

Membership/Account Application - Individuals



Gateway Bank Ltd
ABN 47 087 650 093
AFSL/Australian Credit
Licence Number 238293

Complete this form to apply for a Gateway Membership and accounts for an individual/s.
Important Notes

- As Gateway is a Member-owned financial institution administered by a Board of Directors, account holders are required to become a Member of Gateway. Joining is simple, we deduct your \$2.00 sharesubscription from your first deposit.
- Provide copies of identification documents outlined in Part E.
- Please print and send your completed form along with copies of identification to:
memberservices@gatewaybank.com.au

*Denotes Mandatory Field

PART A: Your Details

Applicant 1

Personal Details

Member No.* (if an existing Member)

Title* Mr Mrs Ms Other

Name(s)*

Last Name*

Gender* Female Male

Date of Birth* DD MM YYYY

Occupation*

Are you a resident for tax purposes of another country?

Yes No

Residential Address*

Mailing Address Same as residential

Contact Details*

Phone Country Area Number

Email

Applicant 2 (if applicable)

Personal Details

Member No.* (if an existing Member)

Title* Mr Mrs Ms Other

Name(s)*

Last Name*

Gender* Female Male

Date of Birth* DD MM YYYY

Occupation*

Are you a resident for tax purposes of another country?

Yes No

Residential Address*

Mailing Address Same as residential

Contact Details*

Phone Country Area Number

Email

Tax File Number or Exemption
 or Exemption

Tax File Number or Exemption
 or Exemption

Please note: Collection of Tax File Numbers (TFN) is authorised by taxation laws. It is not compulsory to quote a TFN but tax may be deducted from your interest if you do not quote your TFN, Australian Business Number or claim an exemption. For more information, please contact the Australian Taxation Office.



PART B: Choose your Accounts and Services

Select Your Account/s

- Everyday Savings Account
- Edge Account (no overdraft[^])
- Dollaroo Savings Account (available to under 16 year olds)
- eMax Saver Account
- 100% Loan Offset Account
- Christmas Club Savings Account
- Term Deposit (Complete 'Your Term Deposit Details' below)

[^]For Edge overdraft please complete Consumer Loan Application form.

Select Your Service/s

- Online Banking
- Telephone Banking
- Visa Debit Card linked to: Everyday Savings Account OR Edge Account OR 100% Loan Offset Account

Method of Operation

Note: If no selection is made, each signatory is separately authorised to operate the account. Online Banking and Visa Debit Card access is *not* available on accounts where both signatures are required.

- Both to sign

Your Term Deposit Details

Deposit Amount \$ Term: (months)

Deposit Instructions:* Please transfer your term deposit amount (plus \$2 for your Member share) to:

BSB: 676 - 000 Account Number: 000111 Account Name: Gateway Bank

Reference: Your Full Name

On receipt of your funds, your Term Deposit will be opened with the commencement date being the day we receive the funds.

Interest Payment Frequency Monthly Six monthly* Annually* At maturity#

* For terms of 12 months or greater, interest must be paid at least annually.
For terms 12 months or less.

Interest Payment Instructions

Compound at maturity (i.e add to principal) Transfer to BSB -

Account Number Account Name

Identification - Applicant 1

Please nominate a password/s to quote over the phone for identification purposes.

(Applicant 1)

Nominated Password

Please provide identification documents for each applicant as outlined in Part E.

Identification - Applicant 2

Please nominate a password/s to quote over the phone for identification purposes.

(Applicant 2- if applicable)

Nominated Password

Please provide identification documents for each applicant as outlined in Part E.



PART C: Conditions and Authorisation

Electronic verification

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information concerning your identity. If you consent we disclose your name, residential address and date of birth to an external service provider which we use to verify your identity electronically. The purpose of this disclosure is to ask the external service provider; which can include the document issuer or official record holder, to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on **1300 302 474** for further information.

Security and Privacy policy

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy www.gatewaybank.com.au provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Membership/\$2 Fully Paid Share (applicable to new Members only)

I/We apply to become a Member of Gateway bank ('Gateway') and to each be allotted one \$2 share. I/We authorise Gateway to deduct \$2 for each non Member from my/our initial deposit, being the subscription price for one share.

Constitution:

I/We agree to be bound by Gateway's Constitution, and any amendment thereof, lodged in accordance with the Corporations Law.

Annual Report:

Gateway's annual reports are available from www.gatewaybank.com.au. Gateway will not send me/us its annual reports unless I/we ask them to. I/We understand Gateway's annual report contains information about its financial position and performance, how efficiently it is being managed and the financial risks it faces.

Terms & Conditions of use for related Banking Accounts and Services:

In becoming a Gateway Member I/we acknowledge I/we have access to the Gateway Deposit Accounts and Access Facilities and agree to receiving the following documents by accessing them at www.gatewaybank.com.au:

- *Gateway Deposit Accounts and Access Facilities General Conditions of Use* which incorporates the *General Fees, Charges and Transaction Limits* and the *Summary of Deposit Accounts & Availability of Access Facilities*
- *Financial Services Guide*

Declarations and Acknowledgements

- I/We acknowledge that I/we will be bound by these Conditions of Use when I/we first use an account or access facility.
- I/We acknowledge that Gateway's '**Your Privacy**' brochure, detailing Gateway's privacy processes, is available at www.gatewaybank.com.au
- I/We acknowledge that my/our signature will be used by Gateway to verify my/our signature for future transactions.
- I/We confirm that I/we am/are authorised to provide the personal details presented and I/we consent to my/our information being checked with the document issuer or official record holder for the purpose of confirming my/our identity.

<p>Signatory 1*</p> <p>Signature* <input type="text"/></p> <p>Print Name* <input type="text"/></p> <p>Date* <input type="text"/></p>	<p>Signatory 2</p> <p>Signature* <input type="text"/></p> <p>Print Name* <input type="text"/></p> <p>Date* <input type="text"/></p>
---	--

PART D: Individuals Identity Certification

Please provide a copy of the following identification documentation with your application for Membership:

- Medicare Card PLUS Drivers Licence^ OR Passport^

For Minors (under 18 years of age):

- Birth Certificate^ OR Passport^

^If not in English, an English translation is required by an accredited translator.

NOTE: If you don't have the above forms of identification, please contact us to discuss a suitable alternative.