

I/We hereby apply for a share in Circle Credit Co-operative Limited to become a member of the Credit Union. Please note that membership confers rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request. For a joint membership, each person is to complete his or her details. The primary joint member is the first person listed below. Please complete the following in block letters:

1 My personal details Place in appropriate box

Primary member

Account name (if not your surname and initials, to appear on your statement of account)

Title Mr Mrs Ms Miss Other

First name Middle initial

Surname

Other names by which you are commonly known (please refer below*)

Date of birth Gender (male, female)

DAY MONTH YEAR

Residential address

Unit/Street number Street name

Suburb/Town

State Postcode

Home phone no. Mobile no.

AREA CODE

E-mail address

Mailing address (if different to residential address, above)

Occupation Work phone no.

AREA CODE

Employers name

Are you related to a member of Circle Credit* Yes (complete below) No

Member name and number Relationship (mother, brother etc.)

Secondary joint member (only complete for joint membership)

Please refer to the 'Circle Account & Access Facility Conditions of Use for information on joint accounts.

Title Mr Mrs Ms Miss Other

First name Middle initial

Surname

Other names by which you are commonly known (please refer opposite*)

Date of birth Gender (male, female)

DAY MONTH YEAR

Occupation Work phone no.

AREA CODE

Residential Address (if different to primary member)

Joint account method of operation (only complete for joint membership)

Either/or to sign All to sign* Other

*Check with us before requesting to activate internet/telephone banking or Visa debit card.

2 Accounts & access facilities to activate

Please refer to the Circle Account & Access Facility Conditions of Use for more information on an account or access facility you wish to activate. The credit union reserves the right not to activate an account or access facility requested by you.

A. Please activate the following accounts:

Note: the Super S account (S6) is automatically opened upon joining the credit union.	Deposit amount
<input type="checkbox"/> General Savings account (S1)	\$ <input type="text"/>
<input type="checkbox"/> Christmas Club account (S2)	\$ <input type="text"/>
<input type="checkbox"/> 30 Days Notice of Withdrawal account (S8)	\$ <input type="text"/>
<input type="checkbox"/> Cash Fund account (S4)	\$ <input type="text"/>
<input type="checkbox"/> Pensioner Plus account (S10)	\$ <input type="text"/>
<input type="checkbox"/> Other (please specify) <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Term deposit (please specify details below) <input type="text"/>	\$ <input type="text"/>

Method of deposit

Cheque enclosed for the sum of the above deposit amount(s).

Direct credit my pay to the above savings account(s). Complete direct pay authority and attach to this application. **The Direct Pay Authority can be downloaded from the Circle Credit web site at www.circle.com.au. Direct credits from your pay cannot be made to fixed term deposit accounts.**

Transfer the sum of the above amount(s) from my account held at another financial institution. Complete the Direct Debit Request (QuickDebit) and attach to this application. **The Direct Debit Request can be downloaded from the Circle Credit web site at www.circle.com.au.**

B. Please activate the following access facilities:

Visa debit card Do you require an additional Visa debit card? Yes No
If 'Yes' please complete the additional card request form

Cheque book Linked to: Super S account (S6) Budget account (S5)
You will be required to complete a specimen signature card

Name to show on cheques (account name)

Note: Direct credit, payroll deduction or regular deposit must be arranged to your Super S account before we can issue you with a Visa debit card or cheque book.

Net Link
Internet Banking with BPAY®

Phone Link
Telephone Banking with BPAY®

PLEASE NOTE:
You must supply an identification code (at bottom of page) which we will use to confirm your identity by telephone before supplying you with an initial access code for Net Link and/or Phone Link.

Your identification code for the Net Link and Phone Link access facilities
Please choose an identification code that will not be forgotten

3 Tax file numbers (TFNs)

Collection of tax file numbers is authorised, and its use and disclosure are strictly regulated, by the tax laws and Privacy Act. Quotation is not compulsory but tax may be taken out of your interest if you do not quote your tax file number or claim an exemption. For more information about the use of tax file numbers, please phone your nearest Tax Office.

TFN for primary member

TFN for secondary joint member

or exemption

The credit union should deduct withholding tax because I/we choose not to quote a TFN, ABN or exemption at this stage.

I/We authorise the application of the information to all accounts and investments in this membership, unless I/we notify the credit union otherwise.

4 Signature(s)

I/We submit with this application \$2.00 for one share in the credit union.

The credit union requires you to establish your identity, in the manner required by the Financial Transaction Reports Act, 1988, before your membership application can be accepted.

It is an offence under the Financial Transaction Reports Act 1988 to make a false or misleading statement.

Signature of primary member

Date

Signature of secondary joint member

Date

x SIGN HERE

x SIGN HERE

5 Identification check

Before we can open any new account, ALL signatories to the account must be verified. The identification process will be completed by our staff at each of the Circle branches. However, if you are unable to attend a branch you are required to return a certified copy to our office. To certify the document(s), please ensure the authorised person signs, dates and indicates their authority from the list below.

One document from list A

Or

Two documents - One from list B

and

One from list C

- Photo driver's licence or permit issued by a State or Territory or foreign government
- Proof of age card issued by a State or Territory
- Current passport (or expired within last 2 years) issued by the Commonwealth
- Passport, with photo of the person, issued by a foreign government, the United Nations, or a UN agency if not in English accompanied by an English translation prepared by an accredited translator See Note
- National ID card, with photo and signature of the person, issued by a foreign government, the United Nations, or a UN agency if not in English accompanied by an English translation prepared by an accredited translator See Note

- Birth certificate issued by a state or territory
- Birth extract issued by a state or territory
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink
- Birth certificate issued by a foreign government or the UN if not in English accompanied by an English translation prepared by an accredited translator
- Citizenship certificate issued by a foreign government if not in English accompanied by an English translation prepared by an accredited translator See Note

A notice that:

- Was issued to an individual by the Commonwealth, a State or Territory within the preceding twelve months;
- Contains the name of the individual and his or her residential address; and
- Records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be);

A notice that:

- Was issued to an individual by the Australian Taxation Office within the preceding 12 months;
- Contains the name of the individual and his or her residential address; and
- Records a debt payable to or by the individual by or to (respectively) the Commonwealth under a Commonwealth law relating to taxation;

A notice that:

- Was issued to an individual by a local government body or utilities provider within the preceding three months;
- Contains the name of the individual and his or her residential address; and
- Records the provision of services by that local government body or utilities provider to that address or to that person.

A notice that:

- Was issued to a minor by a School principal within the last 3 months
- Contains the name of the minor and their residential address; and
- Records the period of time the minor attended the school

NOTE: If a document is written in a language that is not understood by the person carrying out the identification procedure, then it has to be accompanied by an English translation prepared by an accredited translator

Each of the above documents **MUST** be certified by one of the following person(s):

(1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); (2) a judge of a court; (3) a magistrate; (4) a chief executive officer of a Commonwealth court; (5) a registrar or deputy registrar of a court; (6) a Justice of the Peace; (7) a notary public; (8) a police officer; (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public; (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955); (12) an officer with 2 or more continuous years of service with one or more financial institutions; (13) a finance company officer with 2 or more continuous years of service with one or more finance companies; (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees. (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

Circle Credit Co-operative Limited ABN 46 087 650 968 Telephone: 1300 553 582 Facsimile: 1300 553 523

OFFICE USE ONLY

Date of Admission to Membership:..... / /

Verification of Identity Details:

Customer Identification procedure - Individual carried out and document(s) produced were:

.....

Access Facility Action List:

- Visa Debit Card Ordered Date:...../...../.....
 Cheque Book Ordered Date:...../...../.....
 Added to Phone Banking Date:...../...../.....
 Added to Internet Banking Date:...../...../.....

Confirmation:

.....
 STAFF MEMBER'S SIGNATURE

Operator Number:.....