



REGISTERED OFFICE
Level 6, 766 Elizabeth Street
Melbourne VIC 3000
G.P.O. Box 1107
Melbourne VIC 3001
T (03) 9347 9588
F (03) 9348 1475

AFS License 239293

ABN 35 087 651 670

I/We hereby apply to become a member of Pulse Credit Union Ltd and to be allotted one \$10.00 member share and submit with this application the full subscription price for the share in the Credit Union.

Please note that membership confers rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request.

| Membership Number | Primary Member | Joint Member Complete for joint membership only |
|-------------------|----------------|--|
| Title & Surname | | |
| Given Name | | |
| Date of Birth | | |
| Home Address | postcode | postcode |
| Mailing Address | postcode | postcode |
| Home Telephone | () | () |
| Mobile Telephone | | |
| Work Telephone | () | () |
| Email Address | | |
| Occupation | | |
| Employer's Name | | |

Please note that if you give us your email address you agree to our using that address to allow us to communicate with you.

| | | | |
|-----------|-------|-----------|------|
| Signature | Date: | Signature | Date |
|-----------|-------|-----------|------|

PERSONAL IDENTIFICATION

It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 for a person to open or operate an account if the person has not disclosed the other commonly known name or names to the Credit Union. Other commonly known names do not include nicknames, abbreviations or Anglicised versions of given names – eg, Bob for Robert, Joe for Giuseppe. If you are in doubt, record the name(s) above.

The Credit Union requires you to establish your identity, in the manner required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, before your membership application can be accepted. Credit Union staff will help you with this.

The account and signatory information which you provide in connection with this application will, for the purpose of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, apply to all accounts which may be opened by you with the Credit Union from time to time, unless otherwise specified.

PRIVACY

To be a member of the Credit Union the Corporations Act requires us to obtain your name and address. Other information we ask you to supply on or in connection with this application is not required by law but we may not be able to grant your application if it is not supplied.

You may at any time, advise us that you do not wish to receive any direct marketing communication by requesting and completing a “Direct Marketing Communication Opt Out” form available from the Credit Union Office or by phoning (03) 347 9588 during business hours.

OPTION TO RECEIVE ANNUAL FINANCIAL REPORTS

Regulations allow Credit Union members to choose to receive financial reports about their Credit Union. They contain information on its financial position and performance, how efficiently it is being managed and about financial risks it may face. You can tell the Credit Union that you want to receive a copy of the annual financial reports by completing the section below. You are not obliged to complete this section but if you do not respond, the Credit Union will not be required to send copies of the annual financial reports to you (copies of annual reports will always be available from the Credit Union upon request). You can change your choice at any time by notifying the Credit Union in writing.

I/We want the Credit Union to send me/us annual financial reports about the Credit Union.

TAX FILE NUMBERS

We strongly advise that you lodge your Tax File Number with the Credit Union to avoid tax being taken out of your interest. Children under 16 are allowed a threshold of interest income provided a date of birth is provided. Certain exemptions apply and we refer you to the booklet "New Tax Rules for Savings Accounts or Investments".

If a joint membership is applied for then at least two tax file numbers are required to avoid tax being taken out of your interest.

| | | |
|-----------------|--|--|
| Name: | | |
| Tax File Number | | |
| Or Exemption | | |

The law requires us to verify your identity when you open an account, change your name or when you become a signatory to an account

You are required to provide the following identification with your application:

One document from List A **AND** one document from either List B or List C (or two documents from List A)

List A. an original or certified copy of a primary photographic identification document

- current licence or permit
- proof of age card
- passport(current or expired within two years)

List B an original or certified copy of a primary non-photographic identification document

- birth certificate or birth extract
- citizenship certificate
- Government or Centrelink benefit, pension or concession card,

List C an original or certified copy of a secondary identification document

- a notice issued by the Commonwealth, a State or Territory within the preceding twelve months;
- Tax Assessment Notice (not more than 12 months old)
- Council rates notice or utilities Notice (not more than 3 months old)
- If you are under the age of 18, a notice issued by a school that contains your name and residential address; and the period of time that you attended the school.

Person who can certify documents under the terms of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006:

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 judge of a court
3. A magistrate
4. A chief executive officer of a Commonwealth Court
5. A registrar or deputy registrar of a court
6. A Justice of the Peace
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
8. A police officer
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. A 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
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
12. A credit union, building society or bank officer with 2 or more continuous years of service.
13. A finance company officer with 2 or more continuous years of service.
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

Checklist

To ensure that we receive all the information required to process your Application for Membership and Shares request, please complete the checklist below:

- | | |
|---|--|
| <input type="checkbox"/> Application for Membership and Shares form completed and signed | <input type="checkbox"/> Certified copy of signatory's identification completed |
| <input type="checkbox"/> Minimum deposit of \$10.00 to cover the purchase of the Member Share) | <input type="checkbox"/> Minimum deposit of \$10.00 to cover the purchase of the Member Share) |
| <input type="checkbox"/> Service Activation form completed to open the accounts and access facilities | |

Once you have completed the checklist above, please send by post to:

Pulse Credit Union Ltd
P.O. Box 1107
Melbourne
Victoria 3001