

## 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**
- photo driver's licence issued by a State or Territory or foreign government
- Primary Identification Documents**
- 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**
- 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 QBANK Membership and Member Share



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/Australian Credit Licence No. 241413

## 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 the Membership Information Sheet to enable you to provide the required identification documentation. If you have any queries, please contact QBANK on 13 77 28.

### Member Details

|   |                          |                      |
|---|--------------------------|----------------------|
| Title   | Surname*                 | Date of Birth*       |
| <input type="text"/>  | <input type="text"/>     | <input type="text"/> |
| Given Names*  |                          |                      |
| <input type="text"/>  |                          |                      |
| Residential Address*  |                          | Postcode*            |
| <input type="text"/>  |                          | <input type="text"/> |
| Postal Address (If same as residential address, write AS ABOVE) |                          | Postcode             |
| <input type="text"/>  |                          | <input type="text"/> |
| Telephone: Home   | Work                     | Mobile*              |
| ( ) <input type="text"/>  | ( ) <input type="text"/> | <input type="text"/> |
| Email   |                          |                      |
| <input type="text"/>  |                          |                      |

### The following must be nominated for the privacy and security of your account

|   |                       |
|---|-----------------------|
| Password (letters, numbers or a combination)* | Mother's Maiden Name* |
| <input type="text"/>                          | <input type="text"/>  |

### Membership Qualification

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

#### 1 Employment (please tick)

- |   |   |
|---|---|
| <input type="checkbox"/> Local, State or Federal Government employee residing in Queensland | <input type="checkbox"/> QBANK employee   |
| <input type="checkbox"/> Queensland Police Service employee                                 | <input type="checkbox"/> Queensland Police Youth Club employee or volunteer   |
| <input type="checkbox"/> Queensland Fire and Emergency Services employee                    | <input type="checkbox"/> 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) |
| <input type="checkbox"/> Queensland Ambulance Service employee                              | <input type="checkbox"/> 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   |
| <input type="checkbox"/> Queensland Corrective Services employee                            | <input type="checkbox"/> Any former employee or member of the above groups (please state employer in the 'Employer' field below)  |
| <input type="checkbox"/> Australian State or Federal Police employee                        |   |
| <input type="checkbox"/> Queensland Police Union employee                                   |   |

|                      |                      |     |
|----------------------|----------------------|-----|
| Employer*            | <input type="text"/> |     |
| Occupation*          | Length of Employment |     |
| <input type="text"/> | <input type="text"/> | yrs |

#### 2 Family

- Relatives of a current, eligible (in the process of becoming a member) or deceased member (note: a 'relative' is a spouse or de facto, sibling, child, parent; but not uncle, aunty, cousin).

|                             |                      |
|-----------------------------|----------------------|
| State Name of Member        | Their Membership No. |
| <input type="text"/>        | <input type="text"/> |
| Your Relationship to Member |                      |
| <input type="text"/>        |                      |

## Selecting your Accounts and Access Facilities

If a joint account is required, please specify the joint account holder's name.

Name of Joint Account Holder

### Choice of Account Types

- S1 On Call Account  
 S6 Everyday Plus Account  
 S8 Christmas Club Account  
 S12 Pension Plus Account  
 S20 NetLink Direct Savings Account  
 S70 Bonus Saver Account

### Choice of Access Facilities

- Phone Banking  
 Internet Banking  
 Wristband  
 Visa Debit Card (available on S1, S6 and S12 accounts only)  
 Cue Card (available on S1 accounts only)

Colour choice:

- Dark Blue  
 Black  
 Light Blue  
 Red  
 Teal

### Select Document Delivery Option\*:

- eStatement - I would like to receive my statements and notices via Internet Banking and agree to check them regularly.  
 Company documents - I would like to receive company-related documents, including notices of annual general meeting, via Internet Banking.  
 Posted - I would prefer to receive my statements and notices printed and mailed to my postal address.

Please note, if you select electronic delivery of documents, you must provide an email address (in the first section of this form) as notifications will be sent to you by email.

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

## QBANK / Office Use Only

### Access Facilities Action List

- CueCard ordered OR  
 Visa Card ordered  
 Internet Banking  
 Phone Banking  
 Letters Sent  
 Wearable Sent  Chip ordered

### Customer Verification Completion

1. I have verified the following Member details:  Name (mandatory); and one of  
 Date of birth OR  Residential address  
2. by sighting the (tick one):  original OR  original certified copy  
3. of (tick one):  Drivers licence  Passport  Other Documents\* - description of document:

\*Must be an 'acceptable' document - refer to the **Membership Information Sheet**.

Note: Obtain a copy of the identification document/s.

### Confirmation

Taken by (name and signature)

Date

Processed by (name and signature)

Date

Membership Number

### Membership Opening Confirmation (Banking Operations to complete)

Completed by (name and signature)

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.

