

access authority

If this is a joint account

either to sign both to sign

also 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.

signature (1) _____ date _____

signature (2) _____ date _____

office use only

SECTION 1 - to be completed by branch

accepted by: _____

COU logged in prosper

fees & charges & interest rate schedule provided

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: _____

primary member number _____

new investment account application

account details

PLEASE NOTE: Each account owner must be a shareholding 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.

personal account
(1) full name _____
member number _____

(2) full name _____
member number _____

non-personal account in the name of _____
member number _____

source of funds

cash \$ _____

cheque(s) \$ _____

debit account number _____ \$ _____

debit account number _____ \$ _____

TOTAL \$ _____

tax file number(s)

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 Members who do not quote a TFN or exemption number may be subject to TFN Withholding Tax.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.

(1) _____
(2) _____

investment account selection

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

interest rate _____ % term _____
amount \$ _____

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

interest rate _____ % term _____
amount \$ _____

interest frequency monthly quarterly
interest payment
 cheque credit a/c _____

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.

interest rate _____ % amount \$ _____

interest payment
 reinvest cheque

credit account _____

external transfer
account number _____
BSB number _____
account name _____

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 reinvest cheque

credit account _____

external transfer
account number _____
BSB number _____
account name _____

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.

interest rate _____ % amount \$ _____

interest payment reinvest cheque

credit account _____

external transfer
account number _____
BSB number _____
account name _____

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 a/c _____

external transfer
account number _____
BSB number _____
account name _____