

Membership/Account Application - Trust



Use this form to set up a Gateway Membership and account for a trust.

IMPORTANT NOTES

To apply for Gateway Membership and Deposit Accounts and Access Facilities - please complete all Parts. Provide copies of identification documents outlined in Part D for all signatories and beneficiaries.

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

Please print and send your completed form to: memberservices@gatewaybank.com.au

* Denotes Mandatory Field

PART A: Trust Details

Full Name of Trust* <input type="text"/>	Type of Trust* i.e. SMSF, family, unit <input type="text"/>
Full Business Name* (if any) <input type="text"/>	Trust's ABN or registration/licensing details* (if applicable) <input type="text"/>
Country Where Trust was Established * <input type="text"/>	Name of Regulator* i.e. ASIC, APRA, ATO (if applicable) <input type="text"/>
Full Name of Settlor (if initial settlement amount was \$10k or more) <input type="text"/>	Australian Registered Scheme Number* (ARSN) (if app) <input type="text"/>
	<input type="checkbox"/> Please attach a copy of the Trust Deed or Extract

Please provide the full name and residential address of each Beneficiary. If there are more than three beneficiaries, provide their details on a separate sheet.

Number of Beneficiaries* (only applicable to unregulated trusts)

Full name of beneficiary	Residential address
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Number of Trustees* <input type="text"/>	Please provide the full name and residential/registered office address of each Trustee (PO Box not acceptable).*
Trustee Name:1 <input type="text"/>	Trustee Name: 2 <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Date of Birth (if an individual) <input type="text"/>	Date of Birth (if an individual) <input type="text"/>
ACN (if a company) <input type="text"/>	ACN (if a company) <input type="text"/>

Full name of directors of a trustee (if the trustee is a company)

Director 1 Full legal name:

Is this party to also be an authorised signatory? Yes No Is this party a Beneficial Owner (See Definition) Yes No

Director 2 Full legal name:

Is this party to also be an authorised signatory? Yes No Is this party a Beneficial Owner (See Definition) Yes No

Director 3 Full legal name:

Is this party to also be an authorised signatory? Yes No Is this party a Beneficial Owner (See Definition) Yes No

Director 4 Full legal name:

Is this party to also be an authorised signatory? Yes No Is this party a Beneficial Owner (See Definition) Yes No



PART A: Personal Details

This section is to be completed by all individual trustees (if applicable) or directors of a trustee company who are beneficial owners of the company and other directors who will be signatories on the account. A minimum of two directors or a director and a secretary required, except if a sole director.

Personal Details

Title* Mr Mrs Ms Other

Full Name*

Position* Trustee Director Company Secretary
 Other

Gender* Female Male

Date of Birth* DD MM YYYY

Residential Address*

Mailing Address Same as residential

Are you a resident for tax purposes of another country?
 Yes No

Contact Details*

Phone
Country Area Number

Email

Please provide identification documents for each signatory as outlined in Part D.

Personal Details

Title* Mr Mrs Ms Other

Full Name*

Position* Trustee Director Company Secretary
 Other

Gender* Female Male

Date of Birth* DD MM YYYY

Residential Address*

Mailing Address Same as residential

Are you a resident for tax purposes of another country?
 Yes No

Contact Details*

Phone
Country Area Number

Email

Please provide identification documents for each signatory as outlined in Part D.



PART A: Personal Details (continued)

This section is to be completed by all individual trustees (if applicable) or directors of a trustee company who are beneficial owners of the company and other directors who will be signatories on the account. A minimum of two directors or a director and a secretary required, except if a sole director...

Personal Details

Title* Mr Mrs Ms Other

Full Name*

Position* Trustee Director Company Secretary
 Other

Gender* Female Male

Date of Birth* DD MM YYYY

Residential Address*

Mailing Address Same as residential

Are you a resident for tax purposes of another country?*

Yes No

Contact Details*

Phone
Country Area Number

Email

Please provide identification documents for each signatory as outlined in Part D.

Personal Details

Title* Mr Mrs Ms Other

Full Name*

Position* Trustee Director Company Secretary
 Other

Gender* Female Male

Date of Birth* DD MM YYYY

Residential Address*

Mailing Address Same as residential

Are you a resident for tax purposes of another country?*

Yes No

Contact Details*

Phone
Country Area Number

Email

Please provide identification documents for each signatory as outlined in Part D.

PART B: Choose your Accounts and Services

Select Your Account/s

- Goal Saver Account
- Edge Account (no overdraft^)
- eMax Saver Account
- Term Deposit (Complete 'Your Term Deposit Details' below)
- 100% Loan Offset Account
- Christmas Club Savings Account

^For Edge Overdraft please complete Consumer Loan Application Form

Select Your Service/s

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



PART B: Choose your Accounts and Services (continued)

Method of operation Note: Each signatory is separately authorised to operate the account unless specified below. Online Banking and a Visa Debit are *not* available on accounts where more than one signature is required.

Other- please specify

Your Term Deposit Details

Deposit Amount \$

Term: (days) (months) (years) **OR** Maturity Date: DD MM YYYY

Deposit Instructions:* Please transfer your term desposit 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 Instructions

Compound Pay by cheque Transfer to BSB -

Account Name Account Number

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.

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.



PART C: Conditions and Authorisation (continued)

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

Term Deposit account opening only

I/we have read Gateway's Deposit Accounts and Access Facilities General Conditions of Use relating to Term Deposits and acknowledge the following when opening a Term Deposit account:

- 31 days notice is required for early release of funds from my Term Deposit account,
- Gateway may delay the early release of funds until the end of the notice period but not beyond the maturity date,
- If funds are required at call, other deposit accounts may be more suitable, and
- If renewing the Term Deposit at maturity for the same term, the applicable interest rate will apply which may not be the best interest rate available. Current Term Deposit rates are available at gatewaybank.com.au.

Declarations and Acknowledgements

- 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 I/we will be bound by these Conditions of Use when I/we first use an account or access facility.
- 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.

To be signed by all trustees (if individuals), beneficial owners of a trustee company and other directors who will be signatories on the account.

Signature*	<input type="text"/>	Signature*	<input type="text"/>
Print Name*	<input type="text"/>	Print Name*	<input type="text"/>
Date*	<input type="text"/>	Date*	<input type="text"/>
Signature*	<input type="text"/>	Signature*	<input type="text"/>
Print Name*	<input type="text"/>	Print Name*	<input type="text"/>
Date*	<input type="text"/>	Date*	<input type="text"/>

PART D: Individuals Identity Certification

Please provide a copy of the following identification documentation (for each signatory, trustee, and beneficial owner (unregulated trusts only), if different to trustee) with your application for Membership:

- Medicare Card PLUS Drivers Licence^ 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.



GLOSSARY: Definition of Beneficial Owner

The term 'Beneficial Owner' means an individual who ultimately owns or controls (directly or indirectly) the applicant (Entity). In this definition:

- Direct ownership implies ownership or control of the main Entity.
- Indirect ownership implies ownership or control of one or more related entities.
- Control includes control as a result of, or by means of, trusts, agreements, arrangements, understandings and practices. Control includes exercising control through the capacity to exercise control over financial and operational decisions.

Beneficial ownership may occur in the following circumstances:

Companies

- Any individual shareholder who owns 25% or more of the issued shares
- Directors, company secretary or any other individual who can exercise control over financial and operational decision

Trusts

- Trustees or beneficial owners of trustee companies
- The appointer (the individual with the power to appoint or remove trustees)
- Unit holders or any other individual who can exercise control over financial and operational decisions

Partnerships

- Any individual who holds 25% or more of the shares in the partnership
- Partners, senior managing official or any other individual who can exercise control over financial and operational decisions

Associations, co-operatives, body corporates

- Any individual who can exercise 25% or more of the voting rights of the association
- Any individual who is entitled to 25% or more of the property of the association
- Office bearers, senior managing official or any other individual who can exercise control over financial and operational decisions

GLOSSARY: Definition of Retail Term Deposit

Gateway accepts retail deposit funds from the following entities:

- Individual or Joint personal applicants
- SMSF
- Investment Trusts
- Discretionary Trusts
- PTY LTD (if they are a corporate trustee to an Investment Trust, Discretionary Trust or SMSF)
- Small associations and charities

For all other entity types please contact Gateway to discuss your options.