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Firefighters Credit Union

Firefighters and Affiliates Credit Co-operative Limited
ABN 68 087 651 429 AFS Licence 240898

Your Guide to Opening an Account with Firefighters Credit Union

To open an account with Firefighters Credit Union as a new customer you must complete the Membership Application Form.

What forms do I need to open an account in joint names?

Membership Application Form

*Note: If one or more of the joint account holders is already a customer of Firefighters Credit Union, the Membership Application Form is required to be completed for all applicant(s).

Third Parties you require to have access to your account

In the case where you require an additional person (not an account holder) to have access to all or nominated accounts, we also require you and the person you nominate to complete:

Authority to Operate/Add a Signatory Form

**ALL FORMS ARE AVAILABLE AT
THE FITZROY OR EILDON OFFICES
OR ON OUR WEBSITE**

www.fccl.com.au

Privacy

Your personal and credit-related information will be collected, used and disclosed by Firefighters Credit Union in accordance with our Privacy & Credit Reporting Policy and in accordance with the law. You can obtain a copy of our Policy via our website or by phone on 1300 366 350.

Supporting documents

Associated with opening an account:

- Account and Access Facility Terms of Use
- Financial Services Guide
- Summary of Accounts & Access Facilities
- Fees & Charges Schedule
- Privacy Notice

(All supporting documents can be located on our website www.fccl.com.au.)

Identification

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, we require specific forms of identification in order to open your account. Firefighters Credit Union requires photo identification that verifies your full name, residential address and date of birth.

Personal Details

In order to become a Firefighters Credit Union member; we need to collect some information about your choice of accounts.

Page 1 of this form highlights the personal information we require.

Page 2 refers to the types of accounts you may like to open, the account access facilities available.

If you require any assistance in completing this document, please contact our friendly office staff on 03 8417 1777 or 1300 366 350

****After fully completing the membership application form, please return to Firefighters Credit Union by mail, email or fax as provided above.****



Firefighters Credit Co-operative Limited

ABN 68 087 651 429 AFSL 240898

Individual Membership Application

Member No.

Membership confers rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request. **If you are under 18**, you only pay 20% of the subscription price for your member share. However, you authorise us to debit your account for the balance of the subscription price on your 18th birthday.

Your details

Title Mr Mrs Ms Miss Other

First Name Middle name

Surname Date of Birth / /

My residential address (*mandatory*)

Unit / Street No Street Name

Suburb / Town State Postcode

Mailing address if different from residential address above

Email address:

Home Mobile Work

Tax File Number - please use this TFN for all my accounts with you

Consent for Electronic Delivery of Statements & Notices

Please use my email address:

- to send me statements and notices for all my banking and loan accounts; or
- to tell me that they are available to view or download from your Internet Banking site.

I understand that:

- you will stop posting me paper statements and notices
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post at any time

Tax Residency

I certify that (please select one answer only):

I am a tax resident of Australia only

OR

I am a tax resident of each of the following foreign countries and am not a tax resident of any other foreign country:

Country	Taxpayer Identification Number (TIN) *
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

* The TIN is the taxpayer identification number used in the relevant country. If you do not have a TIN for a country you are a tax resident of please explain why, being either (A) the country does not issue TINs to residents or (B) other reason why you do not have a TIN (with explanation)

Country	Reason (A) or (B)	Explanation for (B)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature	
	Date

Selecting Your Accounts and Access Facilities

Choice of Account Types

- | | |
|---|--|
| <input type="checkbox"/> S1 Multi Access Account
<input type="checkbox"/> S4 Christmas Club
<input type="checkbox"/> S8 Budget
<input type="checkbox"/> S15 Business Essentials
<input type="checkbox"/> Term Deposit | <input type="checkbox"/> S3 Bonus Saver
<input type="checkbox"/> S6 Cash Maximiser
<input type="checkbox"/> S10 Junior Firefighter
<input type="checkbox"/> S65 Golden Helmet |
|---|--|

PASSCODE
 (for staff assisted banking)

Choice of Access Facilities

- | | | |
|---|--------------------------------------|--|
| <input type="checkbox"/> VISA card | <input type="checkbox"/> Cheque Book | <input type="checkbox"/> Phone Banking |
| <input type="checkbox"/> Internet / Phone Banking | | |

Office Use Only:

Membership Number:	Shares: <input type="checkbox"/> Full <input type="checkbox"/> Junior
Date of Admission to Membership:	

Verification of Identity Details:

<input type="checkbox"/> Customer Identification Procedure – Individual carried out and document(s) produced were:	
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Access Facilities Action List:

Facilities Checklist	Account Checklist				
VISA Card	Certified ID checked				
FireNet Banking	Member File created				
Phone Banking	TFN destroyed				
Cheque Book	Payroll from completed				
Deposit Book	Member share paid				
	New member letter (77)				
Opened by	Signature	Date			

List of persons who can certify copies for AML/CTF purposes

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a person who, under a State or Territory law, is currently licensed or registered to practise in one of the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trade marks attorney
 - Veterinary surgeon
- (3) Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- (4) Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- (5) Bailiff
- (6) Bank officer with 2 or more continuous years of service
- (7) Building society officer with 2 or more years of continuous service
- (8) Chief executive officer of a Commonwealth court
- (9) Clerk of a court
- (10) Commissioner for Affidavits
- (11) Commissioner for Declarations
- (12) Credit union officer with 2 or more years of continuous service
- (13) Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
- (c) exercising his or her function in that place
- (14) Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the Consular Fees Act 1955; and

- (c) exercising his or her function in that place
- (15) Fellow of the National Tax Accountants' Association
- (16) Finance company officer with 2 or more years of continuous service
- (17) Holder of a statutory office not specified in another item in this Part
- (18) Judge of a court
- (19) Justice of the Peace
- (20) Magistrate
- (21) Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- (22) Master of a court
- (23) Member of Chartered Secretaries Australia
- (24) Member of Engineers Australia, other than at the grade of student
- (25) Member of the Association of Taxation and Management Accountants
- (26) Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- (27) Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- (28) Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- (29) Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- (30) Notary public
- (31) Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- (32) Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority; with 2 or more years of continuous service who is not specified in another item in this Part
- (33) Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- (34) Police officer