

# Application for Membership - Non-Shareholding

**QBANK**

QPCU Limited T/A QBANK  
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ABN 79 087 651 036 AFSL 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	<input type="text"/>	Surname*	<input type="text"/>	Date of Birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>
Given Names*	<input type="text"/>				
Residential Address*	<input type="text"/>			Postcode	<input type="text"/>
Postal Address	<input type="text"/>			Postcode	<input type="text"/>
Telephone: Home	( <input type="text"/> ) <input type="text"/>	Work	( <input type="text"/> ) <input type="text"/>	Mobile*	<input type="text"/>
Email	<input type="text"/>				
Employer	<input type="text"/>				
Occupation	<input type="text"/>			<input type="text"/>	yrs
Employer's Address	<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\*

### Tax Declaration

Are you an Australian resident for tax purposes?

Yes  
 No Country  Tax Identification Number (or equivalent)

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

### Authority

Member Signature  Date  /  /

### QBANK / Office Use Only

#### Customer Verification Completion

- I have verified the following Member details:  Name (mandatory); and one of  
 Date of birth OR  Residential address
- by sighting the (tick one):  original OR  original certified copy
- of (tick one):  Drivers licence  Passport  Other Document/s – description of document:

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

\*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.

