

b-packaged® and b-entertained® employee application



Return this form by mail to Community Sector Banking, PO Box 585, Corrimal, NSW, 2518

1 Account Details

Your organisation / employer name:

Your organisation's customer number:

Request type: **b-packaged accounts** **b-entertained accounts**

2 Employee Details

Full legal name Date of birth:

Mr/Mrs/Miss/Ms:

Full residential address (PO Box not acceptable):

Suburb: State: Postcode: Country:

Postal address: Same as residential address

Suburb: State: Postcode: Country:

Preferred Contact Number: Occupation:

Email:

Identified under another customer number: (Must have an active account and valid ID.)

Additional Card Holder

Full legal name Date of birth:

Mr/Mrs/Miss/Ms:

Full residential address (PO Box not acceptable):

Suburb: State: Postcode: Country:

Postal address: Same as residential address

Suburb: State: Postcode: Country:

Preferred Contact Number: Occupation:

Email:

Identified under another customer number: (Must have an active account and valid ID.)

Does the applicant reside in an "Additional Know Your Customer Country?" Yes No

If 'yes', please ensure you capture the following information:

Foreign Applicants

If yes, complete the following fields:

Applicant Name:

Occupation: Country of citizenship:

Reason for opening an account in Australia:

Salary range: \$0 - \$30,000 \$30,001 - \$50,000 \$50,001 - \$100,000 \$100,001 +

If there is more than one Foreign Applicant, please attach additional page(s).

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416.

Banking products are products of Bendigo and Adelaide Bank.

3 Privacy Disclosure

Community Sector Banking Pty Limited provides products and services issued by Bendigo and Adelaide Bank Limited.

1. Collection of your personal information

We, Bendigo and Adelaide Bank Limited, collect your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information about third parties

We may need to collect personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information

We may use your personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, insurers, intermediaries and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

4. Disclosure of personal information to overseas organisations

Some of the organisations we disclose your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 CSBANK (1300 272 265)

6. Direct marketing

We may use your personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please mark the box below or call Community Sector Banking on 1300 CSBANK (1300 272 265)

I do not wish to receive marketing material from Community Sector Banking or Bendigo and Adelaide Bank Ltd

7. Privacy Policy

You should also read our Privacy Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.communitysectorbanking.com.au or by telephoning 1300 CSBANK (1300 272 265).

4 'No Withdrawals' e-banking Access

Community Sector Banking will automatically register the nominated signatory for all Payment Cards issued in relation to the nominated Community Sector Banking salary packaging solutions account and you, the holder of a Payment Card issued in relation to the account, for 'No Withdrawals' e-banking access.

'No Withdrawals' e-banking access means that the nominated signatory and you, the holder of a Payment Card, can do the following:

- review the balance of the account to determine the current or available balance;
- review the transaction history of the account;
- perform selected transaction enquiries;
- select an individual or a range of transactions on the account for closer examination; and
- access Secure Email which enables the nominated signatory and the holder of a Payment Card to send and receive (secure) messages to and from internal Bendigo Bank departments.

Upon receipt of your Payment Card please call 1300 BENDIGO (1300 236 344) to activate your Bendigo e-banking 'No Withdrawals' internet access.

5 Certification and Acknowledgement

I/We certify that all the information provided in this application is true and correct. By signing below I/we acknowledge my/our acceptance of the Privacy Disclosure and acknowledge that the authorised signatory and I/we, as the holder of a Payment Card, will have 'No Withdrawals' e-banking access and that this access will be restricted to the above transactions only. Furthermore, I/we acknowledge that in order to activate my/our 'No Withdrawal' e-banking access I/we need to contact 1300 BENDIGO (1300 236 344) once the account is open. I/we agree to comply with any restrictions which relate to my use of the card.

I/We also acknowledge the right of Bendigo and Adelaide Bank Limited to provide my personal information and information regarding the Community Sector Banking salary packaging solutions account, in relation to which I hold a Payment Card, to my employer or my partner's employer.

Signature:	Date: / /
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Signature of Additional Cardholder:	Date: / /
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6 Signatory Authorisation

I authorise that this account be opened with Community Sector Banking.

The below authorisation is to be signed by a current signatory to this payment card facility.

Signature:

Name:

Position:

Date: / /

Identification Verification Documents for Individuals

Identification verification document(s) will need to be presented to your organisations verifying officer. Please attach a verified copy of the original identification document(s) to this form.

NOTE: If you are unable to present one of the primary photographic documents you can present a primary non-photographic document PLUS a secondary identification document to meet your identification requirements.

New Customers*

One Primary Photographic document OR (Note: Must show a clear photograph)

1 2

Australian Driver's Licence - (Current, Renewed, Interim, Provisional, Driver's, Truck or Learner's)

Australian or Foreign Passport (current or expired Australian Passport within preceding 2 years), with English translation by an accredited translator (if not in English)

Proof of Age Card (issued by an Australian State or Territory)

Foreign National Identity Card (must be in English or English translation by an accredited translator)

ImmiCard: No account is to be opened unless the Centralised KYC team have performed the appropriate checks

Document for Travel to Australia: No account is to be opened unless the Centralised KYC team have performed the appropriate checks

NSW Photo Card: Issued by the NSW State Government

Personal Information Card: Issued by the Tasmanian State Government

Minimum of one document is required for residents listed in Additional KYC Country List

One Primary Non-Photographic document AND

1 2

Birth Certificate (Australian) or Foreign Birth Certificate with English translation by an accredited translator (if not in English)*

Birth Extract by an Australian State or Territory

Citizenship Certificate - Australian or Foreign with English translation by an accredited translator (if not in English)*

Pension or Government Health Card (reference number required) (issued by Centrelink or the Department of Veterans' Affairs)

Minimum of one document is required for residents listed in Additional KYC Country List

One Secondary Identification Document

1 2

Notice issued by a Commonwealth, State or Territory Department which records provision of financial benefit less than 12 months old (eg Centrelink statement). Must contain the individual's name and residential address.

Notice issued by the Australian Tax Office of debt or assessment less than 12 months old that contains the name of the individual and residential address.

Notice less than 3 months old issued by a local government body or utilities provider that notes the provision of services to that address and/or that person (eg Council Rates, Water Rates, Electricity Bill, Gas Bill and Telephone Landline Bill). Must contain the name of the individual and residential address.

For a person under 18 years, a letter issued by a school principal (less than 3 months old) which includes a record of the length of time the person attended the school. Must contain the name of the individual and residential address.

Only in relation to a person aged 7 to 17 years, a Medicare/Pension/Health Care Card Containing the name of the individual.

Note: Only the name is required to be verified from the Medicare/Pension/Health Care Card, not the date of birth or residential address.

Special Cases

Aboriginal Person or Torres Strait Islander Resident

1 2

The full legal name of the signatory and either date of birth or residential address, may be verified by a statement from two persons who are recognised as community leaders, including elected members of an Aboriginal Council of the community to which the signatory belongs.

Know Your Customer Information Verified - Office Use Only

I confirm that the following Know Your Customer Information has been verified against the identification document(s) referred to above.

Full legal name {middle initial(s) acceptable for a drivers license} **and** Either date of birth or residential address **and**
Country of Citizenship (if applicant resides in an Additional KYC Country)

Signed:

Staff number/ADM: _____

Date: / /

Please note that all fields with an asterisk () are mandatory for the collection and verification of Know Your Customer identification.