunity.com.au](http://australianunity.com.au)

# Beneficial Owner Information Form

Please: Use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Contact our Customer Service Team on 1300 790 740 or email [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au), or alternatively contact your financial adviser if you have any queries.

## Beneficial Owner Information

### To be completed by:

- Australian incorporated or created entities such as:
  - unlicensed proprietary limited companies, not subject to regulatory oversight (note: not applicable for complying superannuation fund investors); or
  - unregistered trusts, including family trusts.
- Entities incorporated or created outside of Australia such as:
  - companies;
  - partnerships;
  - trusts; or
  - estates.

### About this form:

- The purpose of this form is to collect information about Beneficial Owners as required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ('AML/CTF laws'), together with legislation designed to give effect to the Foreign Account Tax Compliance Act ("FATCA") agreement between Australia and the United States. A Beneficial Owner of a Customer means an individual who ultimately owns or controls (directly or indirectly) the Customer where 'control' includes control as a result of or by means of trusts (including in the capacity as beneficiary, trustee or settlor), agreements, arrangements, understandings and practices, and includes exercising control to determine decisions about financial and operating policies, and 'owns' means ownership (either directly or indirectly) of 25% or more of a person/Customer.
- If you are submitting this Beneficial Owner Information Form directly, without having consulted with a financial adviser, you must submit original certified copies of identification documents with this Form for all Beneficial Owners, which can be either a Driver Licence or Passport containing photo identification that identifies the Beneficial Owner's full name and date of birth and/or residential address. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents for all Beneficial Owners.

### Definitions:

A 'Politically Exposed Person' ('PEP') is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State, or Head of a Country or Government, or a Government Minister, or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including spouse, de facto partner, child, and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP. Where you identify as, or have an association with, a PEP, we may request additional information from you.

## Step 1 Account details

This step requires that the Entity provides general business and contact information.

Account name

Current customer number

What type of investment are you opening?

- Individual    Joint    Partnership    Company    Superannuation Fund    Trust    Estate



## Step 2 Beneficial Owner 1

Title  Mr  Mrs  Ms  Miss Date of birth   /   /

Full name

Residential address (not a PO Box)

Suburb  State

Postcode     Country (if not Australia)

Email

Are you a US citizen or US tax resident?  No  Yes If yes, please provide your Taxpayer Identification Number (TIN)

Are you a Politically Exposed Person?  No  Yes

## Step 3 Beneficial Owner 2

If more than two beneficiaries exist, please call us on 1300 790 740.

Title  Mr  Mrs  Ms  Miss Date of birth   /   /

Full name

Residential address (not a PO Box)

Suburb  State

Postcode     Country (if not Australia)

Email

Are you a US citizen or US tax resident?  No  Yes If yes, please provide your Taxpayer Identification Number (TIN)

Are you a Politically Exposed Person?  No  Yes

## Step 4 Declaration and investor signature(s)

I/We agree and acknowledge:

- that Australian Unity may give information relating to my/our account and investment in that account to my/our adviser whose stamp appears on the Beneficial Owner Information Form;
- that if this Beneficial Owner Information Form is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this Form;
- for all account types, that the Beneficial Owner Information Form is signed in accordance with the governing rules and/or constituent documents;
- that all of the information provided in this Beneficial Owner Information Form is complete and accurate to the best of my/our ability/abilities;
- that I/we will provide any supporting or additional information which might be required in order to process our application, or subsequently, as a consequence of my/our holding an investment in the relevant Australian Unity product;
- that the information provided for meeting US Foreign Account Tax Compliance ('FATCA') Act requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for us to comply with obligations;
- under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States; and
- that my/our personal information will be collected, used and disclosed by Australian Unity in accordance with its Privacy and Credit Reporting Policy and in accordance with the law.

### Who signs below?

If the account is held for a <b>partnership</b>	THEN	all partners or those authorised to sign on behalf of the partnership.
If the account is held for a <b>company</b> or <b>corporate partnership</b> or <b>Corporate trustee</b>	THEN	two directors; or a director and a company secretary; or if there is a single director, by that director. By signing as a single director you confirm that your company is a single director company.
If the account is held for a <b>superannuation fund</b> or <b>trust</b>	THEN	the trustee(s), 'as trustee(s) for...'

#### Investor 1

##### Capacity

Director  Partner  Trustee

Other (please specify)

##### Full name

##### Signature

Date   /   /

#### Investor 2

##### Capacity

Director  Partner  Trustee

Other (please specify)

##### Full name

##### Signature

Date   /   /

If you are submitting this Beneficial Owner Information Form directly, without having consulted with a financial adviser, you must submit original certified copies of identification documents with this Form for all Beneficial Owners, which can be either a Driver Licence or Passport containing photo identification that identifies the Beneficial Owner's full name and date of birth and/or residential address. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents for all Beneficial Owners.



#### Return by post

Australian Unity  
GPO Box 1801,  
Melbourne VIC 3001



#### Email

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

#### Contact us

**1300 790 740**  
**[australianunity.com.au](http://australianunity.com.au)**