

Membership (youth)

Youth membership is open to individuals under 18 years of age

Youth Account details

Office use only	
Primary Member Number	<input type="text"/>
Joint Member Number	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Title	<input type="text"/>		
Full name	<input type="text"/>		
Current residential address	<input type="text"/>		
Town/suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Postal address (if different to above)	<input type="text"/>		
Contact number	<input type="text"/>	Email	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Tax File Number* (optional)	<input type="text"/>

*PLEASE NOTE: You're not obliged to provide your TFN, but if you don't we are required to deduct tax from any interest earned on your accounts above a certain threshold (known as withholding tax).

Education and working status

Work	Full-time	Part-time	Casual
Education	Preschool	Primary	Secondary
How did you hear about us?	Family	Friend	Qudos Employee
	Other (please specify)		

1. Parent/Guardian Member details

Complete this section if you will be signatory on the account or if the applicant is under 12 years.

Title	<input type="text"/>		
Full name	<input type="text"/>		
Member number	<input type="text"/>		
Postal address	<input type="text"/>		
Town/suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Contact number	<input type="text"/>	Email	<input type="text"/>

2. Parent/Guardian Member details

Complete this section if you will be signatory on the account or if the applicant is under 12 years.

Title	<input type="text"/>		
Full name	<input type="text"/>		
Member number	<input type="text"/>		
Postal address	<input type="text"/>		
Town/suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Contact number	<input type="text"/>	Email	<input type="text"/>

Signing Authority - How can the account be operated?

A child can only be a signatory on their account if they are at least 12 years of age. Once they turn 18 they will become the sole signatory.

Signing Authority (youth under 12 years old)	Either to sign - parent/guardian 1 or 2 Both to sign - parent/guardian 1 and 2 to sign		
Signing Authority (youth over 12 years old)	Either to sign - youth or parent/guardian 1 or 2 Both to sign (select relevant)		
	<input type="checkbox"/> Youth	<input type="checkbox"/> Parent/Guardian 1	<input type="checkbox"/> Parent/Guardian 2
PLEASE NOTE: you must nominate “either one can sign” if you would like card or online banking linked to the account.			

Products and services

*PLEASE NOTE: Qantas Points Saver and Bonus Saver accounts are restricted to one personal or joint account per person.

Please select the products you'd like to apply for	Qantas Points Saver* QSaver	Bonus Saver At Call Savings Account
Qantas Frequent Flyer number		<input type="text"/>
<p>If you're not currently a Member of the Qantas Frequent Flyer program, you'll need to complete an online application form available at qantas.com/joinqffqudos. Qantas Points are only earned on selected products. Please refer to qudosbank.com.au/rewards for the full range.</p>		
Online Banking Online banking is not available to the youth unless they are the signatory on the account, i.e. over 12 years old.	View only access available to 12-16 years old Provide the signatory to view and transact on account via their own internet log in (To safeguard your account against fraud, your default internal (outside your membership), external and BPAY transfer limits will be set to \$5,000. You can manage your limits within Online Banking or via the Mobile App).	
Visa Debit Card (12 Years+)	Yes , I would like a low limits Visa Debit Card (total daily limit of \$500) with my at-call savings account.	
Visa Debit Card (16 Years+)	Yes , I would like a Visa Debit Card (total daily limit of \$15,000) with my at-call savings account.	
For more information about limits, please see our Terms and Conditions for Savings Accounts and Payment Services .		

Account Holder tax residence(s)

Are you an Australian resident?

Yes

No

If No, what is your nationality?

Are you a resident of any country for tax purposes? (excluding Australia)

Yes

No

If yes, please provide the name of each country and the TIN for each country. If you are not providing the TIN, please provide the reason (from the list below) why you're not providing the TIN as well as a written explanation if reason B is selected for a country.

Reason A - This country does not issue TINs

Reason B - I don't have a TIN for this country (please explain why below)

Reason C - It is not mandatory for me to disclose my TIN for this country

Country/Jurisdiction of tax residence	TIN
1.	
2.	
3.	

If no TIN available enter Reason A, B or C	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above
	1.
	2.
	3.

How we will keep you informed

Qudos Bank is helping the environment by providing Terms and Conditions electronically by making them available on our website quodosbank.com.au. Terms and Conditions are our Financial Services Guide (FSG) and our Terms and Conditions Brochure for Savings, Term Deposits and Payment Services, Interest Rates Brochure, Fees and Charges Brochure and Qantas Points Banking Rewards Terms and Conditions. You should consider these documents before applying for our products and services.

By submitting this application, you consent to Qudos Bank giving you the Terms and Conditions by making them available on our website. You can obtain paper Terms and Conditions at any of our branches or by calling 1300 747 747.

You can also obtain our Constitution and Annual Reports from our website. Our annual reports contain information about our financial position and performance, how efficiently we are being managed and any financial risks we may face. We will not send you our financial reports unless you ask us to.

Declaration

I/We acknowledge that I/We have read and accept:

- > The Qudos Bank Privacy Policy available at qudosbank.com.au/privacy
- > The Qudos Bank Privacy Notice attached to this application form, and
- > The terms and conditions (as described above).

Note: where the account holder is of an age too young to understand his/her obligations, it is accepted that the authorised signatory/s understands and accepts responsibility for the operation of any account opened in the name of the account holder until they reach an age of understanding.

Youth

(Only required if becoming signatory of the account or applying for a Visa Debit Card).

Name

Signed

Date

/

/

Parent/Guardian 1

Name

Signed

Date

/

/

Parent/Guardian 2

Name

Signed

Date

/

/

Office use only

Have you provided a paper FSG and Terms and Conditions, if requested, or advised its available electronically and recorded in Prosper?

Yes

No

If more than one holder/signatory to sign, have you loaded the instructions in Phoenix for each account?

Yes

N/A

TFN loaded and blocked out?

Yes

N/A

Signature verification

Yes

No

Certification/ID Documents provided

Yes

No

Welcome Letter

Yes

N/A

Cards ordered

Yes

N/A

Online IB setup

Yes

N/A

View only setup

Yes

N/A


Teller name

Date

/

/

Teller stamp



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Source of Wealth and Funds

Purpose of this form: This information is sought pursuant to the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

Section 1– Primary Member details

Title	<input type="text"/>		
Full name	<input type="text"/>		
Member number	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Current residential address	<input type="text"/>		
Town/suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Occupation	<input type="text"/>		
Employer	<input type="text"/>		

Section 2 – Purpose of business relationship

This refers to your reasons for engaging with us to obtain products and services. Customers may have multiple reasons for dealing with us. Please indicate all these reasons below.

Transactional	Savings	Wealth (Superannuation)
Long Term Borrowing (Home Lending)	Short Term Borrowing (Credit Card and Personal Loan)	
Additional information (please specify)	<input type="text"/>	

Section 3 – Source of Wealth

Please indicate the main source of your accumulated wealth. Source of Wealth refers to the specific origins you initially acquired your financial assets from. You may choose more than one option if they are equally significant. Documentary evidence may be required.

Source of Wealth (SOW) Individual	Source of Wealth (SOW) Organisation
Employment income e.g. salary, bonus, commission	Business income (earnings, profits)
Business income e.g. earnings, profits	Compensation / Insurance payment
Family support or gift (overseas transfer)	Gift / Donation
Family support or gift (transfer within Australia)	Government benefits / grants
Government benefits or grants	Private grants / Owners' equity
Compensation e.g. insurance, divorce settlement	Investment income (dividends, rental, profit)

Section 3 – Source of Wealth (cont.)

Source of Wealth (SOW) Individual	Source of Wealth (SOW) Organisation
Investment income e.g. interest, dividends, rent	Owns real estate / property
Liquidation or sale of assets	Liquidation / sale of assets
Real estate	Windfall (Inheritance, Redundancy, Tax Refund)
Super or pension	Shares / Debt
Windfall e.g. inheritance, redundancy, winnings	Capital Markets / Capital Infusion
	Same as main sources of income

Section 4 – Source of Funds

Please indicate the main source of your funds. Source of Funds refers to the specific origins of your ongoing payments into the accounts that you are using for transactions. You may choose more than one option if they are equally significant. Documentary evidence may be required.

Source of Funds (SOF) Individual	Source of Funds (SOF) Organisation
Employment income e.g. salary, bonus, commission	Bank Borrowing / Loan
Business income e.g. earnings, profits	Other Borrowing / Loan
Family support or gift (overseas transfer)	Business income (earnings, profits)
Family support or gift (transfer within Australia)	Compensation / Insurance payment
Government benefits or grants	Gift / Donation
Compensation e.g. insurance, divorce settlement	Government grants / benefits
Investment income e.g. interest, dividends, rent	Private grants / Owners' equity
Liquidation or sale of assets	Investment income (dividends, rental, profit)
Real estate	Owns real estate / property
Super or pension	Liquidation / sale of assets
Windfall e.g. inheritance, redundancy, winnings	Windfall (Inheritance, Redundancy, Tax Refund)
Loan	Shares / Debt
Tax Refund	Capital Markets / Capital Infusion

Section 5 – Declaration

I declare that the information provided on this form is correct. I agree to provide Qudos Bank with supporting documentary evidence upon request.

Name

Date

Signed

Section 6 – Source descriptions

Source	Individual	Non-individual	Definition
Business income e.g. earnings, profits		●	Wealth: Accumulated income that is realised as a result of business activity. Funds: Any income that is realised as a result of business activity.
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 incurred.
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 payments, 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 owned 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 the 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 has 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 (overseas transfer)	●		Financial support received from overseas based family members in the form of a gift without an obligation for repayment.
Family support or gift (transfer within Australia)	●		Financial support received from family members based in Australia in the form of a gift without an 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 the bond market.

Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us

Types of information we collect

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. For details of the types of information we collect, please see our Privacy Policy.

Credit-related information means both:

- › Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- › Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it

We refer to personal information and credit-related information collectively as 'information' in this document.

Collection and use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › Comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan
- › Protect the safety and security of our staff and visitors
- › Facilitate payment and card transactions, reversals, refunds, dispute investigations and confirmation of payee service
- › Establish your relationship with the account holder and confirm your identity as a representative of the account holder (including deceased account holders)

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act and provide reporting under that Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

How we collect information

We will collect information about you and your financial position from you directly (including in application forms and during our communication with you).

When you apply for a loan or for an increase to your credit limit, we may collect information about your credit history (including previous applications for credit as well as your repayment history) from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying for, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

We may also collect information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent financial crime.

We may, from time to time, collect sensitive information about you including your health information if you disclose this to us during your communications with us (e.g. as part of a hardship application or during a phone call with us).

If you give us information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this Notice so they may understand how their information may be used or disclosed by us in connection with your dealings with us.

What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

How you can access your information

You can request access to your information at any time

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax.

Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

Privacy Notice (cont.)

We may disclose the following to Equifax:

- › the fact that you have applied for a loan
- › details of the loan, when approved
- › when payments are due
- › your repayment history with us
- › whether you have entered into a financial hardship arrangement (either with us or some other third party)

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone: 1300 762 207

Mail: Level 15/100 Arthur Street, North Sydney NSW 2060

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Third parties who are authorised by you to represent you and/or provide services to you, such as lawyers, conveyancers, accountants, brokers, agents or other service providers, or a person with a power of attorney, financial management order (or equivalent legal authority) to act on your behalf
- › Contractors for statement printing and mail out, card production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustees and managers of securitised loan programs
- › Any proposed borrower or borrower or any proposed guarantor or guarantor or proposed co-mortgagor or co-mortgagor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors
- › Qantas Airways Limited for awarding Qantas Points
- › Organisations that help identify illegal activities and prevent fraud
- › Investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business

- › Service providers who assist us with our operations and processes

We will also disclose your information to law enforcement and government agencies as required by law.

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a credit reporting body, the document issuer or official records holder via third party systems and services), including a credit reporting body, to verify your identity.

The organisation will use this information to give us an assessment/ report of whether or not the information we have matches information held by the organisation.

If we use these methods and are unable to verify your identity in this way, we will let you know.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

NOTE: We may disclose your personal information to a lenders mortgage insurer - Helia Group Limited - if we decide to insure the loan.

NOTE: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Our Privacy Policy

Our Privacy Policy is available at qudosbank.com.au/support/legal/privacy.

The Policy contains information about:

- › How you can access your information
- › How you can seek correction of your information
- › How you can make a complaint and how we will deal with it
- › How we manage your credit-related personal information

Disclosure to overseas recipients

We may disclose your information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Visa Secure and EFTPOS Secure service.

We may also disclose your information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

In person at one of our branches

By calling us on 1300 747 747

By email at privacy@qudosbank.com.au

In writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460

1300 747 747 | qudosbank.com.au

