

# HSU Members Credit Union

talk to us first!



## Bonus Saver Account

The bonus saver account is a high interest earning account, which rewards you for saving.



## Competitive saving and term investment products

Choose from a variety of competitive savings or investment accounts which can be used to meet short and long-term savings and investment goals.



## VISA Debit and Credit Cards

Options for a VISA Debit or Credit Card are available to HSUCU Affinity members.



## Discounted general insurance products

We offer high quality, competitively priced insurance\*.



## Special discounted home loan rates

We understand how special buying a home is for you, and our special discounted home loan for HSUCU members will help you lay the foundation for your dream home.



## Free direct debit union fees

HSU Members Credit Union offers a special union membership account (S14) to help pay your union fees whilst not being charged direct debit fees.



## Communication

HSU Phone 1300 304 932  
HSU Fax (02) 9286 0331  
HSU Mail PO Box A253  
Sydney South, NSW  
Australia 1232

Join the HSU Members Credit Union today!



**1300 304 932**  
**www.hsucu.com.au**

HSU Members Credit Union is a division of SGE Credit Union Limited. All products issued or arranged by SGE Credit Union Limited. ABN 72 087 650 637. 230 Clarence Street, Sydney, NSW 2000. AFSL/ACL No. 238311. Terms & Conditions, Credit Guide, Fees & Charges apply and are available at our offices/service centres, our website and on application. You should read and consider these before deciding whether to use any product. \*Terms, conditions and acceptance criteria apply. Cover limits apply as set out in the policy wording. This material does not take into account your personal needs, objectives or financial circumstances and you should consider whether it is appropriate for you. Please read the product disclosure statement available at [www.sgecu.com.au](http://www.sgecu.com.au) to decide if a policy is right for you. Insurance issued by QBE Insurance (Australia) Ltd ABN 78 003 191 035 AFS Licence 239545

# my membership

## my personal details

Member Number

Title  First Name  Middle Name

Surname  Date of Birth  Gender

Home Phone Number  Work Phone Number

Mobile Number  Preferred contact time

Drivers License Number  Expiry Date

Address  
Unit No./ Street No./ Street Name

Suburb/Town  State  Postcode

Postal Address

Email

## my financial details

Annual income   
Home Value   
Savings   
Borrowings   
Monthly Commitments

## membership declaration

I apply for membership and one \$2 dollar (\$2) share per Member in SGE Credit Union. I acknowledge receipt of, and agree to be bound by the Rules of SGE Credit Union and the Mutual Banking Code of Practice. I agree to be bound by the Constitution of SGE Credit Union in place from time to time.

I understand that collection of my Tax File Number or Exemption is authorised and their use and disclosure are strictly, regulated by the law and the Privacy Act 1988 (Cth). I understand that quoting my Tax file Number is not compulsory but failing to do so may result in tax being taken out of my interest. I understand that the Tax File Number will be applied to all accounts under this membership unless I specifically request otherwise. The Australian Taxation Office has specific laws on Savings and Investment accounts in regard to the Tax File Number (TFN). For more information refer to the Australian Taxation Office.

I understand SGE Credit Union will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), it is a requirement that the information SGE maintains is current and I understand that SGE may take steps to verify the personal information collected from time to time. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Terrorist Financing Act 2006 (Cth). I understand that if I provide SGE Credit Union with incomplete or inaccurate information that SGE Credit Union may not be able to provide me with the products or services that I am seeking.

It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information.

I declare that the information relating to my personal details and the products and services provided to be true and correct.

I have received a copy of SGE's Terms & Conditions, Fees & Charges and Financial Services Guide.

Signature  Date



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HSU Members Credit Union is a division of SGE Credit Union Limited.

## my employment details

Department / Employer

Position

## my accounts

S1 Access Account   
S2 Budget Account   
S4 Christmas Savings   
S6 Insurance Account   
S10 Cash Management   
S11 InetSaver Account   
S12 Pension Plus Account   
S13 Bonus Saver Account   
S32 Reward Me Saver

## my facilities

Visa Debit Card   
Visa Credit Card   
Payroll Authority   
Internet Banking   
Moneyline   
Cheque Book

Disclosure of your Tax File Number (TFN) is optional/ Declining to quote is not an offence.

Tax File Number

If you do not disclose your Tax File Number then withholding tax will be deducted from any interest paid into your account.

or TFN Exemption

Please write the name of the pension you receive.

This written record of your Tax File Number will be destroyed once loaded onto our system.