

## personal details

**PLEASE NOTE:** Each account owner must be a share-holding member of Credit Union SA Ltd. The first named member (1) shall be deemed the Primary owner when calculating the value of a personal portfolio and will appear first on the account details of joint accounts.

### personal account

member number (1) \_\_\_\_\_ contact phone number \_\_\_\_\_

full name \_\_\_\_\_

member number (2) \_\_\_\_\_ contact phone number \_\_\_\_\_

full name \_\_\_\_\_

### non-personal account

member number \_\_\_\_\_ name of entity \_\_\_\_\_

## account selection

Conditions of use apply to these accounts. Details are available on request or will be provided at the time of your application. Please tick the accounts you require.

**fixed term investment** - 3, 6, 9 or 12 month terms - minimum investment \$5,000 - interest paid at maturity.

### special term investment - limited offer

interest rate \_\_\_\_\_ % term \_\_\_\_\_ amount \$ \_\_\_\_\_

for interest instructions other than automatically re-invest at maturity -  cheque  credit account \_\_\_\_\_

external transfer- account number \_\_\_\_\_ BSB number \_\_\_\_\_ account name \_\_\_\_\_

**regular income term investment** - 12, 24 or 36 month terms - minimum investment \$5,000 - interest cannot be reinvested.

Interest frequency  monthly  quarterly

**retirement regular income term investment** - 12, 24 or 36 month terms. To be eligible, you must be a retiree over the age of 50 years and the bulk of your income must be from retirement sources. Interest paid fortnightly & cannot be reinvested. Minimum investment \$5,000.

interest rate \_\_\_\_\_ % term \_\_\_\_\_ amount \$ \_\_\_\_\_

interest payment -  cheque  credit account \_\_\_\_\_

external transfer- account number \_\_\_\_\_ BSB number \_\_\_\_\_ account name \_\_\_\_\_

**accelerator 12 mth term investment** - The interest rate increases each quarter and is fixed at the time of opening the account. Interest is paid monthly and can be re-invested, paid by cheque to account owner or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.

**accelerator retirement 12 mth term investment** - To be eligible, you must be a retiree over the age of 50 years and the bulk of your income must be from retirement sources. The interest rate increases each quarter and is fixed at the time of opening the account. Interest is paid monthly and can be re-invested, paid by cheque to account owner or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.

**accelerator 24 mth term investment** - The interest rate increases half-yearly and is fixed at the time of opening the account. Interest is paid quarterly and can be re-invested, paid by cheque to account owner or credited to an account of your choice. Withdraw funds after the first 6 months with no penalty. Minimum investment is \$25,000.

interest rate \_\_\_\_\_ % amount \$ \_\_\_\_\_

interest payment -  cheque  credit account \_\_\_\_\_

external transfer- account number \_\_\_\_\_ BSB number \_\_\_\_\_ account name \_\_\_\_\_

## tax file number

The quoted tax file number (TFN) will be linked to all accounts under this membership. Members who do not quote a TFN or exemption number may be subject to TFN Withholding Tax. This notice will be destroyed once details are entered. These details cannot be retrieved or accessed by staff.

**source of funds**

cash \$ \_\_\_\_\_

cheque(s) \$ \_\_\_\_\_

debit account no. \_\_\_\_\_ \$ \_\_\_\_\_

debit account no. \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

**access authority**

If this is a joint account or non-personal account

either to sign     both to sign     other \_\_\_\_\_

for joint accounts please indicate which account owners are to receive statements:

account owner (1)     account owner (2)     both

Note: account owner (1) will appear first on the account details of joint accounts and investment notifications.

**declaration**

1. I/we acknowledge that I/we have received the Conditions of Use - Savings & Investment Accounts relating to the account(s) chosen and agree to abide by these conditions of use.
2. I/we acknowledge that if I/we need to redeem this term investment prior to the expiration of the agreed term a lower rate of interest will be applied to the whole of the actual period of investment. This rate will be determined by the Credit Union, in its absolute discretion, at the time of early redemption.
3. In reference to non-personal accounts I/we confirm that I/we are authorised to open and operate this new account.

signature (1) \_\_\_\_\_ date \_\_\_\_\_

name \_\_\_\_\_ member no \_\_\_\_\_

signature (2) \_\_\_\_\_ date \_\_\_\_\_

name \_\_\_\_\_ member no \_\_\_\_\_

signature (3) \_\_\_\_\_ date \_\_\_\_\_

name \_\_\_\_\_ member no \_\_\_\_\_

signature (4) \_\_\_\_\_ date \_\_\_\_\_

name \_\_\_\_\_ member no \_\_\_\_\_

**office use only**

**SECTION 1 - to be completed by branch**

accepted by: \_\_\_\_\_

COU logged in prosper

fees & charges & interest rate schedule provided

new account no: \_\_\_\_\_

relationship links completed (if applicable)

funds deposited

completed by: \_\_\_\_\_

branch: \_\_\_\_\_

date: \_\_\_\_\_

**SECTION 2 - to be completed by member administration**

correct class opened

relationship links correct

special interest rate loaded (if applicable)

interest instruction loaded

transfer fee waived (if applicable)

funds credited to account

certificate printed

checked / updated by: \_\_\_\_\_

date: \_\_\_\_\_