

# Home Loan Application Form



## Australian Unity Banking

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

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'. If the second applicant details are the same as the first, write 'SAME'.

Please contact our customer services team on 1300 790 740 or email [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au) if you need any assistance with completing this form.

### Step 1 Your requirements and objectives

Purpose of Loan?  Purchase  Construction  Refinance  Other

If other, please explain the purpose:

Amount required: \$

Number of applicants:  Type of applicant:  Individual  Joint

Are you an existing Australian Unity customer?  No  Yes If Yes, Customer No.

Product  Health, Wealth and Happiness  Wealth Builder  Kick Starter

Repayment option  Principal & Interest  Interest only

Interest rate type  Fixed  Variable  Split If Split, explain preferred split

If fixed or interest only, what term:  1 year  3 years  5 years

Are you eligible for the first home owner grant?  Yes  No

Loan term  10 Years  15 Years  20 Years  25 Years  30 Years

### Step 2 Your details

#### Applicant 1

##### Personal details

Borrower  Guarantor

Account number/s - if existing customer

Title

Mr  Mrs  Ms  Miss  Other

Family name

Given names(s)

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

Male  Female

Driver's licence number

Marital status

No. of dependants

Ages

#### Applicant 2

##### Personal details

Borrower  Guarantor

Account number/s - if existing customer

Title

Mr  Mrs  Ms  Miss  Other

Family name

Given names(s)

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

Male  Female

Driver's licence number

Marital status

No. of dependants

Ages

**Applicant 1**

Country of Residence If Other, please specify  
 Australia  Other

Country of Citizenship If Other, please specify  
 Australia  Other

**Contact/Address details**

Contact phone number Mobile number  
 ( )

Email

Residential Address

Suburb State Postcode

Owner/mortgage  Renting  Other (Please specify)

Date moved there (Month/Year)

Current postal address - if different from the current residential

Suburb State Postcode

Previous residential address - if fewer than three years at current

Suburb State Postcode

Date moved there (Month/Year)

**Professional details**

**Current employment details**  
 Full-time  Part-time  Contractor  Self-employed  
 Casual  Probation        
Please specify end date (Month/Year)

Regular overtime If yes: hours per week Rate per hour  
 Yes  No

Current occupation/job title Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number

**Applicant 2**

Country of Residence If Other, please specify  
 Australia  Other

Country of Citizenship If Other, please specify  
 Australia  Other

**Contact/Address details**

Contact phone number Mobile number  
 ( )

Email

Residential Address

Suburb State Postcode

Owner/mortgage  Renting  Other (Please specify)

Date moved there (Month/Year)

Current postal address - if different from the current residential

Suburb State Postcode

Previous residential address - if fewer than three years at current

Suburb State Postcode

Date moved there (Month/Year)

**Professional details**

**Current employment details**  
 Full-time  Part-time  Contractor  Self-employed  
 Casual  Probation        
Please specify end date (Month/Year)

Regular overtime If yes: hours per week Rate per hour  
 Yes  No

Current occupation/job title Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number

**Applicant 1**

Employer/business name/company registered address


Suburb

State

Postcode




Previous employment details - if fewer than two years at current

- 
- Full-time
- 
- Part-time
- 
- Casual
- 
- Contractor
- 
- 
- Self-employed
- 
- Other (please specify)

Previous occupation/job title

Date started (Month/Year)

Employer

Date finished (Month/Year)

    
**Applicant 2**

Employer/business name/company registered address


Suburb

State

Postcode




Previous employment details - if fewer than two years at current

- 
- Full-time
- 
- Part-time
- 
- Casual
- 
- Contractor
- 
- 
- Self-employed
- 
- Other (please specify)

Previous occupation/job title

Date started (Month/Year)

Employer

Date finished (Month/Year)

    
**Step 3 Financial details - Assets**

Please list all assets that you own individually, jointly (ie. both applicants) or with any third parties below.

**Home/Investment Properties**

App 1	App 2	Joint	Other	Address	Principal home	Investment property	Present value
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

**Accounts (Bank, Credit Union, Building Society, etc.)**

App 1	App 2	Joint	Other	Financial Institution name	Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____

**Motor vehicle/s**

Make	Model	Year of manufacture	Present value
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**Other assets - except usual home contents**

Description (Shares, Managed Investments etc.)	Present value
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Total value of your assets**

<b>Total value of your assets</b>	\$ _____
<b>Sundry assets</b> - do not add this to your total assets	\$ _____
Home contents (Insured value)	\$ _____
Superannuation (Estimate your current balance)	\$ _____
Goodwill of Business (Estimated value)	\$ _____

## Step 4 Financial details - Liabilities

Please list all loans/debts that you owe individually, jointly (ie. both applicants) or with any third parties.

### Home/Investment Property loans

Borrower(s)			Financial Institution name	Principal home	Investment property	Original loan amount	Amount now owing
App 1	App 2	Joint					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

### Personal loan or other loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

### Business loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

### Credit/Store card/s (include even if balance is nil)

Borrower(s)		Financial Institution name	Card type	Credit limit	Amount now owing
App 1	App 2				
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

### All other debts and liabilities

Borrower(s)			Nature of debt or liability	Purpose	Amount now owing
App 1	App 2	Joint			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____

**Total value of your liabilities**

\$ \_\_\_\_\_

## Step 5 Income and Expense detail

Monthly income	Gross salary/net profit	After tax salary/profit
<b>Salary*</b>		
Applicant 1 income	\$ _____	\$ _____
Applicant 2 (if joint loan)	\$ _____	\$ _____
Overtime	\$ _____	\$ _____
<b>Other income*</b> (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>Existing rental income*</b>		
▪ gross	\$ _____	
▪ after expenses		\$ _____
<b>Proposed rental income*</b>		
▪ gross	\$ _____	
▪ after expenses		\$ _____
<b>Self-employed applicants*</b>		
Financial year		
Applicant income	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	\$ _____
		\$ _____
<b>Total net income per month</b>		(A) \$ _____

<b>Self-employed applicants*</b>		
Previous fin. year		
Applicant income	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	\$ _____
		\$ _____
<b>Employment package*</b> - do not include into total income. Package inclusions: (e.g. salary sacrifice, car etc.)		\$ _____

\*Note: Please produce evidence of income, for example, two (2) recent payslips, tax return, or for self-employed applicant, copies of the last two (2) years financial statements.

Monthly expenditure	Expenses
<b>Loan repayments</b>	
Home/Investment property loan(s)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Personal loan/s	
_____	\$ _____
_____	\$ _____
Other loan/s including any business loans (HECS, finance co., other banks)	
_____	\$ _____
_____	\$ _____
Credit/Store cards	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Other debts	
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total loan repayments</b>	
	(B) \$ _____
<b>Living expenses</b>	
Rent	\$ _____
Utilities and Rates e.g. council rates, utilities, body corporate	\$ _____
Investment Property Utilities and Rates e.g. council rates, repairs and maintenance, body corporate	\$ _____
Telephone and Internet e.g. phone accounts, internet, pay TV	\$ _____
Insurance e.g. health, life, house, car insurance	\$ _____
Groceries e.g. typical supermarket shop for groceries	\$ _____
Clothing and Personal Care e.g. clothing, footwear, cosmetics	\$ _____
Medical and Health e.g. medical appointments and pharmacy expenses	\$ _____
Education e.g. school fees, uniform, books	\$ _____
Childcare e.g. childcare including nannies	\$ _____
Child Maintenance	\$ _____
Transport e.g. train, car maintenance, petrol expenses	\$ _____
Recreation and Entertainment e.g. holidays, alcohol, gambling expenses	\$ _____
Other Expenses	\$ _____
<b>Total fixed and other expenses</b>	
	(C) \$ _____
<b>Total usable funds</b>	
	A - (B & C) \$ _____

## Step 6 Property offered as security for your loan

Pre-approval request - security property details to follow when available.

### Security property 1

Exact name(s) to appear on Title

Title particular

Vol

Folio

Address

Suburb

State

Postcode

Property usage

Owner-occupied

Investment

Property type

House/Villa

Unit

Townhouse

Vacant land

Other

Purchase price

OR

Market value

(if purchasing)

(For all other loans)

\$

\$

Contact name/Phone (for valuation)

Contact name

Contact phone number

Mobile number

( )

Anticipated settlement date (if applicable)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

### Security property 2

Exact name(s) to appear on Title

Title particular

Vol

Folio

Address

Suburb

State

Postcode

Property usage

Owner-occupied

Investment

Property type

House/Villa

Unit

Townhouse

Vacant land

Other

Purchase price

OR

Market value

(if purchasing)

(For all other loans)

\$

\$

Contact name/Phone (for valuation)

Contact name

Contact phone number

Mobile number

( )

Anticipated settlement date (if applicable)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

## Step 7 Alternative contact details

Please provide contact details of two people (over 18 years of age) who do not live at the same address as you. We will contact these people if we are unable to get in touch with you.

### Alternative contact 1

Family name

Given names(s)

Relationship

Address

Suburb

State

Postcode

Phone number

Mobile

( )

### Alternative contact 2

Family name

Given names(s)

Relationship

Address

Suburb

State

Postcode

Phone number

Mobile

( )

## Step 8 Rate Lock

Would you like a Secure Rate Lock for your Fixed Rate Loan?  Yes  No

Only available on products with fixed rate option. For further information refer to the 'Loan Fee Schedule' available on the 'Terms of Use' page.

### Step 9 Lenders Mortgage Insurance (LMI)

LMI is mandatory where your total borrowings exceed 80% of the value of your mortgaged security.

- Yes. Capitalise the LMI premium to my loan at settlement
- No. My LVR is below 80%

### Step 10 Additional accounts and facilities

In order to obtain and maintain the product discount on your loan you are required to have your home loan repayments debited from your Australian Unity offset or transaction account. Depending on your loan type we will automatically set up the account for you.

**Your home loan entitles you to receive an annual fee waiver on our Low Rate Visa credit card.**

Please nominate the limit of the card you wish to obtain:

- Low Rate Visa Credit Card Requested Limit \$    ,
- I would like to request a balance transfer as part of my application for a Low Rate Visa credit card Requested Limit \$    ,
- I do not wish to obtain a credit card at this stage

Should you request a credit card as part of this application, we will use the information you have provided in your home loan application to assess your borrowing capacity. A balance transfer will only be permitted up to 95% of the available credit amount. See 'Credit Card Conditions of Use' for full terms and conditions.

### Step 11 Taxation and financial history

Please complete the following:

Applicant 1	Applicant 2	
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not made a debt agreement under Part IX or Part X of the <i>Bankruptcy Act 1966</i> .
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act 1966</i> .
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director or officer of a company to which a manager, receiver, controller, administrator or liquidator has been appointed.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director of a company in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not defaulted under any credit contract in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	There are no legal proceedings threatened or proceeding against me.

Please note: If you answered false to any of the above questions, we may come back and seek extra information from you.

Applicant 1	Applicant 2
Are you a tax resident in any other country other than Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a tax resident in any other country other than Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No
If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.	If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.
It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.	It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.
You should also complete this section even if you are also a taxpayer in Australia.	You should also complete this section even if you are also a taxpayer in Australia.
If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes. <input type="checkbox"/> Yes <input type="checkbox"/> No	If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes. <input type="checkbox"/> Yes <input type="checkbox"/> No
If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN). SSN or TIN (numeric values only) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN). SSN or TIN (numeric values only) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**Applicant 1**

Are you a Politically Exposed Person (PEP)?

Yes  No

**Applicant 2**

Are you a Politically Exposed Person (PEP)?

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 12 Declarations**

I/we hereby solemnly and sincerely declare:

1. I believe the above identification and account information details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false and misleading information. I understand Australian Unity will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected.

2. As a condition of opening an account with Australian Unity I have obtained, read and accept the terms and conditions of the following:

- Account and Access Facilities Terms of Use
- Financial Services Guide
- Loan Fee Schedule
- Schedule of Fees, Charges and Transaction Limits
- Schedule of Interest Rates
- Privacy Notice

I understand that these documents are available on Australian Unity's website at [australianunity.com.au](http://australianunity.com.au) and that I can access them online. Alternatively, I can obtain copies of these documents from Australian Unity on request by calling 1300 790 740.

3. As part of your application you consent to us providing you with:

- a transaction or transactional offset (whichever is applicable) account capable of being operated by either applicant in the case of a joint application
- a Visa Debit card and Personal Identification Number (PIN)
- internet banking access
- quarterly electronic statements within your Internet Banking
- electronic notices about your banking to the email address you have provided

Should you choose to opt out of any of these facilities, please contact us on 1300 790 740. Charges may apply for requests to receive periodic statements via post.

4. 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 us to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FACTCA") and Common Reporting Standard (CRS) regimes.

5. I declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I 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.

6. If a non resident, please confirm that it is legal for you to purchase own property in Australia.

7. 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.

8. I/we authorise Australian Unity to contact my employer for the purposes of employment verification where necessary and authorise my employer to disclose my employment status, income and any other information necessary for the purpose of this application.

9. I/We make application for a loan in the amount set forth in this application form.

10. 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.

11. 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.

12. 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.



13. I/We understand that Australian Unity may need to contact my employer, my other financial institutions or referees to confirm information within this application.
14. I/We understand that if I withdraw from this loan application after Valuers are instructed to value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Australian Unity Ltd may incur.

### Membership of Australian Unity Limited

As an Australian Unity customer you may be eligible to become a member of Australian Unity Limited (AUL) once you have held an Australian Unity bank account for a continuous period of two years, subject to acceptance by AUL. You hereby apply for membership, and agree to become a member of AUL (and to be bound by its Constitution upon becoming a member) unless you provide AUL with written notice that you elect not to be a member of AUL. Admission to membership is at the absolute discretion of the directors of AUL (or their delegate), and they may create categories of membership with the same or differing rights or privileges and admit you to any category. Membership of AUL is on and subject to such rights and privileges (if any) and the terms, rights, restrictions and obligations set out in the Constitution of AUL from time to time.

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

#### What information can be disclosed?

The Privacy Act allows Australian Unity Bank Limited ('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.bigsky.net.au](http://www.bigsky.net.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 Signature of applicants**

By signing below:

- I make the declarations under Section 12: Declarations;
- I acknowledge that I have read Section 13: Permission to obtain and disclose credit and personal information and that I consent to the use and disclosure of my personal information set out in the statement; and
- that the information I have provided in, and in connection with this application is true and correct.

**Applicant 1**

Signature

Name

Date

**Applicant 2**

Signature

Name

Date

These signature(s) will be retained by Australian Unity as your specimen signature(s).

## Step 15 Identification documents

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to verify your identity when you open an account.

Documents that confirm your full name, date of birth and/or current residential address are required as indicated on the lists below:

- Any one document from List A; or
- One document from List B and one document from List C; or
- Two documents from List B
- Refer to List D for minors
- Refer to List E for special provisions.

Australian Unity requires original documents or original certified copies of identification documents which can be mailed to GPO Box 1801, Melbourne, VIC 3001. If you are providing certified copies, please refer to the Certification of documents information overleaf. If you need assistance, please contact the Australian Unity Customer Service Team on 1300 790 740.

<p><b>List A</b> Primary Photographic ID Documents</p>	<ul style="list-style-type: none"> <li>• Current Australian drivers licence</li> <li>• Passport (current or expired less than two years) issued by the Commonwealth</li> <li>• Australian photo ID Card</li> <li>• Current Foreign passport (if not in English accompanied by an English translation prepared by an accredited translator)</li> <li>• National ID Card issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator)</li> </ul>
<p><b>List B</b> Primary Non-photographic ID Documents</p>	<ul style="list-style-type: none"> <li>• Australian Birth Certificate or Extract</li> <li>• Citizenship Certificate issued by the Commonwealth</li> <li>• Pension card issued by Centrelink</li> <li>• Healthcare card issued by Centrelink</li> <li>• Birth Certificate issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator)</li> <li>• Citizenship Certificate issued by a Foreign Government (if not English accompanied by an English translation prepared by an accredited translator)</li> </ul>
<p><b>List C</b> Secondary ID Documents</p>	<p>A notice that contains your full name and current residential address and was issued in the last 12 months (unless otherwise stated) in the form of:</p> <ul style="list-style-type: none"> <li>• Tax Assessment Notice from the Australian Tax Office</li> <li>• Evidence of a financial benefit from the government e.g. family allowance</li> <li>• Council Rates Notice issued in the past three months</li> <li>• Utilities bill issued in the past three months e.g. water, power, phone etc.</li> </ul>
<p><b>List D</b> Minors</p>	<ul style="list-style-type: none"> <li>• Birth Certificate or passport - confirm address from parent/guardian's customer details; or</li> <li>• A letter from the School Principal within the last three months stating:               <ul style="list-style-type: none"> <li>- Full name of the minor and their residential address; and</li> <li>- The time the minor attended school</li> </ul> </li> </ul>
<p><b>List E</b> Special provision</p>	<ul style="list-style-type: none"> <li>• Indigenous Australians (where LIST A , B &amp; C Identification cannot be provided):</li> <li>• A person who is recognised by the members of the community to be a community elder and is in the form of a letter on the community letterhead.</li> </ul>

Australian Unity requires original documents or original certified copies of identification documents. If you are providing certified copies, please refer to Certification Requirements section of the form.

If you cannot provide this information, please contact the Australian Unity Customer Service Team on 1300 790 740.

### Office use only

#### Verification of Identity Details

Customer Identification Procedure - Individual carried out and identification documents produced were:

From List

From List

Name, Date of Birth and/or current Residential Address on identification match to Customer Application Form

Signature of staff member

Date

## Certification of Documents

Where your identification documents need to be certified, we suggest that the person certifying the document(s) for you use the following statement on the copy being certified:

**'I certify this to be a true copy of the original document, which I have viewed'**

The document must also be dated and have the signature, name and occupation/qualification of the person certifying the document.

## Australian Unity Approved Certifiers List

### General

- Commissioner for Affidavits
- Commissioner for Declarations
- Justice of the Peace.

**A person who, under the law in force in a State or Territory, is currently licensed or registered to practise as:**

- Chiropractor
- Dentist
- Legal Practitioner
- Medical Practitioner
- Nurse
- Optometrist
- Pharmacist
- Physiotherapist
- Psychologist
- Veterinary Surgeon.

### Banking, Post Office and Financial Services

- Permanent employee of Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Banking/Building Society/Credit Union/finance company officer with 2 or more continuous years of service.
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- an officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

### Legal and Courts

- A person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner, (however described)
- Chief Executive Officer of a Commonwealth Court
- Clerk or Judge of a court
- Magistrate
- Registrar, or Deputy Registrar, of a Court.

### Accounting and Taxation Services

- Fellow of the National Tax Accountants' Association
- Member of Chartered Secretaries & Administrators
- Member of the Association of Taxation and Management Accountants

- Member of the Chartered Accountants Australia and New Zealand, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

### Defence and Protection Services

Member of the Australian Defence Force who is:

- An Officer; or Non-commissioned Officer within the meaning of the Defence Force Discipline Act of 1982 with 2 or more years of continuous service; or A Warrant Officer within the meaning of the Act
- Police Officer
- Sheriff or Sheriff's Officer.

### Other Services/Roles

- Marriage celebrant registered under Subdivision C of Division 1 of Part 4 of the Marriage Act 1961
- Member of Engineers Australia, other than at the grade of student
- Member of:
  - The Parliament of the Commonwealth; or
  - The Parliament of the State; or
  - A Territory legislature, or
  - A Local Government Authority of a State or Territory
  - Minister of religion registered under Subdivision A of Division 1 Part 4 of the Marriage Act of 1961
  - Notary Public
  - Member of the Australasian Institute of Mining and Metallurgy
  - Teacher employed on a full-time basis at a school or tertiary education institution.

### Approved Overseas Certifiers


- Employee of the Australian Trade Commission who is in a country or a place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 1955; and exercising his or her function in that place
- Employee of the Commonwealth who is in a country or a place outside of Australia and authorised under a paragraph 3 (c) of the Consular Fees Act 1955; and exercising his or her function in that place
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country.






**Please send the completed form along with original certified copies of applicants identifications 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](http://australianunity.com.au)  
 [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

 1300 790 740

# Tax Residency Information – Entity 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.

### Section 1 Entity tax information

This section is for entities completing Entity tax residence declarations. An entity can be a company, trust, partnership, association, registered co-operative or government body.

**Complete one form for each Entity.** If more space is required while filling any section, please re-print that page and fill out the additional details.

#### Step 1.1 General entity information

This step requires that the Entity provides general business and contact information.

Entity name

Entity ABN  Entity ACN

#### Entity registered office address (Cannot be a PO Box)

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### Entity postal address

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### Entity contacts

Phone no. (business hours)  Mobile no.

Phone no. (after hours)

Email

## Step 1.2 Tax status

This section is required for an entity that is required to confirm:

- Its FATCA status (FATCA = Foreign Account Tax Compliance Act)
- Its CRS status (CRS = Common Reporting Standard), or
- Whether it or any of its controlling persons are foreign tax residents

Tick one of the Tax Status boxes below (if the Company or Trust is a Financial Institution, please provide all the requested information below)

**An Australian regulated superannuation fund** including a complying SMSF retirement or pension fund. Please proceed to Step 1.5 (Entity declaration and signature).

**A Financial Institution** (A custodial or depository institution, an investment entity, a specified insurance company or non-reporting financial institution for FATCA / CRS purposes)

Provide the Company's Global Intermediary Identification Number (GIIN), if applicable ---

If the Entity is a Financial Institution but does not have a GIIN, provide its FATCA Status (select ONE of the following statuses)

Deemed Compliant Financial Institution

Excepted Financial Institution

Exempt Beneficial Owner

Non Reporting IGA Financial Institution.

(If the Entity is a Trustee-Documented Trust, provide the Trustee's GIIN)

---

Non-Participating Financial Institution

US Financial Institution

Other (describe the FATCA status in the box provided)

### PLEASE ANSWER THE QUESTION BELOW FOR ALL FINANCIAL INSTITUTIONS

Is the Financial Institution an Investment Entity located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution?

Yes  No

If Yes, proceed to Step 1.3 (Foreign Controlling Persons). If No, please proceed to Step 1.5 (Entity declaration and signature).

CRS Participating Jurisdictions are on the OECD website at [oecd.org](http://oecd.org).

**Public Listed Company, Majority Owned Subsidiary of a Public Listed Company that are not Financial Institutions**

Please provide the name of the market or stock exchange where your company is listed and your company's unique exchange code.

Please proceed to Step 1.5 (Entity declaration and signature).

**Non-Financial Entity (NFE)/Non-financial Foreign Entity (NFFE)** An entity is an active NFE or NFFE if, during the previous reporting period, less than 50% of their gross income was passive income (e.g. dividends, interests and royalties) and less than 50% of assets held produced passive income. An NFE/NFFE is passive if it does not fit the description of an active entity.

NFE/NFFE includes the following entity types:

- Private or proprietary company that is NOT a financial institution
- Public unlisted company that is NOT a financial institution
- Partnership, Trust, Co-operative, Association or club, that is NOT a financial Institution
- Registered or non-registered charitable organisations, that is NOT a financial Institution.

**An Active NFE/NFFE** Please proceed to Step 1.4 (Country of Tax Residency).

**A Passive NFE/NFFE** Please proceed to Step 1.3 (Foreign Controlling Persons).

**Governmental entity, international organisation, central bank, Australian Registered Charity or Deceased Estate.** Please proceed to Step 1.5 (Entity declaration and signature).

### Step 1.3 Foreign Controlling Persons (Individuals)

Are any of the Entity's Controlling Persons\* tax residents of countries other than Australia?  Yes  No

If **Yes**, provide the details of these individuals below and complete **Section 2 Controlling Persons Tax Information** of this form for each controlling person.

\* A Controlling Person is an individual who directly or indirectly exercises control over the Entity. For a company, this includes any beneficial owners controlling 25% of the shares in the company. For a Trust this includes Trustees, Settlers or Beneficiaries. For a partnership this includes any partners. Where there are no natural persons that control the Entity through ownership, the controlling person(s) may be a natural person(s) who could be a senior managing official.

Tax Residency rules differ by country. Whether an individual is tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's 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.

Given name	Surname	Role (such as Director or Senior Managing Official)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more than three individuals, please tick this box  re-print this page and complete this table on behalf of the additional individuals.

### Step 1.4 Country of Tax Residency

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:

Is the Entity a tax resident of Australia?  Yes  No

Is the Entity a tax resident in a country other than Australia?  Yes  No

**If the Entity is 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.**

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If a TIN is not provided, list one of the three reasons specified (A, B or C) for not providing a TIN.

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

This is to be completed by an authorised representative of the Entity, such as a Director or Trustee.

By completing and signing this declaration I certify that:

- The information that I have provided is true and correct.
- I have provided the Entity's country tax residency status, including all countries which it is a tax resident and the respective TIN.
- I will inform you within 30 days of any change in circumstances which affect the Entity's country tax residency status.
- I consent to the collection, use, storage and disclosure of our 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 our personal information.
- (if signing under a power of attorney) I declare that I have not received notice of revocation of that power.

#### Signature

Capacity (Company Director, Trustee, etc.).

Representative name

Date   /   /

## Section 2 Controlling Persons Tax Information

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

### Please complete for each Controlling Persons

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

#### Step 2.1 Personal Details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input 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 2.2 Residential address (P.O. 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 2.3 Mailing address (if different from residential address)

Unit	<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	<input type="text"/>								

#### Step 2.4 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.**

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If a TIN is not provided, list one of the three reasons specified (A, B or C) for not providing a TIN.

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 2.5 Declaration and signature

### Controlling Person Declaration and Undertakings

- I acknowledge that the information contained in this form and information regarding the Controlling Person and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which [I/the Controlling Person] may be a tax resident pursuant to international agreements to exchange financial account information.
- I certify that I am the Controlling Person, or am authorised to sign for the Controlling Person, of all the account(s) held by the Entity Account Holder to which this form relates.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

- I undertake to advise the recipient within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Step 1.3 (Foreign Controlling Persons) of this form or causes the information contained herein to become incorrect, and to provide the recipient with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I consent to the collection, use, storage and disclosure of our 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 our personal information.

### Signature

Representative name

Date   /   /

Capacity

Capacity Note: If you are not the Controlling Person please indicate the capacity (e.g. Director or Senior Managing Officer) in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.



**Return by email**

**bankingsupport@australianunity.com.au**

### Contact us

Australian Unity  
GPO Box 1801, Melbourne VIC 3001

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

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

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