

Your guide to opening a Kids Saver

A Kids Saver is a savings account for children 14 years of age and under.

The account may be closed or further transactions refused if the account is not being operated for the private use and benefit of the child. If the funds are not for the sole use of the child, Australian Unity will require an account to be opened in the name of the guardian in trust for the child.

Forms required for opening a Kids Saver

To open a Kids Saver with Australian Unity, please complete this form.

It is also a requirement that a parent/guardian must be signatory to the account. This can be achieved by completing an Authority to Operate form.

Upon the child turning 15 years of age, the account will be transferred to a Healthy Banking Everyday Transaction account and a letter will be sent requesting the child becomes the signatory to the account.

Identification

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, we require specific identification documents to open the account. If original identification documents are not presented then all copies must be original certified copies*.

A parent/guardian that is not an existing customer will be required to provide identification documents along with identification for the child when opening an account.

The address of the parent/guardian who is signatory to the Kids Saver must be used for the child's address details. This can be verified using any authorised form of address verification, such as a drivers licence or utility bill.

The child may be identified using at least one of the following methods:

Original certified copy of:

- The child's Birth Certificate
- Current signed Student photo ID card
- Citizenship Certificate
- Notice from the School Principal within the last three months that contains the full name of the child and their residential address and records the period of time the child has attended the school
- Current Passport.

Politically Exposed Persons

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.

*An original certified copy of the identification is required with the following information, which must be included with the posted application.

1. The Certifier's Full Name.
2. A statement as provided below or that has the same effect: I certify this page/original document is a true or correct copy of the original document which I have sighted.
3. Certifies the document.
4. To find a list of acceptable certifiers please contact us on 1300 790 740 or visit our website at australianunity.com.au.

Kids Saver Application Form

Please use **BLOCK** letters and a black or blue pen to complete this 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 Kids Saver applicant details

Gender	<input checked="" type="checkbox"/> Male <input checked="" type="checkbox"/> Female	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"/> <input type="text"/> <input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>
Contact number (home phone)	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		

Parent/Guardian (signatory on the account)

Are you an existing Australian Unity customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide your customer number	<input type="text"/>
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"/> <input type="text"/> <input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>
Contact number (business hours)	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Preferred contact method	<input type="checkbox"/> Phone <input type="checkbox"/> Email		

Are you or is the child a tax resident in any other country other than Australia?

☐ Yes ☐ No

Are you or is the child a US citizen/resident for tax purposes?

☐ Yes ☐ No

(You must confirm your US status under the Foreign Account Tax Compliance Act)

If Yes, please provide relevant Taxpayer Identification Number/s:

Are you or is the child a Politically Exposed Person?

(See definition on page 1)

☐ Yes ☐ No

Step 2 Customer declaration

I hereby solemnly and sincerely declare:

1. I believe as the signatory to the account the above 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 an authorised signatory on this account and as a condition of opening an account with Australian Unity I have obtained, read and accept the terms and conditions of the following:
 - Accounts and Access Facilities Terms of Use
 - Financial Services Guide
 - 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 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 account to be operated by the signatory
 - Internet banking access
 - Quarterly electronic statements within your Internet Banking. Charges for the provision of statements will apply if you opt out of receiving periodic statements electronically unless you notify us that you are unable to register for internet banking.
 - Information about your banking that we are required to provide you with under the ePayments Code. We will provide this by electronic communication to the email address or mobile phone number you have provided or by secure mobile app messaging or secure internet banking messaging. Information that will be communicated to you electronically includes but is not limited to: statements, privacy notices, terms and conditions, terms of use (including changes to terms and conditions or terms of use), and other disclosure documents. When we inform you of any updates to this information we may refer you to the Australian Unity Banking website where the document is available for you to read.

To opt out of receiving information electronically, please contact us on 1300 790 740. Opting out will not apply to information that the Bank will send to you asking you to contact the Bank, or relating to scams or similar issues, requests to validate transactions, to validate a change of your personal information, to verify your identity, or requesting you to provide up-to-date identification information.
4. I declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("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 cooperation 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. I understand the account is for children 14 years of age and under and confirm that the account holder is 14 years of age or under.
7. I understand the account must be used only for the private use of the child and that funds cannot be used for any other purpose.
8. I understand that although the child is the account holder the child is not an authorised signatory on the account and is not permitted to make withdrawals or make changes to the account.
9. I understand when the child turns 15 years of age the account will be transferred to a Healthy Banking Everyday Transaction account and a letter will be sent to you requesting the child becomes the signatory on the account.

Signatory of Parent/Guardian as signatory to account:

X

Surname

Given name(s)

Date / /

Office Use Only

Date Customer No. ☐ S49

- | | |
|--|--|
| <input type="checkbox"/> Accounts and Access Facilities Terms of Use provided to signatory | <input type="checkbox"/> Privacy and Credit Reporting Policies |
| <input type="checkbox"/> Financial Services Guide provided to customer | <input type="checkbox"/> Account opened in P & R |
| <input type="checkbox"/> Schedule of Fees, Charges and Transaction Limits provided to customer | <input type="checkbox"/> New customer letter sent |
| <input type="checkbox"/> Schedule of Interest Rates provided to customer | |

Identification of Account Holder/Parent/Guardian by:

Name of staff member Signature of staff member

Date Have we scanned the identification? ☐ Yes ☐ No



Return by post

Australian Unity
GPO Box 1801,
Melbourne VIC 3001



Email

bankingsupport@australianunity.com.au

Contact us

1300 790 740
australianunity.com.au

Tax Residency Information – Individual Form

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 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 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 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) 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 post

Australian Unity
GPO Box 1801,
Melbourne VIC 3001



Email

bankingsupport@australianunity.com.au

Contact us

1300 790 740
australianunity.com.au