

MEMBERSHIP APPLICATION

APPLICATION

Complete the SGE Membership and Account Access Application.

The Applicants details must be completed by the person who is eligible to join. An S1 Access Account will automatically be opened for you. You will need to include \$2 to pay for your member share. If you are arranging for your pay or other income to be directed to your accounts the \$2 for your member share can be deducted from this account (except if you are applying for a loan).

ID REQUIREMENTS

Complete the Identification Reference. This form is necessary when you open an account with any financial institution and provides identification. If you live within 50kms of an SGE branch listed below, you may be required to be identified by an SGE staff member.

TAX FILE NUMBER

Complete the Tax File Number Request otherwise withholding tax will be taken out of any interest earned on your account.

DIRECTING YOUR PAY/INCOME

Complete the Directing Your Pay/Income section if you would like us to arrange for any income or entitlements that you receive to be automatically credited to your account. Photocopy the form if a second form is required. Alternatively you can arrange it yourself by simply quoting BSB 802-035 and your member number to the applicable organisations. Your money can be split between various SGE Credit Union accounts, including those belonging to members of your family.

CHECKLIST

Complete the following Checklist and return the completed forms to SGE Credit Union, PO Box A253, Sydney South NSW 1232 and your Membership Application will be processed quickly.

Have you Completed?

- SGE Membership Application form which has been signed.
- Directing your pay/income to your SGE Credit Union account form.
- The Identification Reference Form.

328 King Street, Newcastle NSW 2300
230 Clarence Street, Sydney NSW 2000
125 Baylis Street, Wagga Wagga NSW 2650
Level 1, 128 Exhibition Street, Melbourne VIC 3000
Long Bay Complex, Anzac Parade, Malabar NSW 2036
Shop 9, Scott Centre, George Street, Bathurst NSW 2795

90 Avoca St, Randwick NSW 2031
125 Donnison Street, Gosford NSW 2250
12-14 Wentworth St Parramatta NSW 2150
Elizabeth Drive, Liverpool Hospital NSW 2170
Cnr Conway & Carrington Sts, Lismore NSW 2480

Need Help?

If you need help to complete any of these forms please telephone **1300 364 400** between 9am and 5pm, Monday to Friday.
SGE Credit Union Ltd. 230 Clarence Street, Sydney NSW 2000
ABN 72 087 650 637. AFSL No 238 311.

SGE Membership and Account Access

SGE Applicant's Details 1

(Joint Account) Applicant's Details 2

Title
(please circle)

Mr	Mrs	Miss	Ms	Other		Marital Status			
S	M	W	D						

Mr	Mrs	Miss	Ms	Other		Marital Status			
S	M	W	D						

Given Names

Surname

Date of Birth

<input style="width: 95%; height: 20px;" type="text"/>	Male	Female
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<input style="width: 95%; height: 20px;" type="text"/>	Male	Female
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Residential Address

<input style="width: 98%; height: 25px;" type="text"/>
State Postcode

<input style="width: 98%; height: 25px;" type="text"/>
State Postcode

Postal Address
(*as above* if same as residential)

<input style="width: 98%; height: 25px;" type="text"/>
State Postcode

<input style="width: 98%; height: 25px;" type="text"/>
State Postcode

Length of Residency

Telephone

<input style="width: 95%; height: 20px;" type="text"/> Work ()	<input style="width: 95%; height: 20px;" type="text"/> Home ()
<input style="width: 100%; height: 20px;" type="text"/> Mobile	
<input style="width: 100%; height: 20px;" type="text"/> Email	

<input style="width: 95%; height: 20px;" type="text"/> Work ()	<input style="width: 95%; height: 20px;" type="text"/> Home ()
<input style="width: 100%; height: 20px;" type="text"/> Mobile	
<input style="width: 100%; height: 20px;" type="text"/> Email	

Drivers Licence No.

<input style="width: 95%; height: 20px;" type="text"/>	Exp.
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<input style="width: 95%; height: 20px;" type="text"/>	Exp.
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Place of Employment

Position Held

Permanent, Casual,P/T

Length of Employment

How did you hear about SGE?

Please take a moment to let us know how you heard about us. Simply tick the box most relevant to you.

<input type="checkbox"/> TV/ Radio/ Newspaper	<input type="checkbox"/> Referral (Name of Member)	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> Internet Site	<input type="checkbox"/> Workplace (Name of Workplace)	<input style="width: 100%;" type="text"/>

(Please delete I or we where applicable)

I/We hereby apply for membership of the Credit Union and enclose \$2.00 for the purchase of one \$2.00 share.

I/We agree to pay any charges required by the Credit Union and further agree to be bound by the Constitution of the Credit Union, as altered from time to time in accordance with the Corporations Law.

Authority to operate Sole/Joint Accounts

I/We authorise either/all of the parties to the account whose signatures appear below, to

- Sign, draw, make, accept, endorse, discount or make arrangements with you regarding cheques, withdrawals, periodical payment/debit authorities, orders or other instruments and subject to the constitution of the Credit Union, to overdraw the account/s to any extent permitted by the Credit Union.
- place money on term deposit and receive repayment and interest

You are requested to accept for credit of said account/s cheques, bills of exchange or their instruments made payable to any one or more of us.

In the event of the Credit Union in its discretion permitting the said account/s to become overdrawn, our liability to the Credit Union in respect thereof shall be jointly and severally. This authority shall remain in force until the Credit Union receives notice of cancellation signed by us or any one of us.

Balance in the account/s or on term deposit under a joint membership, is to be repayable to the surviving party/ies to the account.

The Credit Union is authorised to deduct from the account/s any applicable Credit Union charges and any Government charges or taxes paid or payable by the Credit Union relating to the use of the account/s.

I have received a Financial Services Guide and Product Disclosure Statement

Signature of Applicant

<input style="width: 95%; height: 30px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	Date

<input style="width: 95%; height: 30px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	Date

I declare that I have read and agree with the conditions of membership details over leaf.

I declare that I have read and agree with the conditions of membership details over leaf.

<input type="checkbox"/> Either to sign	<input type="checkbox"/> Both to sign	<input type="checkbox"/> Either to sign	<input type="checkbox"/> Both to sign
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Applicant 1

Applicant 2

Visa Debit Card

I would like to apply for a Visa Debit Card and Personal Identification Number (PIN) to be issued to me to enable access my accounts at authorised electronic banking terminals and anywhere Visa is accepted.

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The \$1 Access Account will receive:

Whole of net pay Payroll deduction
 Regular deposits Regular giroPost deposits

Whole of net pay Payroll deduction
 Regular deposits Regular giroPost deposits

My Annual Income is:

Under \$10,000 \$10,000-\$30,000 Over \$30,001

Under \$10,000 \$10,000-\$30,000 Over \$30,001

Signature of Visa Applicant

Date

Signature of Visa Applicant

Date

Redicard

I would like to apply for a Redicard and Personal Identification Number (PIN) to be issued to me to enable access to my accounts at authorised electronic banking terminals such as Automatic Teller Machines (ATMs) and Point of Sale terminals (EFTPOS).

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Electronic Options

Please register me for internet banking (only available if either-to-sign on joint accounts)
 Please register my email address to receive important news and information via email.

Privacy Statement and Consent

From 21 December 2001, changes to the Privacy Act came into effect requiring SGE Credit Union to comply with the new set of National Privacy Principles.

At SGE, your right to privacy has always been important to us. We have only held information essential to providing you with products and services you require or to assess an application by you for these products and services.

What information does SGE Credit Union hold?

If you have a:

- Savings Account, we are required by law to collect some information about you, such as account and signatory information under the Financial Transaction Reports Act. Also information on others nominated by you to operate on your account may be required.
- A loan account and credit card account, we withhold the same information detailed above. In addition we may collect information from other services providers such as credit report and valuers reports about any properties which secure your loan.

The Credit Union will keep records of all account transactions, including debits and credits. During the course of your relationship with the Credit Union we may gather information about you relating to other products or services that the Credit Union or our preferred suppliers provide to you. Your personal information is stored with an emphasis on security and privacy protection. If you choose not to provide personal information, we may not be able to provide you with the services you require, or the level of service which we pride ourselves on.

How may SGE Credit Union use this information?

We may use your personal information to:

- Help process your application for any new products or services
- Efficiently manage and administer all products and services we provide to you.
- Ensure our internal business administration is operating effectively and ensuring all legal requirements are being met, (for example, disclosure to law enforcement agencies or the courts).
- We may use your information to offer you products and services that we believe meet your needs.

What rights does SGE Credit Union have to disclose personal information?

We may disclose your personal information to:

- Third party suppliers to conduct specialised activities consistent with other financial service organisations.
- Our external service providers, such as VISA suppliers, lending mortgagors insurers, mailing houses, valuers, surveyors, auctioneers and real estate intermediaries, Internet service providers, core banking system suppliers. These organisations act as our intermediaries and are limited in their use of your information to the purpose of our business only.
- Government agencies in connection with your loan, such as stamping and registration of mortgages.
- Any other person who has an interest in any property offered by you as security for a loan.
- Anyone acting on your behalf such as your solicitor, accountant or broker – unless you tell us not to conduct further business with such person, or any other financial institution nominated by you (for example a direct debit or credit payment) or anyone else you may nominate.
- We will disclose such information if we are required to do so by law or if the law allows us to do so or if you provide consent for us to do so.

Your Authority

By continuing to make transactions on your account, you consent to SGE maintaining, using and disclosing your personal information as set out in this document.

Your Rights

- Request access to your personal information.
- Request a change to your personal information if you believe such information is incorrect or out of date.
- Request more information about how we manage your personal information.

Your rights to Opt Out

Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by phoning our contact centre or visiting one of our Service Centres. The opt out request will apply to all direct marketing material normally sent to you, except the Credit Union's Newsletters which will contain prescribed notices of meetings and notices of changes in products or services which are required by law.

If you have any further questions about this privacy statement, please call us on **Ph: 1300 364 400**

Tax File Number Request - SGE Credit Union

It is not against the law if you choose not to give your Tax File Number, but tax may be taken out of your interest or dividends. Collection of Tax File Number is authorised and its use and disclosure are strictly regulated by the tax law and the Privacy Act.

Account Name

Tax File Number (applicant 1)

Tax File Number (applicant 2)

Identification Reference - SGE Application

This page contains the identification Reference for a SGE Applicant. This form needs to be completed to verify the identity of each applicant, and must be signed by both the applicant and the Acceptable Referee. See page 5 for guidance notes before completing this form. If you are applying for a joint membership you may photocopy this form for the additional applicant. You may also need to be identified by an SGE staff member.

Part A: Details of SGE Applicant

Name of SGE Applicant

Title <small>(please circle)</small>	Mr Mrs Miss Ms Other
Given Names	
Surname	
Signature (to be signed in the presence of referee)	

Part C: Details of Acceptable Referee

Title <small>(please circle)</small>	Mr Mrs Miss Ms Other
Given Names	
Surname	
Residential Address	
	State Postcode
Occupation	
Category of Referee <small>(see list overleaf)</small>	

Part B: Documents examined by Referee

Primary identification document

Birth Certificate, citizenship certificate, or international travel document (e.g. passport). See overleaf for guidance notes

Type of Document		
Document Number		
Applicant's Name on Document		
Date of Birth		Date of Issue
Office of Issue (for a travel document show country of issue)		

Part D: Statement by Acceptable Referee

I have known the applicant for a period of (minimum 1 year)	Years
The applicant has been commonly known to me by the name shown in Part A for a period of:	Years

Secondary identification document

(eg driver's licence) see over leaf for guidance notes.

Type of Document		
Document Number		
Applicant's Name on Document		
Address		
	State	Postcode
Date of Issue		Date of Expiry
Date of Birth		Issue by
Place of Issue		

Where the name on the primary identification document differs from the name used by the applicant in relation to the account, the explanation given by the applicant is:	
Where only a secondary identification document is examined, the explanation given by the applicant as to why a primary identification document was not produced is:	
The applicant signed the identification reference in my presence.	

Signature of the Acceptable Referee	Date

Please note: If a secondary identification document only is relied upon, that fact must be notified by the cash dealer to the Director of AUSTRAC, pursuant to section 22 of the Financial Transaction Report Act 1988.

Account No. (Office Use Only)

Notes of guidance for Acceptable Referees

An identification Reference must be signed in the presence of an Acceptable Referee.

An Identification Reference is to be provided for each applicant to an account, and comprises a written and signed reference by a person within a specified class of acceptable referees, declared by the Minister by Notices in the Gazette (see list below).

The reference must set out the name used by the applicant in relation to the account and must state that:

- the referee has known the applicant for the period specified in the reference (being a period of at least 12 months);
- during the whole of the period, or for so much of that period specified in the reference, the applicant has been commonly known by that name; and
- the referee has examined:
 - a specified primary identification document for the applicant in that name; or
 - a specific secondary identification document for the applicant in that name, and a specified primary identification document for the applicant in a former name of the person; or
 - only a specified secondary identification document for the applicant in that name.

Primary identification documents are;

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired Australian passport which has been cancelled and was current within the proceeding 2 years;
 - other document of identity having the same characteristics of a passport (eg this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents are documents (other than a primary identification document) which establish the identity of the applicant eg Australian driver's licence.

Warning: It is an offence under section 21 of the Financial Transaction Reports Act 1988 to make a false or misleading statement.

Categories of Acceptable Referees

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants
2. A member of a municipal, city, town, district or shire council or a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the Financial Corporations Act 1974;who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia;
 - (a) that does not have an authority under section 9 of the Banking Act 1959; and
 - (b) that is engaged in a transition with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one of more companies of that type
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A Registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the Defence Act 1903.
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon;under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an officer mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the Marriage Act 1961 who is registered under Division 1 of Part IV of that Act.
21. A notary public
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who in the normal course of his or her duties is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) the Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory;who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of the period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal in one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in a State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the Higher Education Funding Act 1988; who has been so employed continually for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be community elder; or
 - (b) if there is an elected Aboriginal council that represents the community - is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the Income Tax Assessment Act 1936.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association

Direct your pay/income to your SGE account(s)

Everyone can have any income, from any source automatically credited to their account(s) at SGE Credit Union. This can be done in two ways:

- 1 We will arrange it for you: just complete this form and return to SGE Credit Union and we will contact the applicable government department, company or institution (eg whether you are being paid a salary, government pension/allowance, receive dividends or other income we will liaise with them for you).
OR
- 2 You can arrange it: you can contact the government department, company or institution paying you money and quote BSB 802-035 and your member number and they will arrange to automatically credit your S1 Access Account. If you want to split your money over various accounts please complete section B below and return it to SGE Credit Union by mail or fax to (02) 9267 3876.

A: Please arrange my pay/income to be deposited to my SGE Credit Union account

I hereby authorise you to deposit my pay/other income/government pension/allowance to my account(s) at SGE Credit Union. I want to:

- deposit all of my pay/income/government pension/allowance to my account(s) and /or
 deposit part of my pay/income or my account(s). The total amount to be deposited is \$

which will be sent to: SGE Credit Union (BSB 802-035) **Member Number**

I am a (please tick) permanent casual permanent part-time employee and/or receive a government pension/allowance

My employment details (if applicable) are:

Title <small>(please circle)</small>	<input type="text" value="Mr"/> <input type="text" value="Mrs"/> <input type="text" value="Miss"/> <input type="text" value="Ms"/> <input type="text" value="Other"/>	Employer's Pay office Telephone No.	<input style="width: 95%;" type="text"/>
Given Names	<input style="width: 95%;" type="text"/>	Company Address	<input style="width: 95%;" type="text"/>
Surname	<input style="width: 95%;" type="text"/>		Town/Suburb <input style="width: 95%;" type="text"/>
Serial No./Pay ID/ Employee No.	<input style="width: 95%;" type="text"/>		State <input style="width: 150px;" type="text"/> Postcode <input style="width: 100px;" type="text"/>
Employer	<input style="width: 95%;" type="text"/>	My government pension/allowance details (if applicable) are:	<input style="width: 95%;" type="text"/>

All payments remitted on my behalf pursuant to this Authority shall be deemed to be payments to me personally. This Authority is to continue until such time as it is withdrawn by me in writing.

Signature

Date

B: Please deposit my pay/income into the following account(s)

Title <small>(please circle)</small>	<input type="text" value="Mr"/> <input type="text" value="Mrs"/> <input type="text" value="Miss"/> <input type="text" value="Ms"/> <input type="text" value="Other"/>
Given Names	<input style="width: 95%;" type="text"/>
Surname	<input style="width: 95%;" type="text"/>
Member No. (if not known please leave blank)	<input style="width: 95%;" type="text"/>
Employer (if applicable)	<input style="width: 95%;" type="text"/>

I would like my pay/other income/government subsidy deposited to:

S1 Access Account	\$ <input style="width: 100px;" type="text"/>
S2 Budget Account	\$ <input style="width: 100px;" type="text"/>
S4 Christmas Savings Account	\$ <input style="width: 100px;" type="text"/>
S6 Insurance Account	\$ <input style="width: 100px;" type="text"/>
S10 Cash Management Account	\$ <input style="width: 100px;" type="text"/>
S11 Inetsaver Account	\$ <input style="width: 100px;" type="text"/>
S12 Pension Plus Account	\$ <input style="width: 100px;" type="text"/>
Home Loan	\$ <input style="width: 100px;" type="text"/>
Personal Loan	\$ <input style="width: 100px;" type="text"/>

To another Member's Account:

Member No.	<input style="width: 100px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
Name	<input style="width: 95%;" type="text"/>		
Member No.	<input style="width: 100px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
Name	<input style="width: 95%;" type="text"/>		
Member No.	<input style="width: 100px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>	\$ <input style="width: 50px;" type="text"/>
Name	<input style="width: 95%;" type="text"/>		

Signature

Date

Note: If depositing all your pay/other income/government pension/allowance please write BALANCE next to the account where you require the balance to be deposited.