

It's easy to become a member of QBANK. Simply follow the instructions below.

Please note: Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, all financial institutions are required to identify customers when opening new accounts. To ensure your account is opened as quickly as possible, please complete the form fully and accurately (fields marked with an asterisk (*) must be completed) and refer to this Membership Information Sheet to enable you to provide the required identification documentation. If you have any queries, please contact QBANK on 13 77 28.

Membership Qualification

You are welcome to join QBANK if you are, or have formerly been:

1 Employment (please tick)

- Local, State or Federal Government employee residing in Queensland
- Queensland Police Service employee
- Queensland Fire and Emergency Services employee
- Queensland Ambulance Service employee
- Queensland Corrective Services employee
- Australian State or Federal Police employee
- Queensland Police Union employee
- QBANK employee
- Queensland Police Youth Club employee or volunteer
- Any person engaged in the administration of justice, protection of life or property, or the provision of related community services (eg. SES volunteers, Rural Fire Service volunteers, St Johns Ambulance officers, Surf Life Savers)
- Member of a mutual bank or credit union established for employees of any Australian State or Federal police service, armed service, or customs and border protection service
- Any former employee or member of the above groups

2 Family

- Any relative* of current, eligible (in the process of becoming a member) or deceased member referred to in section 1 **Employment** above. (*note: a 'relative' is a spouse or de facto, sibling, child, parent; but not uncle, aunty, cousin)

3 Approved Persons

- A person or category of person approved by the Board.

Common Bond - Body Corporate

A body corporate shall be eligible to become a member of QBANK subject to approval of the Board provided that at the time of making the application for membership a person is nominated by the body corporate to be the person who shall be entitled to vote at meetings of QBANK or in postal ballots for election of officers to QBANK.

Once you have read the requirements below and completed the attached forms

Return your completed forms and identification to QBANK. Ensure you have included:

- the Application for QBANK Membership and Member Share
- your Identification requirements - documents must be certified if not presented in person

New Account Opening Requirements

1. Complete the Application for Membership & Member Share.

Please complete the application form.

2. Provide evidence of identity. Acceptable documents for identification are listed below. You will need to provide:

(1 document from List A or 1 document from both List B and List C)

- | | |
|---|--|
| List A | <ul style="list-style-type: none">• photo driver's licence issued by a State or Territory or foreign government |
| Primary Identification Documents | <ul style="list-style-type: none">• photo ID card issued by a State or Territory• Queensland Serving Police Officer's photo ID• current passport (or expired within the last 2 years)• national ID card, with photo and signature of the person, issued by a foreign government, the United Nations, or a UN agency |
| List B Identification Documents | <ul style="list-style-type: none">• birth certificate• birth certificate extract• citizenship certificate• pension card issued by Centrelink |

New Account Opening Requirements (cont)

- List C Secondary Identification Documents**
- 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
 - 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.
 - for minors, a notice that:
 - was issued to a minor by a School principal, Justice of The Peace or General Practitioner within the last 3 months; and
 - contains the name of the minor and their residential address.

Note About Certifying Translations of Documents not in English

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.

General Information

Tax File Number (TFN) and Australian Business Number (ABN)

- 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 withholding tax may be taken out of your interest if you choose not to quote your tax file number or exemption
- a business may quote their ABN instead of a tax file number
- more information is available by contacting your local Tax Office

Tax Exemptions

- pension eg Age, Invalid or Veterans Affairs - please state pension type
- overseas resident – please state country
- child under 16
- entities not required to lodge a Tax Return

Option to receive Annual Reports

- (a) An annual report of QBANK sets out information about:
- (i) the financial position and performance of QBANK and
 - (ii) the efficiency with which QBANK is being managed; and
 - (iii) the financial risks to which QBANK is exposed.
- (b) If you do not elect to receive a report, QBANK is not required to send copies of the reports to you.
- (c) Despite electing not to receive those reports, or not making an election, you may at any time elect to receive the relevant reports.

Notices of Meetings

Attendance at the AGM, and other meetings of members of the QPCU Limited T/A QBANK, enables members:

- (i) to participate in the governance of QBANK; and
- (ii) to ask questions about, and comment on, the management of QBANK, its financial standing and performance; and
- (iii) to ask the auditor of QBANK questions about the conduct of the audit of QBANK and the preparation and content of the auditor's report; and
- (iv) to vote on any proposal to amend the Constitution of QBANK or on any other matter in relation to the management of QBANK.

A notice of meeting informs you about matters in relation to which you may wish to attend a meeting. If you are entitled to attend and cast a vote at a meeting but are unable to attend the meeting you may appoint a proxy to attend and vote for you at the meeting.

Application for Teen Accounts



QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL No. 241413

How to open a Teen On Call Account

Complete this application form and return it to QBANK with certified copies of your identification:

- A passport or Learner Driver's License OR
- Your birth certificate and a notice issued to you by a school principal, Justice of the Peace, or the family doctor within the last 3 months

I acknowledge that at the age of 18 my S17 Teen On Call Access Account will be converted to a S6 Everyday Plus account and if applicable, my S18 Teen Netlink Direct Savings Account will be converted to a S20 Netlink Direct Savings Account. My junior member share will also automatically become a full member share.

Member Details

Membership Number

Title Surname Date of Birth / /

Given Names

Residential Address Postcode

Postal Address Postcode

Telephone: Home () Work () Mobile

Email

QBANK must verify your identity before discussing your details over the phone.

Please provide the following information for this purpose:

Identification password Mother's Maiden Name

Name of related QBANK member Membership No.

Your relationship to existing member

Selecting your Accounts and Access Facilities

Additional Account Types S18 Teen Netlink Direct Savings Account

Choice of Access Facilities CueCard (ATM & EFTPOS access) Internet Phone Banking Westpac Deposit Book

Do you consent to receiving your statements and notices via online banking and agree to check your statements regularly? Yes No

If yes, please enter your email address

Signature Date / /

Tax File Number (TFN)

While it is not compulsory to quote your TFN, not quoting it may result in Withholding Tax being deducted from interest earned.

Tax File Number

Are you a citizen of the United States of America? Yes No

If you are not providing a TFN, what is your reason?

Foreign Resident for Tax Purposes
Country
Tax Identification Number (or equivalent)

Child under 16 years old
 Australian Government pension recipient
Type of pension

Not required to lodge a tax return

Authority to Close Junior Saver Account

Complete only if you have an existing S7 Junior Saver Account

Current S7 Junior Saver Account holders must close their account in order to open a S17 Teen On Call Account.

I wish to close my S7 Junior Saver Account.

Upon closing, I agree to transfer the balance of the S7 Junior Saver Account to a S17 Teen On Call Account unless otherwise instructed.

If you had an Authority to Operate on your S7 Junior Saver Account (for example: a parent or guardian) and would like to extend this to your S17 Teen On Call Account, please complete an Authority to Operate Form

Signature

Date

Office Use Only

Register of Members and Shares

Date admitted

Date

Board Minute book ref

Received

CueCard

Repaid

Access Facilities Action List

- CueCard ordered
- Westpac Deposit Book
- Internet Banking
- Phone Banking
- Letters Sent

Confirmation

Taken by

Date

Processed by

Date

What is the purpose of this Financial Services Guide?

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

This FSG must provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide;
- any remuneration that we, or any other relevant person, may be paid in relation to the financial services we offer;
- how we deal with complaints against us.

However, this FSG does not provide information about our financial services in relation to basic deposit products and non-cash payment facilities, other than the information about:

- our name and contact details; and
- how we deal with complaints against us.

What other documents might I receive?

When we provide you with a financial service, we may also have to provide you with a Product Disclosure Statement (PDS). A PDS is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer).

We must provide you with a PDS about a financial product for which a PDS is available when:

- we recommend that you acquire the financial product; or
- we issue, offer to issue, or arrange the issue of, the financial product to you.

The PDS must contain information about the financial product so that you can make an informed decision whether or not to acquire it. A PDS about a financial product must include, amongst other things:

- the Issuer's name and contact details;
- the significant features of the financial product and its terms and conditions,
- any significant benefits and risks associated with holding the financial product;
- the fees and costs associated with holding the financial product;
- dispute resolution procedures, and how you can access them.

What financial services can we provide?

Our Australian Financial Services Licence authorises us to deal in and provide advice about the following financial products:

- basic deposit products – our transaction, savings and term deposit accounts*;
- non-cash payment facilities – such as member chequing, CueCard, Visa card, telephone and internet banking*;
- term or investment deposit accounts that are not basic deposit products;
- general insurance; and
- consumer credit insurance.

*Please note that the only information we provide in this FSG about our basic deposit products and non-cash payment facilities is about our contact details and our dispute resolution system under "What should you do if you have a complaint?"

In addition to the financial services we provide under our Australian Financial Services Licence, we also provide consumer credit products.

On whose behalf do we provide financial services?

We generally provide financial services on our own behalf. However, when we arrange to issue insurance products, we do so on behalf of the insurers who are the product issuers. Details of who the relevant product issuer is will be included in the PDS for that insurance product.

What remuneration or other benefits do we receive for providing financial services?

We do not receive fees or commissions for financial product advice we give or for issuing our non-basic term or investment products.

We may receive commissions from an insurer when we arrange an insurance product, as set out below:

- general insurance products – up to 25% of the premiums for new insurance and insurance renewals;
- consumer credit insurance – up to 20% of premiums for new insurance.

What Remuneration or other benefits do our employees receive for providing financial services?

As a rule, our staff are remunerated principally by salary and do not receive any direct benefits for providing you with financial services in relation to our non-basic term or investment deposit accounts or insurance products.

From time to time we may allow insurers to run promotion programs under which they may reward or provide benefits to our staff for their success in arranging the issue of insurance products during the promotion period.

What should you do if you have a complaint?

We conduct a dispute resolution system to deal with any complaints you may have about any of our banking products or services, or about any financial service we provide in relation to insurance products. Our dispute resolution policy requires us to deal with any complaint efficiently, promptly and fairly. If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond promptly, you may refer the complaint to our external dispute resolution scheme.

If you want to make a complaint, contact our staff at any branch and tell them that you want to make a complaint. Our staff has a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

We have an easy to read guide to our dispute resolution system available to you on request.

