

Existing customer – application for term deposit – non-individual

In this document, “the Bank”, “we”, “us” and “our” means Teachers Mutual Bank Limited; and “you” means the person applying for or with one or more of our products and services.

Details of Entity

Customer No.

Type of Entity:

- ☐ Company ☐ Registered Co-operative ☐ Government Body ☐ Incorporated Association
☐ Unincorporated Association ☐ Partnership ☐ Trustee

Name of Entity:

Name 1

Name 2 if second trustee

As trustee for: ☐ Trust ☐ Superannuation Fund

Name of trust or superannuation fund

Trading As

Business name

Address of place of business (mandatory – must not be a PO Box)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Address of registered office (if different – must not be a PO Box)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Postal address

No/Street/PO Box

Suburb/Town/City

State/Territory

Postcode

Country

Authorised Signatories

Individual 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member/Customer No.

Given names

Last name

Residential address (mandatory – must not be a PO Box)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Postal address (if different)

No/Street

Suburb/Town/City

State/Territory

Postcode

Country

Home phone

Work phone

Mobile phone

Email

Individual 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Given names

Member/Customer No.

Last name

Residential address (mandatory – must be a PO Box)

No/Street/PO Box

Suburb/Town/City

State/Territory

Postcode

Country

Postal address (if different)

No/Street/PO Box

Suburb/Town/City

State/Territory

Postcode

Country

Home phone

Work phone

Mobile phone

Email

What are your term deposit details?

Term deposit for months

Transfer funds

\$

from your account no.

Total investment

\$

Instructions for INTEREST (tick one)

- ☐ Pay the monthly interest to the account nominated below
- ☐ **For term deposits with a term over 12 months**, pay the annual interest to the account nominated below
- ☐ **For term deposits with a term over 12 months**, add the annual interest to the principal and reinvest for the remaining term
- ☐ At maturity, add the interest to the principal and reinvest
- ☐ At maturity, transfer the interest to the account nominated below

Instructions for PRINCIPAL at maturity (tick one)

- ☐ Reinvest the principal for the same term at the applicable rate of interest
- ☐ Transfer the principal to the account nominated below

Electronic Disclosures

We prefer to communicate with you electronically in a manner that protects your personal information.

By opening an account, you agree that we may give you documents relating to this application electronically (for example by email, SMS text message, message in internet banking, message in our mobile banking application) or by making them available to you on our website and telling you that they are available, unless you tell us that you want to receive paper copies. You may request paper copies at any time.

Details of nominated account to which principal and/or interest is to be transferred?

BSB

Account no

Account name

Name of institution

Warning: Some financial institutions may process transactions by BSB and account number or account number only without checking the account name. Please carefully check these details, as you may not be able to recover an incorrect payment.

Acknowledgements and Declarations

Acknowledgements and Declarations

The authorised signatories acknowledge and declare that:

- ▶ The names provided in this application are the only names by which they are known and they acknowledge that the applicant cannot be provided with any products and services until their identity has been verified by the Bank.

The applicant acknowledges that:

- ▶ The *Constitution of the Bank* (which governs membership), the Bank's *Financial services guide, Conditions of use – Accounts and access* and *Fees and charges* are available on the Bank's website or they can be sent to you upon request.

The Bank strongly recommends that you read each of the documents noted here and that if you do not accept the relevant terms and conditions you should not use the product or service.

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the *Anti-Money Laundering and Counter Terrorism Financing Act*
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ assess applications at an application level, including where information about other individuals (such as a spouse or partner) is required to assess financial capacity, eligibility or program requirements
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ support your participation in government programs or schemes (such as Housing Australia)
- ▶ comply with our legal obligations (including to assist law enforcement agencies or regulators where we are required to do so)
- ▶ facilitate, administer and support payment services, card-based payment solutions, including services provided in partnership with payment schemes, payment processors and technology providers and
- ▶ inform you about products or services that we think maybe of interest to you, including those of our business partners.

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- ▶ people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, digital payment service providers, payment schemes, card network operators, banking services, data and transaction processing and related technology providers
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ government program administrators (such as Housing Australia) where you participate in those programs
- ▶ credit reporting bodies and other credit providers
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- ▶ Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and we disclosing the personal information to the accredited data recipient (see our [Consumer Data Right Policy](#) which is available on our website and on request for more information).

Electronic verification of identity

▶ Section A

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we may disclose your name, address, date of birth and other identity information to credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and third party identification verification providers that assist us to verify your identity. Our identity verification providers (ID Verifiers) include OCR Labs Pty Ltd (ACN 603 823 276) trading as "IDVerse", InfoTrack Pty Ltd (ACN 092 724 251), GBG (Australia) Pty Ltd (ACN 097 737 105) trading as "Green ID" and NextGen.Net Pty Ltd (ACN 062 989 753) (ID Verifiers).

To access such information, our ID Verifiers are registered to act on our behalf under the DVS to:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

▶ Section B

We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).

¹ The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

In this sub-section, “you” or “your” mean the proposed mortgagor(s). Subject to your consent, our identity verification may be performed by an ID Verifier. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to an ID Verifier. For further details about how these ID Verifiers may collect, hold, use or disclose your personal and sensitive information please refer to the respective service provider’s privacy policy.

If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how you can access personal information about you
- ▶ how we will deal with your complaint and
- ▶ how you can seek correction of that personal information
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders’ Mortgage Insurance (“LMI”).

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Phone: **1800 862 265**

Email: **privacy@tmbl.com.au**

Post: GPO Box 5313, Sydney NSW 2001

OP00996-TMBL-0826

Acknowledgment and consent for electronic verification of identity

Identify Verification

We collect and use your personal information, including identification information and supporting identity documents, to verify your identity, process your request, protect against fraud and financial crime, and comply with our legal and regulatory obligations, including obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

To verify your identity, we may disclose your personal information to government agencies, document issuers, official record holders and service providers that assist us with identity verification and fraud prevention activities.

If you do not provide the requested information, we may be unable to verify your identity or process your application, request, or transaction.

For more information about how we collect, use, disclose and protect your personal information, including your privacy rights and how to make a complaint, please refer to our Privacy Notice and Privacy Policy.

I confirm that I am authorised to provide the personal details presented and consent to my information being checked with the document issuer or official record holder via third-party systems for the purpose of verifying my identity. Where I provide personal information about another individual, I confirm that I am authorised to do so and have informed that individual of the purposes for which their information will be used.

Name	Name	
Signature	Date	Signature
		Date

Authorised by:

The authorised signatories confirm that they are pursuant to a resolution of the Board, Governing Committee or the Trustee, authorised by the entity to open this term deposit in accordance with these instructions.

Individual 1	Individual 2
Name	Name
Signature	Signature
Date	Date