

# Personal Loan and Car Loan Application Form

## Australian Unity Banking

Prior to assessing a loan for an applicant and to meet the conditions of our Australian Credit Licence and the National Credit Code, Australian Unity staff will aim to meet the following areas in ensuring the contract is 'not unsuitable' by

- Ensuring the credit contract we offer you meets your requirements and objectives;
- You being able to meet the financial obligations of the credit contract without substantial hardship; and
- Our staff verifying the information in this application and making an assessment to our lending criteria and the above aims.

### Step 1 Your requirements and objectives

To ensure Australian Unity meets your requirements and objectives in providing a suitable product, please answer the following questions

What is the purpose of the loan?



How much would you like to borrow (including any loan costs)?

 \$

Term of loan (1-7 years)?

(If purchasing an asset, the loan term should be no longer than the time you expect to keep the asset or the likely life of the asset)

How would you like to pay as a repayment on the loan?

 \$

per

To calculate this figure you should calculate a household budget to ascertain what you can afford. If you require assistance to complete this task ask one of our friendly staff for assistance.

**Note that Australian Unity only offers personal loans that have principal and interest repayments with a variable interest rate. Car loans have principal and interest repayments with a fixed interest rate.**

\* Acceptable repayment frequencies are Weekly, Fortnightly and Monthly

### Step 2 Loan details

New Credit Amount requested

 \$

If adding to loan, the current balance is

 \$

**Total amount requested**

 \$

### Step 3 Borrowers details

#### First Borrower

Title	<input checked="" type="checkbox"/> Mr <input checked="" type="checkbox"/> Mrs <input checked="" type="checkbox"/> Ms <input checked="" type="checkbox"/> Miss	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name	<input type="text"/>		
Customer No	<input type="text"/>		
No. of dependents	<input type="text"/> <input type="text"/>	Ages of dependents	<input type="text"/>
Drivers licence No.	<input type="text"/>	Drivers licence expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Marital status	<input checked="" type="checkbox"/> Married <input checked="" type="checkbox"/> Single <input checked="" type="checkbox"/> Defacto <input checked="" type="checkbox"/> Divorced <input checked="" type="checkbox"/> Separated <input checked="" type="checkbox"/> Other		
Current address	<input type="text"/>		
Housing status	<input checked="" type="checkbox"/> Own <input checked="" type="checkbox"/> Buying <input checked="" type="checkbox"/> Renting <input checked="" type="checkbox"/> Boarding	At address from	<input type="text"/> / <input type="text"/> / <input type="text"/>
Postal address <small>(if different to current address)</small>	<input type="text"/>		
Previous address <small>(if at current address less than 3 years)</small>	<input type="text"/>		
Housing status	<input checked="" type="checkbox"/> Own <input checked="" type="checkbox"/> Buying <input checked="" type="checkbox"/> Renting <input checked="" type="checkbox"/> Boarding	At address from	<input type="text"/> / <input type="text"/> / <input type="text"/>
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
<b>Current employer</b>	<input type="text"/>		
Occupation	<input type="text"/>	Date commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employment status	<input checked="" type="checkbox"/> Full time <input checked="" type="checkbox"/> Part time <input checked="" type="checkbox"/> Casual <input checked="" type="checkbox"/> Contract <input checked="" type="checkbox"/> Self Employed <input checked="" type="checkbox"/> Seasonal		
Employer address	<input type="text"/>		
Monthly net income	\$ <input type="text"/>		
<b>Second job</b> <small>(if applicable)</small>	<input type="text"/>		
Occupation	<input type="text"/>	Date commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employment status	<input checked="" type="checkbox"/> Full time <input checked="" type="checkbox"/> Part time <input checked="" type="checkbox"/> Casual <input checked="" type="checkbox"/> Contract <input checked="" type="checkbox"/> Self Employed <input checked="" type="checkbox"/> Seasonal		
Employer address	<input type="text"/>		
Monthly net income	\$ <input type="text"/>		
<b>Previous employment</b> <small>(if less than 3 years with current employer)</small>	<input type="text"/>		
Occupation	<input type="text"/>		
Employment status	<input checked="" type="checkbox"/> Full time <input checked="" type="checkbox"/> Part time <input checked="" type="checkbox"/> Casual <input checked="" type="checkbox"/> Contract <input checked="" type="checkbox"/> Self Employed <input checked="" type="checkbox"/> Seasonal		
Employer address	<input type="text"/>		
Date Commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date finished	<input type="text"/> / <input type="text"/> / <input type="text"/>

**Second Borrower**

Title  Mr  Mrs  Ms  Miss Date of birth   /   /

Name

Customer No

No. of dependents   Ages of dependents

Drivers licence No.  Drivers licence expiry date   /   /

Marital status  Married  Single  Defacto  Divorced  Separated  Other

Current address

Housing status  Own  Buying  Renting  Boarding At address from   /   /

Postal address (if different to current address)

Previous address (if at current address less than 3 years)

Housing status  Own  Buying  Renting  Boarding At address from   /   /

Phone  Mobile

Email

**Current employer**

Occupation  Date commenced   /   /

Employment status  Full time  Part time  Casual  Contract  Self Employed  Seasonal

Employer address

Monthly net income \$

**Second job** (if applicable)

Occupation  Date commenced   /   /

Employment status  Full time  Part time  Casual  Contract  Self Employed  Seasonal

Employer address

Monthly net income \$

**Previous employment** (if less than 3 years with current employer)

Occupation

Employment status  Full time  Part time  Casual  Contract  Self Employed  Seasonal

Employer address

Date Commenced   /   /      Date finished   /   /

## Step 4 Assets

### Real Estate Properties

Address	Ownership <input type="checkbox"/> Sole <input type="checkbox"/> Joint Property type^	Value \$
Address	Ownership <input type="checkbox"/> Sole <input type="checkbox"/> Joint Property type^	Value \$
Address	Ownership <input type="checkbox"/> Sole <input type="checkbox"/> Joint Property type^	Value \$

### Motor Vehicles

Vehicle Description (Year, Make, Model)	Value \$
Vehicle Description (Year, Make, Model)	Value \$

### Savings, Fixed Term Deposits

Account Number	Financial Institution	Account Type	Value \$
Account Number	Financial Institution	Account Type	Value \$
Account Number	Financial Institution	Account Type	Value \$
Account Number	Financial Institution	Account Type	Value \$

### Other Assets (e.g. Shares, boats, caravans, HOS Equity etc)

If there is insufficient room in this document to provide all assets, attach these on a separate list to this application form.

#### Asset Description

Household Contents - insured value	Value \$
Superannuation	Value \$
Superannuation	Value \$
Deposit paid on purchase to	Value \$
Other	Value \$
Other	Value \$

I declare that the above assets are owned by the applicant and are not held in trust for any other entities

**TOTAL ASSETS (A)**  
(do not include contents or superannuation)

\$

^ E.g. Principle Residence, Investment

## Step 5 Liabilities and repayments

### Mortgage Loans

Payable to (Financial Institution)	Monthly Repayment \$	Balance \$
Payable to (Financial Institution)	Monthly Repayment \$	Balance \$
Payable to (Financial Institution)	Monthly Repayment \$	Balance \$
Payable to (Financial Institution)	Monthly Repayment \$	Balance \$

### Personal Loans, Car Loans

Payable to (Financial Institution)	Monthly Repayment \$	Balance \$
Payable to (Financial Institution)	Monthly Repayment \$	Balance \$

### Hire Purchase or Lease

Payable to (Institution)	Residual Amount \$	Monthly Repayment \$	Balance \$
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### Credit Cards, Store Accounts, Lines of Credit, Overdrafts, Interest Free Loans

Payable to (Institution)	Credit Limit \$	Monthly Repayment \$	Balance \$
Payable to (Institution)	Credit Limit \$	Monthly Repayment \$	Balance \$
Payable to (Institution)	Credit Limit \$	Monthly Repayment \$	Balance \$

Are you a guarantor for another contract?  Yes  No

If so, to whom?	Monthly Repayment \$	Balance \$
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### Living Expenses

Rent	Monthly Repayment \$
Utilities and Rates e.g. council rates, utilities, body corporate	Monthly Repayment \$
Investment Property Utilities and Rates e.g. council rates, repairs and maintenance, body corporate	Monthly Repayment \$
Telephone and Internet e.g. phone accounts, internet, pay TV	Monthly Repayment \$
Insurance e.g. health, life, house, car insurance	Monthly Repayment \$
Groceries e.g. typical supermarket shop for groceries	Monthly Repayment \$
Clothing and Personal Care e.g. clothing, footwear, cosmetics	Monthly Repayment \$
Medical and Health e.g. medical appointments and pharmacy expenses	Monthly Repayment \$
Education e.g. school fees, uniform, books	Monthly Repayment \$
Childcare e.g. childcare including nannies	Monthly Repayment \$
Child Maintenance	Monthly Repayment \$

Transport e.g. train, car maintenance, petrol expenses	Monthly Repayment \$	
Recreation and Entertainment e.g. holidays, alcohol, gambling expenses	Monthly Repayment \$	
Other Expenses	Monthly Repayment \$	
<b>TOTAL LIABILITIES (L)</b>	Credi Limit \$	Monthly Repayment \$
		Balance \$
		<b>TOTAL SURPLUS (A Minus L)</b>
		\$

**Step 6 Income summary**

**Employment Income**

Received by	Paid by	Payment Frequency	Amount \$
Received by	Paid by	Payment Frequency	Amount \$
Received by	Paid by	Payment Frequency	Amount \$

**Self-Employed Income**

Received by	Paid by (Provide the business name)	Payment Frequency	Amount \$
Received by	Paid by (Provide the business name)	Payment Frequency	Amount \$

**Rental Income**

Received by	Paid by	Payment Frequency	Amount \$
	Address of the property		
Received by	Paid by	Payment Frequency	Amount \$
	Address of the property		

**Other Income** e.g. Family Allowance, pension, interest, dividends etc

Received by	Paid by	Payment Frequency	Amount \$
Received by	Paid by	Payment Frequency	Amount \$
Received by	Paid by	Payment Frequency	Amount \$
		<b>TOTAL INCOME</b>	\$

**Step 7 Repayments that will cease after this credit application**

Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: \$	Balance: \$
Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: \$	Balance: \$
Debt or Repayment no longer payable when this facility is funded:	Monthly Repayment: \$	Balance: \$

**Step 8 Motor vehicle security (where applicable)**

Year	<input type="text"/>	Make	<input type="text"/>
Body type	<input type="text"/>	Rego No.	<input type="text"/>
Engine no.	<input type="text"/>		<input type="text"/>

**Step 9 Guarantor/s****For this Loan**

Guarantor name	<input type="text"/>		
Relationship to borrower	<input type="text"/>	Contact No.	<input type="text"/>
Address	<input type="text"/>		
Contact name	<input type="text"/>		
Relationship to borrower	<input type="text"/>	Contact No.	<input type="text"/>
Address	<input type="text"/>		

**Step 10 Alternative contacts****List 2 alternative contacts not living with you**

Contact name	<input type="text"/>		
Relationship to borrower	<input type="text"/>	Contact No.	<input type="text"/>
Address	<input type="text"/>		
Contact name	<input type="text"/>		
Relationship to borrower	<input type="text"/>	Contact No.	<input type="text"/>
Address	<input type="text"/>		

**Step 11 Loan purpose declaration**

Do you regard this loan is for a Business or Commercial purpose?  Yes  No

**Step 12 Bankruptcy, debt agreements, judgements and other**

Have any of the borrowers ever been subject to the following. If yes, please explain (please note further information may be required).

Assets controlled by a trustee	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="text"/>
An arrangement with creditors	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="text"/>
A Part IX and Part X Debt Agreement	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="text"/>
Court judgments	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="text"/>
Defaults listed on a credit reference report	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="text"/>

Are you (or for joint applications, either party) a tax resident in any other country other than Australia?  Yes  No

If you have selected YES, please complete and submit the Self Declaration Form along with this application. The Self Declaration Form is available from our website or by contacting our customer service team. We will be unable to process your application until the Self Declaration Form is received.

Are you (or for joint applications, either party) a US citizen/resident for tax purposes?  Yes  No  
(Under the Foreign Account Tax Compliance Act you must confirm your US status)

If you selected Yes to being a US citizen/resident, please provide applicant name and Taxpayer Identification Number (TIN)

Applicant Name	<input type="text"/>
Number (TIN)	<input type="text"/>

Are you (or for joint applications, either party) a Politically Exposed Person?  Yes  No

*A Politically Exposed Person (PEP) means an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State or head of a country or government, or a government minister or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including a spouse, de-facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP.*



## Step 13 Permission to obtain and disclose credit and personal information

### What information can be disclosed?

The Privacy Act allows Australian Unity Bank ('Australian Unity', 'we', 'us', 'our') ABN 30 087 652 079 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

### Credit Providers can mean

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

### Overseas disclosures

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy is at [www.equifax.com.au](http://www.equifax.com.au) and Illion, whose privacy policy is at [www.illion.com.au](http://www.illion.com.au)). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body using the contact details on their websites referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

## Disclosure to insurers and guarantors

### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether

- to provide trade insurance to us in relation to an application for commercial credit.

### Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

## Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy and Credit Reporting Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

## Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body 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.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you 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 790 740 for further information.

## Security, privacy and credit reporting policy, and marketing preferences

### 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 and Credit Reporting Policy

Our Privacy and Credit Reporting Policy [www.australianunity.com.au](http://www.australianunity.com.au) provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related 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 Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy and Credit Reporting Policy on request.

### Marketing preferences

We may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). We may do so even if you are on the Do Not Call Register.

## Step 14 Customer declaration

I/we hereby solemnly and sincerely declare

1. I authorise the collection, use and disclosure of information about me in the manner set out under the heading "Permission to obtain and disclose credit and personal information" in Section 13.
2. I/We make application for a loan in the amount set forth in this application form.
3. That the information provided in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed in this application. I/We understand that if I do not provide all details requested that assessment in ascertaining suitability of the loan will be compromised and the application will not be considered.
4. I/We acknowledge that there are no other known factors that may compromise our capacity to repay the loan such as, pending loss of employment, change in income, increased expenditure, change of financial position, or any other change that may affect making the minimum repayments.
5. I/we have completed a budget to calculate a repayment we can afford, so without substantial hardship I/we can make the repayments that would be necessary on the loan amount applied for (budget forms are available at Australian Unity) as disclosed in this loan application form.
6. I/We understand that Australian Unity may need to contact my employer, my other financial institutions or referees to confirm information within this application.
7. I/We understand that if I withdraw from this loan application after Valuers value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Australian Unity may incur.
8. I/We declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard (CRS) regimes.
9. I/We declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for Australian Unity to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.

### First Borrower signature

Name

Date  /  /

### Second Borrower signature

Name

Date  /  /



**Please send your completed form along with original certified copies of your identification to:**

**Australian Unity Bank**  
**Reply Paid 1801, Melbourne VIC 3001**  
(no stamp required if mailed in Australia)

### Contact us



Australian Unity  
GPO Box 1801, Melbourne VIC 3001



australianunity.com.au



bankingsupport@australianunity.com.au



1300 790 740

# Tax Residency Information – Individual Form

## Australian Unity Banking

Please use **BLOCK** letters and a black or blue pen to complete this Form.

- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone 1300 790 740.
- Individuals and Sole Traders to complete this form. Entities to complete the CRS Entity Declaration form available from our website.

### Customer tax information (Individuals and Sole Traders only)

This section is designed to collect the tax status of an individual where this information has not previously been provided, the individual has been identified as a potential taxpayer of a country other than Australia or to provide updated information about tax residency for an individual.

Complete one form for each individual.

**PLEASE NOTE:** You may be treated as being a non-Australian taxpayer if the requested information is not provided.

### Customer

#### Step 1.1 Personal details

Title	<input checked="" type="checkbox"/> Mr	<input checked="" type="checkbox"/> Mrs	<input checked="" type="checkbox"/> Ms	<input checked="" type="checkbox"/> Miss	Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname	<input type="text"/>															
Given name(s)	<input type="text"/>															
Occupation	<input type="text"/>															
Email	<input type="text"/>															
Home phone	<input type="text"/>															
Work phone	<input type="text"/>					Mobile	<input type="text"/>									

#### Step 1.2 Residential address (PO Box is NOT acceptable)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>											
Suburb	<input type="text"/>						State	<input type="text"/>				
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>							

#### Step 1.3 Mailing address (if different from residential address)

Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street name	<input type="text"/>											
Suburb	<input type="text"/>						State	<input type="text"/>				
Postcode	<input type="text"/>			Country (if not Australia)	<input type="text"/>							

### Step 1.4 Tax status

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have any questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?  Yes  No

Are you a tax resident of another Country?  Yes  No

If you are a tax resident of a country other than Australia, provide your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, list all relevant countries below.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>

**Reason A** The country of tax residency does not issue TINs to tax residents

**Reason B** You have not been issued with a TIN.

Please explain why.

**Reason C** The country of tax residency does not require the TIN to be disclosed

If you are a tax resident of more countries, please cross this box  re-print this page and provide the additional details.

### Step 1.5 Declaration and signature

By completing and signing this declaration I certify that:

- The information I have provided is true and correct.
- I have provided my tax residency status, including all countries which I am a tax resident and the respective TIN.
- I will inform you within 30 days of any change in circumstances which affect my tax residency status.
- I consent to the collection, use, storage and disclosure of my personal information in this form. Any personal information collected for the purposes of the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) will be:
  - Used for the purpose of meeting obligations under CRS and the Intergovernmental Agreement (IGA) between Australia and United States implementing the United States legislation known as FATCA; and
  - Used for other purposes relating to verification of our identity and to review and correct discrepancies in the information provided and recorded.
- I confirm that I have read Australian Unity's privacy policy and understand the terms and conditions surrounding the collection, use, storage and disclosure of my personal information.
- (if signing under a power of attorney) I declare that I have not received notice of revocation of that power.

#### Signature of Customer

Print name of Customer

Date   /   /



#### Return by email

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

#### Contact us

Australian Unity  
GPO Box 1801, Melbourne VIC 3001

[australianunity.com.au](http://australianunity.com.au)

1300 790 740

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)