



# Self-Managed Super Fund Limited Recourse Investment Loan

## Product Information

For purchase of residential or  
commercial investment property

Issued by: Australian Unity Bank Limited ABN 30 087 652 079 AFSL / Australian Credit Licence No 237994.

The information in this document does not constitute financial product advice. The information contained herein is factual and believed to be accurate at the date of publication. This document does not purport to be a complete statement or summary of Australian Unity's SMSF Limited Recourse Investment Loan, Self-Managed Super Funds (SMSFs) or the laws relating to lending to SMSFs. Any applicant must obtain their own financial, legal and taxation advice before deciding whether to enter into a SMSF Limited Recourse Investment Loan.

## Regulatory environment

The Superannuation Industry (Supervision) Act 1993 (SIS Act) prohibits the SMSF trustees from borrowing money or maintaining an existing borrowing except in specific circumstances. One of the exceptional circumstances under which an SMSF trustee can borrow is if the borrowing is under a limited recourse investment arrangement. The limited recourse investment arrangement generally involves:

- a. The SMSF trustees borrowing funds to acquire an acquirable asset (as defined under the SIS Act);
- b. The acquirable asset is held on trust so that the SMSF trustee acquires a beneficial interest in the asset;
- c. The SMSF trustee has the right to acquire the asset under certain circumstances; and
- d. The recourse of the lender, in the event of default, is against the acquirable asset only and not against the SMSF trustee as the borrower. The assets of the SMSF are segregated from the transaction.

As explained further below, borrowing for the purpose of acquiring an acquirable asset is a complex transaction. The SIS Act and the Australian Taxation Office (ATO) have specific rules governing what is permissible in such a transaction.

### Failure to comply with the SIS Act or the ATO rules may result in:

- a. Civil penalties being imposed under the SIS Act;
- b. Criminal sanctions being imposed under the SIS Act; and
- c. The SMSF being declared by the ATO as a non compliant fund, thus losing any taxation benefits a compliant fund enjoys.

The risk therefore must be considered and expert advice sought before SMSF trustees can proceed with borrowing.

### General qualification

- a. Australian Unity will not enter into a limited recourse investment borrowing arrangement when the loan is a regulated loan under the National Consumer Credit Protection Act 2009.
- b. Many of the terms used in this document are explained in the SIS Act and the ATO ruling in relation to SMSF borrowing. It is not the purpose of this document to exhaustively explain the technical terminology.

### Definitions:

Self Managed Super Fund Limited Recourse Loan – SMSF Loan  
Residential or commercial investment property – Investment Property.

### Eligibility

1. The borrower must be the Trustee(s) of a compliant Self-Managed Super Fund.
2. The SMSF Trustee must be a corporation (and not individual Trustees).
3. The Trust Deed of the SMSF must authorise the SMSF to borrow funds and to acquire Investment Property.
4. The Investment Property cannot be acquired from a related party of the SMSF Trustee.
5. The Investment Property cannot be an 'in-house asset' of the SMSF.
6. The Investment Property must be leased on an 'arm's length' basis.
7. The Investment Property must be purchased by a separate trust (Security Trust) of which the SMSF Trustee is the sole beneficiary. The Security Trust must not be a unit trust.
8. The SMSF Trustee must have the right to acquire legal ownership of the Investment Property by making one or more payments.

## The SMSF loan structure

- Upon approval\* and settlement of the SMSF Loan, Australian Unity advances loan proceeds to the SMSF trustee to assist in the acquisition of the Investment Property. The SMSF Trustee therefore becomes the borrower.
- The Security Trustee purchases the Investment Property, and therefore becomes the legal owner of the property for the life of the SMSF Loan.
- The property is held 'on trust' by the Security trustee for the benefit of the SMSF, i.e. the Security Trustee acquires legal title to the property while the SMSF acquires a beneficial interest in the property.
- The SMSF has the right to acquire legal ownership of the property from the Security Trustee by making one or more payments.
- Rental income derived from leasing the property is paid to the Security Trustee on behalf of the SMSF and the SMSF Trustee can use these funds to repay the loan.
- The SMSF as a borrower makes loan repayments to Australian Unity during the term of the SMSF Loan.
- The rights of Australian Unity for default in respect of the repayment of the borrowed money are limited to its rights against the acquired property only. Assets of the SMSF are kept segregated from the borrowing transaction.

It is a requirement of Australian Unity that all documentation, including SMSF Trust Deeds and Security Trust Deeds, is referred to Australian Unity's solicitors for review prior to proceeding with a SMSF Loan.

Since the SMSF Loan is a limited recourse facility, Australian Unity requires, as an additional security, a guarantee from an interested party to the transaction who commonly is one of the beneficiaries.

Australian Unity will provide the guarantor the documents for execution. The guarantor must understand that his or her right to recover from the SMSF Trustee (as the borrower) or from the SMSF Security Trustee (as the legal owner of the security) is also limited to the recourse the trustee has against the security.

Any potential guarantor should seek independent legal advice in relation to their rights and potential liabilities under the guarantee.

## Features of the SMSF loan

- The limited recourse nature of the loan ensures that in the event default recovery action is taken on the Investment Property, other assets held by the SMSF are not exposed to this recovery action.
- The parties to this loan must seek their own independent legal and accounting advice to better understand the benefits and limitations that apply the SMSF investing in property and tax benefits.
- You can choose either a variable or fixed interest rate.
- Choice of loan term of up to 25 years for residential investment property and 15 years for commercial investment property for principal and interest repayments. Interest only repayments up to 5 years may be renewed at the agreement of both parties.
- Australian Unity will advance up to 75% of the independently valued Residential Investment Property and up to 60% for Commercial Investment Property.

You must refer to your Financial Adviser prior to considering an SMSF Loan and must provide evidence of obtaining this advice.

## Other features

Australian Unity offer its customers a “Rate Lock” option on its fixed interest rate loans. This feature enables a customer to request that a specific prevailing fixed interest rate for terms of between 1 and 5 years be held, or locked, for a period of up to three months. Customers may wish to take advantage of this feature in a rising interest rate market where they foresee rates increasing over the time between applying for the loan and final settlement.

Fees and charges apply; refer to the Loan Fee Schedule at: [www.australianunity.com.au](http://www.australianunity.com.au)

## Risk

- Before entering into the SMSF Loan, the Trustee should consider the potential risks associated with the LRIL. For this reason it is mandatory that the SMSF Trustee seek both legal and financial advice from accredited professionals before entering into a LRIL. Some of the more significant risks may include:
- Market and economic risks that may impact the ability to generate adequate returns;
- Pre-purchase risks and costs associated with the acquisition of a residential investment property;
- Borrowing to invest increases the risk associated with an investment, including the risk of loss of capital;
- Additional legal and compliance requirements for the SMSF Trustee when borrowing to invest, including SIS Act requirements and requirements under the LRIL;
- Superannuation laws are complex. SMSF Trustees should obtain their own advice to ensure the investment and borrowings are permitted both under the trust deed and under legislation. The SMSF should obtain advice on an ongoing basis throughout the life of the LRIL;
- The value of the residential investment property declines;
- Risk associated with obtaining a suitable and reliable tenant in the residential investment property and maintaining the property at an acceptable standard;
- The inability to make improvements to the residential investment property; and
- Legislative changes associated with being a Trustee of a SMSF including stringent compliance and audit requirements on the SMSF.

## What you will need to apply

The following documentation will be required prior to application, which includes but is not limited to:

- Original or certified copy of SMSF Trust Deed;
- Original or certified copy of Security Trust Deed;
- Contract of sale for the Investment Property; Evidence of SMSF capacity to service the loan, including tax returns, rental estimates, regular contributions, if the property is leased then proof of lease as proof of rent, etc;
- Independent valuation of the property which is not more than 3 months old; and
- Evidence of legal and financial advice.

## SMSF loan amounts

- Minimum - \$100,000
- Maximum - \$2,000,000

## Maximum loan terms

- Up to 25 years for residential investment property
- Up to 15 years for commercial investment property
- Up to 5 years where interest only payments are made (Note: extensions at Australian Unity's discretion).

## Loan to value ratio

Australian Unity will advance up to 75% of the independently valued Residential Investment Property and up to 60% for commercial investment property.

The SMSF will therefore need to contribute a minimum of 25% of the value of the residential investment property or up to 40% value of the commercial investment property, plus the cost associated with the property acquisition.

## Property valuations

Australian Unity retains the right to revalue the security property from time to time at the borrower's expense.

## Fees and charges

Refer to Australian Unity's Loan Fee Schedule at [www.australianunity.com.au](http://www.australianunity.com.au).

## Additional repayments

Additional repayments can be made at any time on variable rate SMSF loans.

## Loan offset

A 100% loan offset account is available on the variable rate SMSF Loan. An offset account links the loan and the cash account within the SMSF. The balance in the cash account is offset against the loan balance which can result in interest being calculated on a lower loan balance. An offset account can reduce both the term of the loan and the amount of interest to be paid.

## Exclusions

No redraw is available on Australian Unity's SMSF Loan.

## Automatic repayments

Australian Unity offers flexibility in the way SMSF Loan repayments can be met by the SMSF Trustee including an automatic repayment from a Australian Unity Self-Managed Super Fund Cash Management Account or any other account held by the SMSF Trustee with another financial institution.

## Next steps

You need to review Australian Unity's Terms of Use before applying for a LRIL. These documents will assist you to understand how we deal and communicate with you and what products and or services are offered by Australian Unity. Please refer to [www.australianunity.com.au](http://www.australianunity.com.au) for details or call us on 1300 790 740.

## Frequently asked questions

### Do I need a security trust deed for each Investment property purchased?

Generally speaking, no.

The Security Trust Deed can accommodate multiple properties provided each limited recourse facility is secured by a single property. The Security Trust Deed must not limit multiple properties under the one trust.

### What assets can be acquired under a SMSF loan?

An asset must be a 'single acquirable asset' and one that the SMSF is not prohibited from acquiring under SIS Act or any other law.

Australian Unity will only provide a SMSF Loan for the acquisition of a residential or commercial investment property.

### What is a 'single acquirable asset'?

A SMSF is not permitted to borrow to acquire multiple assets in the one Security Trust. In other words, each loan facility will be utilised to acquire a single asset or assets which are identical in nature.

A 'single acquirable asset' may include assets which are identical in nature and have the same market value. For example, a SMSF would not be prohibited from borrowing to acquire ordinary shares in BHP Billiton Limited in the one Security Trust.

### Can a property be acquired from a related Party to the SMSF trustee?

The SIS Act requires that investment by a trustee of a superannuation fund must be made and maintained at 'arm's length'. 'Arm's length' means that the purchase and sale price of all assets should be based on a fair market value regardless of who the buyers and sellers are.

There are different rules that apply to commercial property and residential property. The SIS Act requires that the trustees of a regulated super fund must not intentionally acquire assets from a 'related party' of the fund, unless certain exceptions apply. The definition of related party is very broad and includes the members and trustees of an SMSF as well as their relatives, business partners and any associated companies and trusts. Determining which entities will be a related party of an SMSF can be complex. As such, you must seek financial and legal advice before SMSF Loan is applied for.

### What is a Limited Recourse Investment Loan (LRIL)?

The security provided by the SMSF Security Trustee, as the legal owner of the acquirable asset, to the lender in respect of a LRIL is limited to the asset to which the borrowings were applied.

That is, all other assets of the SMSF will remain unencumbered. If the SMSF Trustee as the borrower defaults on the loan, Australian Unity may take possession of, and dispose of, the acquirable asset and take amounts outstanding from the capital proceeds received from the sale of that asset only. The balance of the capital proceeds (if any) are then made available to the SMSF Security Trustee. If there is a shortfall, Australian Unity does not have recourse to any other assets of the SMSF.

### Can the SMSF apply the borrowings towards expenses incurred in connection with the Borrowing and/or acquisition of a property?

The SMSF may apply the proceeds of a LRIL towards allowable expenses incurred in connection with borrowing for acquisition of the property and in maintaining or repairing the property. However, such borrowings cannot be applied towards improving the property in any way.

Allowable expenses include conveyance fees, stamp duty and loan establishment costs, provided total borrowing doesn't exceed the maximum LVR.

### Can the SMSF borrow to develop real property?

The SMSF is prohibited from borrowing to develop real property as development constitutes an improvement of the asset. There are strict rules that apply in relation to what are permitted expenses for which borrowed money can be used. Generally speaking, any improvement of the acquirable asset is not permitted. Property work such as development, renovations, extensions, etc. are strictly prohibited. However maintenance on the property is allowed and clear guidelines on what constitutes maintenance can be obtained from the ATO at: [www.ato.gov.au/Super](http://www.ato.gov.au/Super)

### Can a LRIL be refinanced?

Subject to meeting the eligibility criteria, a SMSF can refinance an existing LRIL.

### Will granting a mortgage over the property lead to a breach of the prohibition against charging fund assets in the SIS Act?

Mortgaging the property is a basic requirement of a LRIL and the granting of a mortgage charge over the property to Australian Unity to secure the loan will not result in a breach of the prohibition on charging fund assets. However, the property must not be subject to any other further charges (including 2nd mortgages, encumbrances and liens).

### What is a security trust and can any type of trust be used to acquire legal title to the asset?

A Security Trust is an arrangement established specifically for the purposes of one entity holding a single asset in trust for another entity. Under these arrangements, legal title to the asset is acquired by the Security Trustee, while the SMSF obtains a beneficial interest in the asset.

### Who can act as security trustee of the security trust?

There is no restriction and the Security Trustee may be a company or one or more individuals. However, the Security Trustee and the SMSF should not be the same entity or persons.

Australian Unity does however require that the SMSF Trustee must be a company.

### What superannuation law issues should be Considered prior to establishing a Limited Recourse Investment Loan?

A limited recourse borrowing arrangement is a complex investment and should not be entered into lightly by a SMSF. Prior to entering into such an arrangement, the SMSF should consult with its financial adviser to ensure that the Trustee is aware of all aspects of superannuation law and their potential impact to the SMSF.

### What taxation issues should be considered prior to establishing a limited recourse borrowing Arrangement?

There may be a number of taxation issues to be considered by the SMSF. As such, it is important the SMSF consult with a tax

# Application Form

## Self-Managed Super Fund Limited Recourse Investment Loan

### 1. Providing your information

#### Privacy

Your personal and credit-related information will be collected, used and disclosed by Australian Unity in accordance with our Privacy & Credit Reporting Policy and in accordance with the law. You can obtain a copy of our Privacy & Credit Reporting Policy via our website [www.australianunity.com.au](http://www.australianunity.com.au) or by phone on 1300 790 740.

#### Changing your personal details

It is important that we maintain accurate records about you. Please inform us of any changes to your personal details as soon as possible via mail, email, or by phone. You will find our contact details on the Application Form.

**Please note:** Where the request is made by mail, each signatory to the account must sign the request.

### 2. Anti-money laundering and counter-terrorism financing laws and the application form

Australia's Anti-Money Laundering and Counter Terrorism Financing ('AML/CTF') laws require Australian Unity to collect certain identification information and documentation from new account holders. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

If you are submitting your application directly, *please refer to the Identification documents required section of this Application Form* for the identification documents that should be provided with your application. Please note that your identification documents must be certified by an approved certifier, details of which are provided in the application form. Existing customers may also be asked to provide identification documents as part of a re-identification process that may be required in order to comply with AML/CTF laws.

Applications may be delayed or refused if applicants do not provide the required identification documents or account information when requested.

#### Politically Exposed Persons

To comply with AML/CTF laws, we require you to disclose whether you are, or have an association with, a Politically Exposed Person ('PEP').

A PEP is 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 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. Where you identify as, or have an association with a PEP, we may request additional information from you.

#### Providing your Tax File Number ('TFN')

You may decide whether you wish to provide your TFN on the Application Form. If we do not receive your TFN, ABN or appropriate exemption information, we must withhold tax at the highest marginal tax rate (plus levies) from distributions paid to you.

#### Self-Managed Super Fund accounts with Australian Unity

We will only accept complying superannuation funds under the Superannuation Industry (Supervision) Act.

Please refer to [superfundlookup.gov.au](http://superfundlookup.gov.au) to confirm the complying status of your superannuation fund.

#### Signing the Application Form

Read the declaration section carefully before signing the Application Form. Each signatory to the account must sign the Application Form.

## Identification documents required

Please refer to the table below for identification documentation and account information required under AML/CTF laws.

Type of account holder	Your account must be in the name of:	TFN(s) or exceptions to be submitted	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Individual Trustee</b>	The individual as trustee for the SMSF  e.g. 'Jane Citizen ATF The Citizen Superannuation Fund'	The Superannuation Fund's	The trustee, 'as trustee for...'	Original or original certified copy of any of the following that identify your (the trustee's) full name, date of birth and/or residential address: <ul style="list-style-type: none"> <li>• Driver 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</li> </ul> (if not in English, accompanied by an English translation prepared by an accredited translator)
<b>Directors of Corporate Trustee</b>	N/A	N/A	N/A	
<b>Corporate Trustee</b>	The company as trustee for the Superannuation Fund  e.g. 'ABC Pty Ltd ATF The ABC Superannuation Fund'	The Superannuation Fund's	The corporate trustee, 'as trustee for...'	Original or original certified copy of the Certificate of Registration/Incorporation confirming the company's name, identification number and whether the company is a public or proprietary company.  For each signatory, please provide the same type of information requested for an <b>Individual Trustee</b> above.
<b>Superannuation Fund</b>	The Trustee of the fund 'as trustee for' (ATF) the Superannuation Fund  e.g. 'ABC Trustees ATF Jane Citizen Superannuation Fund'	The Superannuation Fund's	The trustee(s), 'as trustee for...'	Original or original certified copy of the first page and schedule of the Trust Deed.  For <b>Individual Trustees</b> , please provide the same type of information requested for an Individual Trustee.  For <b>Corporate Trustees</b> , please provide the same type of information requested for a Corporate Trustee.

### 3. Australian Unity Approved Certifiers List

Below is a list of persons who may certify documents.

#### 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 and Post Office 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 years of continuous 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 of a court
- 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 Australia
- Member of the Association of Taxation and Management Accountants
- Member of the Institute of Chartered Accountants in Australia, 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 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
- Employee of the Australian Trade Commission who is in a country or place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 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

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## Self-Managed Super Fund Limited Recourse Investment Loan (loan)

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'.

### Step 1 Loan details

Date  /  /  Existing customer no.

Loan purpose

Loan amount \$  Loan term (Years)  (max 25 years for residential & 15 years for commercial)

Refinance existing SMSF LRIL?  Yes  No

Interest rate type  Fixed  Variable  Split

If split, please explain preferred split

Repayment option  Principal and interest  Interest only

If fixed or interest only, what term  1yr  2yrs  3yrs  4yrs  5yrs

If yes, who is current lender and what is the reason for refinancing:

Name of SMSF

A.R.B.N OR A.B.N.

TFN  or

\*TFN Exemption

If exempt, please specify reason

### Registered SMSF address

Unit  Street no.

Street name

Suburb  State

Postcode  Country

### Mailing address

Same as above  Otherwise complete mailing address below

Unit  Street no.

Street name

Suburb

Postcode  Country

**SMSF contact details**

Title  Mr  Mrs  Ms  Miss Date of birth   /   /

Surname

Given name(s)

Phone  Mobile

Email

**Step 2 Applicant**

SMSF applies for loan and is granted a beneficial interest in the security property.

**Corporate Trustees**

Corporate Trustee name

A.C.N.

Please provide the information below for all directors signing on the account. If more than two directors exist, please provide information on a separate sheet.

Director 1's full name

Are you a politically exposed person?  Yes  No

Director 2's full name

Are you a politically exposed person?  Yes  No

*\*Directors who are signatories are required to complete all additional details listed below:*

**Director 1 Contact details**

Date of birth   /   /

**Residential address**

Unit     Street no.

Street name

Suburb  State

Postcode     Country

**Contact details**

Phone  Mobile

Email

**Director 2 Contact details**

Date of birth   /   /

**Residential address**

Unit     Street no.

Street name

Suburb  State

Postcode     Country

**Contact details**

Phone  Mobile

Email

*If more than two directors exist please provide information on a separate sheet of paper.*

### Step 3 Security Trustee

(Security trust has legal ownership to security property). If more than two Directors exist, please provide information on a separate sheet.

Corporate Trustee name	<input type="text"/>		
A.C.N./ABN	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Name of business	<input type="text"/>		
Registered address	<input type="text"/>		
Principal place of business (if different from above)	<input type="text"/>		

#### Director 1 (Primary contact and signatory)

Name	<input type="text"/>				
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"/>
<b>Residential address</b>					
Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street no.	<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"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country	<input type="text"/>		
<b>Contact details</b>					
Phone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>				
Are you a politically exposed person?	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			

#### Director 2 (Signatory)

Name	<input type="text"/>				
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"/>
<b>Residential address</b>					
Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street no.	<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"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country	<input type="text"/>		
<b>Contact details</b>					
Phone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>				
Are you a politically exposed person?	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			

If more than two directors exist please provide information on a separate sheet of paper.

#### Step 4 Security Guarantor

(Australian Unity may take additional security by way of a directors guarantee in support of the loan application). If more than two Directors/Guarantors exist, please provide information on a separate sheet.

##### Director 1 Guarantor 1

Name

Date of birth  /  /

##### Residential address

Unit  Street no.

Street name

Suburb  State

Postcode  Country

##### Contact details

Phone  Mobile

Email

##### Director 2 Guarantor 2

Name

Date of birth  /  /

##### Residential address

Unit  Street no.

Street name

Suburb  State

Postcode  Country

##### Contact details

Phone  Mobile

Email

#### Security property details (if known)

##### Security to the SMSF loan

Address  State

Purchase price  Settlement date  /  /

Deposit to be paid  Lot

Property value (Provide a market value estimate of property)  Folio

Anticipated rental income

**SMSF Assets**

List of shares held

List of all Term Deposits held

List all Cash Management Accounts held

Detail all other assets held by SMSF

**Superannuation contributions**

Detail all contributions received into the SMSF:

Employer

Co-contributions

Post Tax Contributions

**SMSF Assets**

Dividend Income

Interest Income

Rental Income

Other Income  
*(Please detail below)*

### Step 5 Financial Adviser details

It is a requirement of Australian Unity's that the trustees of the SMSF obtain advice from an independent financial adviser regarding the suitability of a SMSF Loan in light of its current circumstances. In the event you do not have a financial adviser Australian Unity can introduce you to an adviser with Australian Unity Financial Planning. Australian Unity Financial Planning Pty Ltd is a Corporate Authorised Representative of Australian Unity Personal Financial Services Ltd ABN 26 098 725 145, AFSL & Australian Credit Licence No. 234459, 271 Spring Street, Melbourne VIC 3000.

Name	<input type="text"/>		
Address	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		

### Step 6 Loan purpose declaration

Australian Unity will not enter into a SMSF Loan when the loan is a regulated loan under the National Consumer Credit Protection Act 2009.

#### Bankruptcy, Debt Agreements, Judgments and other action

##### Applicant 1

True  False

True  False

True  False

True  False

True  False

True  False

##### Applicant 2

True  False

True  False

True  False

True  False

True  False

True  False

I have not made a debt agreement under Part IX or Part X of the Bankruptcy Act 1966.

I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the Bankruptcy Act 1966.

I have not been a director or officer of a company to which a manager, receiver, controller, administrator or liquidator has been appointed.

I have not been a director of a company in the last five years.

I have not defaulted under any credit contract in the last five years.

There are no legal proceedings threatened or proceeding against me.

If yes to any of the above please provide further details.

## Step 7 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 guarantors

#### 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 8 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 14.
2. I/We make application for a loan to the SMSF 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 are not aware of any financial commitments, debts, liabilities, or financial obligations that are relevant to this application 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 confirm that there are no other known factors that may compromise the capacity to repay the loan (such as, change in income, change of financial position, or any other change that may affect the capacity to make the minimum repayments.)
5. I/We understand that Australian Unity may need to contact other financial institutions or referees to confirm information within this application.
6. I/We understand that if 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.
7. As part of your application you consent to us providing you with:
  - 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.

### Director signature

Name

Date  /  /

### Director signature

Name

Date  /  /

### Director/Guarantor signature

Name

Date  /  /

### Director/Guarantor signature

Name

Date  /  /

Please send your completed form along with original certified copies of your identification (refer to the 'Identification documents required' section on page 7).






**Please send the completed form 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

# CRS Entity Declaration Form



## Foreign Tax Information – Entities

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

Tick one of the Tax Status boxes below.

Is the Entity a tax resident of Australia?

Yes  No

If **No**, provide the Entity's country of tax residence and Tax Identification Number (TIN) or equivalent below. If the Entity is a tax resident of more than one other 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  Mr  Mrs  Ms  Miss Date of birth   /   /

Surname

Given name(s)

Occupation

Email

#### Step 2.2 Residential address (P.O. Box is not acceptable)

Unit     Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### Step 2.3 Tax status

Answer both tax residency questions:

Are you a tax resident of Australia?  Yes  No

Are you a tax resident of another Country?  Yes  No

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.

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.

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 2.4 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](mailto: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

# CRS Individual Declaration Form



## Foreign Tax Information – Individuals

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.

### Section 1 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"/>														

##### 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 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 1.4 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)

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

1300 790 740