



# 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 17 July 2017.

**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:

- > 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.

### **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
- > 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.

### **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.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax (formerly Veda Advantage). Any information we provide to Veda will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax (formerly Veda Advantage) 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](http://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 only disclose your information as needed and as required by law. We can disclose your information to:

- > entities that verify identity
- > lawyers, conveyancers, accountants, brokers and agents who represent 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
- > 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.

We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when we may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not to use your information in certain circumstances, is available at in our Privacy Policy.

## Our Privacy Policy

Our Privacy Policy is available at [qudosbank.com.au](http://qudosbank.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.

## 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@qudosbank.com.au](mailto:Privacy@qudosbank.com.au)
- > in writing to:

Qudos Bank Privacy Officer,  
Locked Bag 5020  
Mascot NSW 1460

### » Section 3: Tax File Number Notification

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 read the Qudos RSA PDS dated 17 July 2017 and my details entered and statements made in this application form are current, true and correct.
- > 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 taxes, charges and duties 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 about disclosure 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: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Issue date 17 July 2017