



Qudos RSA application

We are obliged to provide you with the attached or accompanying PDS which contains a summary of the important features of the Qudos RSA product and will help you understand the product and whether it is suitable to your needs.

Applications for a Qudos RSA can only be made on this Application Form dated 18 November 2019. Please retain a copy of your completed and signed application, including the Important Privacy Notice for your records, before returning it to Qudos Bank.

PLEASE NOTE: YOUR ACCOUNT WILL BE OPENED ONCE WE RECEIVE MONIES.

➤ Section 1: Personal Details

Title: _____ First name: _____ Middle name: _____

Last name: _____

Current Residential Address: _____

_____ State: _____ Postcode: _____

Postal Address (if different from above): _____

_____ State: _____ Postcode: _____

Phone (business): _____ Phone (home): _____

Date of Birth: ____ / ____ / ____

Email Address: _____

Occupation: _____

Are you a current Member of Qudos Bank? Yes No If yes, Member No _____

➤ Section 2: Important Privacy Notice

This Privacy Notice sets out:

- > why we collect and use your information
- > how you may access your information held by us
- > whether we provide your information to other entities
- > what happens if you do not wish to provide us with information
- > when we can disclose certain information to a credit reporting body
- > how a credit reporting body may use your information
- > how we collect and use your information
- > the availability of our Privacy Policy
- > whether we disclose your information overseas and if so, where
- > how you can contact us.

Collection & 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
- > to 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.

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

- or our register of members under the Corporations Act
- to verify your identity under the AML/CTF 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.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

If you give us personal 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 personal information may be used or disclosed by us in connection with your dealings with us.

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

What happens if you don't wish to provide all of your personal information?

If we're unable to collect all or some of your personal information, we will be unable to 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), formally Veda Advantage.

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.

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 Pty Ltd 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 payment and card services, when you make a transaction using a payment service or a card
- > lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to you
- > contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- > credit reporting bodies and other financial institutions that have previously lent to you
- > persons you use as referees entities
- > 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
- > trustee and manager of securitised loan programs
- > any proposed guarantor of a loan
- > debt collection agencies, lawyers, process servers our auditors
- > organisations that help identify illegal activities and prevent fraud
- > Qantas Airways Limited for awarding Qantas Points.

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

Where you are applying for or hold a loan, we may also disclose personal information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies.

Our Privacy Policy

Our Privacy Policy is available at quodosbank.com.au

The Policy contains information about:

- > how you can access your information
- > how you can seek correction of your information
- > how you make a complaint and how we will deal with it
- > in what overseas countries we are likely to disclose your information
- > how we manage your credit-related personal information.

Disclosure to overseas recipients

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

We may also disclose your personal 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@quodosbank.com.au
- > in writing to:

Qudos Bank Privacy Officer,
Locked Bag 5020
Mascot NSW 1460

➤ Section 3: Tax File Number Notification

Please ensure you have received and read the information about tax file numbers contained in the PDS.

Do you agree to provide your tax file number? Yes No

Tax File Number: _____

➤ Section 4: Declaration and Signature

I declare that

- > I have received and read the Qudos RSA PDS dated 18 November 2019.
- > The details I entered and statements I have made in this application form are current, true and correct.
- > I apply for an Qudos RSA and agree to be bound by the terms and conditions as varied from time to time;
- > I acknowledge that the Qudos Bank will deduct any applicable fees, taxes, and charges (including any government charges) from my Qudos RSA.
- > I am eligible to contribute to the Qudos RSA.
- > I will only make further contributions if at the time of those contributions I am still eligible to contribute.
- > I acknowledge that the interest rate applying to the Qudos RSA is not guaranteed and will vary from time to time.
- > I understand the information in the PDS and this form including information about the collection, disclosure and use of my tax file number, and privacy.
- > I consent to personal information collected about me being used for the purposes, and disclosed in the circumstances, permitted or required by law from time to time.

Signed: _____ Date: ____ / ____ / ____

Qudos Bank use only

Membership No: _____ RSA No: _____

Has Identity Verification been conducted? Yes No

(Identification must be input via AUSTRAC ID system)

I confirm that the applicant:

- > has been given the Qudos RSA PDS,
- > is eligible for membership of Qudos RSA and has signed the declaration, and
- > is eligible for Qudos Bank membership and has signed the Qudos bank membership form.

Tax File Number provided Yes No FSG given Yes No

Signature of Qudos Bank employee: _____

Name of Qudos Bank employee: _____ Date: ____ / ____ / ____

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individual tax residency self-certification form

» Confidential communication

Tax regulations require Qudos Bank to collect and report certain information about an Account Holder's tax residence.

If your tax residence (or the Account Holder, if you are completing the form on their behalf) is located outside Australia or where you do not provide a valid Self-Certification we may be legally obliged to pass on your information to relevant tax authorities.

Please fill in this form if you are an individual Account Holder, Sole Trader or Sole Proprietor. For joint or multiple Account Holders, use a separate form for each individual person.

For more information on tax residence, please consult your Tax Adviser or the information at the OECD automatic exchange of information portal. Attached as an Appendix to this Self-Certification are summary descriptions of select defined terms.

» 1. Identification of individual Account Holder

Name of Account Holder

Title: _____ First: _____ Middle: _____

Surname: _____

Date of birth: _____ / _____ / _____

Place of birth (City/Town): _____ Country _____

Current residential address

Address: _____

State: _____ Country: _____ Postcode: _____

Mailing address (if different to the address above)

Address: _____

State: _____ Country: _____ Postcode: _____

➤ 2. Account Holder tax residence(s)

Are you a resident of any country for tax purposes? Yes No
(excluding Australia)

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.

➤ 3. Declarations and Signature

I certify that:

1. I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Qudos Bank setting out how Qudos Bank may use and share the information supplied by me.
2. I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
3. I am the Account Holder and/or am authorised to sign/disclose for the Account Holder.
4. All statements made in this self-declaration are, to the best of my knowledge and belief, correct and complete.
5. I will notify Qudos Bank of changes to information (including TIN changes) within 30 days of the change occurring and, where required, will provide Qudos Bank with a new self-certification.

Name: _____

Signed: _____ Date: ____ / ____ / ____

Note: If you are not the Account Holder please indicate the capacity 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.

Capacity: _____

➤ Appendix - summary description of select defined terms

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found with the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated Commentary to the CRS, and domestic guidance. This can be found at OECD automatic exchange of information portal (oecd.org/tax/transparency/automaticexchangeofinformation.htm).

If you have any questions then please contact your tax adviser or domestic tax authority.

Account Holder

The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

Controlling Person

This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.

Entity

The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

Financial Account

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

Participating Jurisdiction

A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

Reportable Account

The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

Reportable Jurisdiction

A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

Reportable Person

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

TIN (including “functional equivalent”)

The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal (oecd.org/tax/transparency/automaticexchangeofinformation.htm)

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.