

Youth eSaver Account Application (individuals under 10)

Use this form to: For a child under 10 years of age to join CUA and /or open a Youth eSaver Account.

1 ELIGIBILITY AND HOW THE ACCOUNT WILL OPERATE

- The child must be aged under 10, be the sole account holder and be a permanent resident of Australia
- A maximum of one Youth eSaver Account is allowed per eligible child
- A Parent / Guardian must authorise the opening of the account and will be set-up as a signatory on the account. If more than one Parent / Guardian is appointed as signatory, any one signatory alone will be able to transact on the account
- A child under 10 cannot personally transact on the account and can not be issued a debit card or online banking
- Once the child turns 10, the child is able to use the account independently, though a parent / guardian may remain as signatory on the account if needed. The child can appoint or remove a parent / guardian as a signatory to the account at any time after they turn 10

2 CHILD DETAILS

Child (sole account owner)

Account Number:

Date of birth: Male Female Member Number:

First Name:

Middle Name/s

Surname:

Street address:

City, Town or Suburb: State: Postcode:

Please note - Statements of account and other notices in relation to the account will be sent to the address of the first signatory set out below. The child can change where statements and notices are sent after they turn 10.

Are you a US citizen or US resident for tax purposes: Yes No

Please enter your US Tax Identification Number (TIN):

Are you a resident for tax purposes in any other country (excluding Australia and the USA): Yes No

Country of residence for tax purpose:

Please enter your Tax Identification Number (TIN):

3 ACCOUNT SIGNATORY DETAILS - PARENT/GUARDIAN 1

Parent / Guardian 1 (signatory access) - Mandatory

Date of birth: Male Female

Preferred Title: First Name:

Middle Name:

Surname:

3 ACCOUNT SIGNATORY DETAILS - PARENT/GUARDIAN 1 (CONTINUED)

Are you already a CUA member? Yes^ No Member Number:

^If you are already a member you can proceed to section 5 if you do not wish to update the personal information (phone numbers, email, address etc) we currently hold about you.

Home phone: Work phone: Mobile phone:

Preferred contact number: Home Work Mobile

Email address:

PLEASE NOTE: If you give us your email address, you agree to us using that address to communicate with you.

Street address:

City, Town or Suburb: State: Postcode:

Please tick if postal address is the same as street address

Postal address:

City, Town or Suburb: State: Postcode:

Are you a US citizen or US resident for tax purposes: Yes No

Please enter your US Tax Identification Number (TIN):

Are you a resident for tax purposes in any other country (excluding Australia and the USA): Yes No

Country of residence for tax purpose:

Please enter your Tax Identification Number (TIN):

4 ACCOUNT SIGNATORY DETAILS - PARENT/GUARDIAN 2

Parent / Guardian 2 (signatory access) - Optional

Date of birth: Male Female

Preferred Title: First Name:

Middle Name:

Surname:

Are you already a CUA member? Yes^ No Member Number:

^If you are already a member you can proceed to section 5 if you do not wish to update the personal information (phone numbers, email, address etc) we currently hold about you.

Home phone: Work phone: Mobile phone:

Preferred contact number: Home Work Mobile

4 ACCOUNT SIGNATORY DETAILS - PARENT/GUARDIAN 2 (CONTINUED)

Email address:

PLEASE NOTE: If you give us your email address, you agree to us using that address to communicate with you.

Street address:

City, Town or Suburb: State: Postcode:

Please tick if postal address is the same as street address

Postal address:

City, Town or Suburb: State: Postcode:

Are you a US citizen or US resident for tax purposes: Yes No

Please enter your US Tax Identification Number (TIN):

Are you a resident for tax purposes in any other country (excluding Australia and the USA): Yes No

Country of residence for tax purpose:

Please enter your Tax Identification Number (TIN):

5 CONDITIONS AND AUTHORISATION

I agree on behalf of myself and the child account holder:

- To become members of the Credit Union Australia Ltd (CUA) if not already a member.
- To be bound by the constitution of CUA, and by CUA's General Information, Terms & Conditions and Schedule of Fees.
- To our personal information being collected, used and disclosed in accordance with the Privacy Notice (see attached) and the CUA Group APP and Credit Information Policy (available at cua.com.au).

Parent / Guardian 1

- I agree to the conditions above and authorise the opening of the account for the child account holder.
- I am a parent/guardian of the child account holder and will provide proof of this upon request by CUA.
- I agree to be a signatory to the account and in consideration of CUA allowing me to operate on the account, I agree to indemnify and keep indemnified CUA against all claims (including any claim made by the account holder), obligations, liabilities, expenses, losses, damages and costs that CUA may sustain or incur as a result of any transaction carried out by me on the account.
- As the child account holder is under 10 I acknowledge I am agreeing to the above on behalf of myself and the child account holder.

Signature:

Date:

Parent / Guardian 2

- I agree to the conditions above and authorise the opening of the account for the child account holder.
- I am a parent/guardian of the child account holder and will provide proof of this upon request by CUA.
- I agree to be a signatory to the account and in consideration of CUA allowing me to operate on the account, I agree to indemnify and keep indemnified CUA against all claims (including any claim made by the account holder), obligations, liabilities, expenses, losses, damages and costs that CUA may sustain or incur as a result of any transaction carried out by me on the account.
- As the child account holder is under 10 I acknowledge I am agreeing to the above on behalf of myself and the child account holder.

Signature:

Date:

6 PRIVACY NOTICE

Your personal information is collected by Credit Union Australia Ltd ABN 44 087 650 959 (“we”, “us”, “our”).

How we collect your personal information

We collect your personal information from you and, in some cases, from third parties, such as joint account or policy holders and brokers. We may also collect your personal information from other CUA Group companies. The CUA Group is comprised of Credit Union Australia Limited, CUA Health Limited and Credicorp Insurance Pty Ltd.

Why we collect your personal information

We use your personal information to provide you with products and services, maintain our relationship with you, conduct research and development, provide shared services to other CUA Group companies whose products or services you request, and keep you informed about products and services issued or distributed by the CUA Group. We are also required under various laws, including anti-money laundering legislation, to collect certain personal information about you before we can provide some of our products and services.

If you do not provide us with all of the information that we request, we may be unable to provide you with membership or a product or service.

Other entities with which we share your personal information

We disclose your personal information to third parties including:

- our agents, assignees or contractors;
- service providers such as organisations which we use to verify your identity, IT software and/or support providers, mailing houses, payment system operators, debit card suppliers, research consultants, accountants, lawyers and auditors;
- government agencies such as taxation authorities, police, Centrelink and AUSTRAC as required or authorised by law;
- courts and external dispute resolution schemes;
- social media sites and organisations (e.g. Facebook) and other virtual communities and networks where people create, share or exchange information; and
- other companies within the CUA Group.

We also distribute products issued by third parties. We may disclose your personal information to third parties depending on the products or services you request. We will tell you who they are when you apply for that product or service or as soon as practicable afterwards. You should refer to the third party’s privacy statement and policy in relation to how they handle your personal information.

Some of our service providers to which we disclose your personal information are located overseas. Please refer to the CUA Group APP Privacy & Credit Information Policy for a list of the countries where they are located.

Our privacy policy

More information about how we handle your personal information is in the CUA Group APP Privacy & Credit Information Policy, available at cua.com.au. This policy contains information about:

- how you can access personal information that we hold about you;
- what to do if you think personal information we hold about you is inaccurate or incomplete;
- what to do if you believe that we have breached the Australian Privacy Principles and how we will handle your complaint.

Queries can be referred to our Privacy Dispute Officer by emailing privacydisputes@cua.com.au or writing to GPO Box 100, Brisbane QLD 4001.

7 GUIDE: IDENTIFICATION DOCUMENTS FOR NEW MEMBERS

NOTE: Existing CUA members do not need to complete this section.

To become a CUA member and open the requested account each person who is the account holder or a signatory to the account must be satisfactorily identified by CUA. This guide is designed to assist with how to get the required identification documents certified and who can certify them. It is important to read and understand this guide before the remaining forms are completed.

1. REQUIREMENTS

Each new member must:

- Have the required identification documents (see relevant ‘Certification of Identity Documents’ form for a list refer to pages 6 & 7) certified by an authorised person.
- Have the ‘Certification of Identity Documents’ form completed by the authorised person who certified the identity documents.
- Provide certified copies of the identity documents and the completed ‘Certification of Identity Documents’ form/s to CUA.

NOTE: a ‘Certification of Identity Documents’ form must be completed for each new CUA member. For the certification to be valid, details of the certifier must be complete and verifiable.

2. CATEGORIES OF CERTIFIERS (WHO CAN CERTIFY)

Within Australia

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 police officer;
8. an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
9. 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;
10. an officer with 2 or more continuous years of service with one or more financial institutions;
11. a finance company officer with 2 or more years of continuous service with one or more finance companies;

- 12. an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years continuous service with one or more licensees;
- 13. a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years continuous membership.

Outside Australia

- 1. a Notary Public;
- 2. an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).

3. HOW THE CERTIFIER MUST ENDORSE DOCUMENTS AS CERTIFIED COPIES

Please examine each copy and original document to ensure there are no alterations, omissions, defects or grounds for considering the document to be fraudulent. Each copy should be endorsed as follows (or similar):

This is to certify that this is a true copy of the original which I have sighted.

Name:

Position Title:

Registration Number (if any):

Signature:

Date:

Certification of Identification Documents - Child Under 10

Use this form to: Certify an identification document for individuals under 10 years old.

8 DETAILS OF IDENTIFICATION

Full Name of Person being identified

Date of birth

Type of document certified

Lists A + B ^{Note 1}

<p>List A - Primary Photographic Identification Documents <i>ID must confirm full name and Date of Birth</i></p>	<ul style="list-style-type: none"> • Australian Passport (current or expired less than 2 years) • Current Overseas 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 2}
<p>List B - Non-photographic Identification Documents <i>ID must confirm full 1st name, surname and Date of Birth</i></p>	<ul style="list-style-type: none"> • Australian Birth Certificate or Extract • Australian Citizenship Certificate • Overseas Birth Certificate (issued by a foreign government or the UN - if not in English - accompanied by an English translation prepared by an accredited translator) ^{See Note 2}

Note 1 The AML/CTF Act provides for a range of various identification documents to be used for the purpose of verifying a person's identity. CUA has been selective in the type of documents it will accept due to the associated risks.

Note 2 About Certifying Translations of Documents Not In English:

If a document is written in a language other than English, then it has to be accompanied by an English translation prepared by an accredited translator.

9 DETAILS OF CERTIFIER

Title

Surname

Given name(s)

Occupation

Category of Certifier

Phone No.

Residential or Business Street Address

10 CERTIFIERS STATEMENT

I have examined the original identification documents listed in Section 1 above and endorsed the attached copy of each identification document as required.

I understand that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false and/or misleading information.

I agree for my personal information to be collected, used and disclosed in accordance with the CUA Group's privacy policy, solely for the purpose of verifying the identification as stated in Section 8.

Signature

Date

BA80_190218

Certification of Identification Documents - Parent / Guardian

Use this form to: Certify an identification document for individuals - Parent/Guardian 1.

11 DETAILS OF IDENTIFICATION

Full Name of Person being identified

Date of birth

Type of document certified

Lists A, B & C Note 1

<p>List A - Primary Photographic Identification Documents <i>ID must confirm full name and Date of Birth</i></p>	<ul style="list-style-type: none"> • Australian Passport (current or expired less than 2 years) • Government Issued Proof of Age Card or Government Issued Photo Identification Card • Current Australian or New Zealand Drivers License • Current Overseas 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) <small>See Note 2</small>
<p>List B - Non-photographic Identification Documents <i>ID must confirm full 1st name, surname and Date of Birth (with exception of Centrelink Pension Card)</i></p>	<ul style="list-style-type: none"> • Australian Birth Certificate or Extract • Australian Citizenship Certificate • Overseas Birth Certificate (issued by a foreign government or the UN - if not in English - accompanied by an English translation prepared by an accredited translator) <small>See Note 2</small>
<p>List C - Secondary Identification Documents <i>ID must confirm at least 1st name initials, surname and current residential address</i></p>	<ul style="list-style-type: none"> • Tax Assessment Notice issued by the ATO in the past 12 months • Proof of Australian Government Benefit (e.g. Austudy or Family Tax Benefit Payments - NOT to be used in conjunction with Centrelink Pension Card in List B) • Australian rates notice or utility bill issued during the previous 3 months (CUA limit utility to include water, gas, electricity, telephone and internet service)

Note 1 The AML/CTF Act provides for a range of various identification documents to be used for the purpose of verifying a person's identity. CUA has been selective in the type of documents it will accept due to the associated risks.

Note 2 About Certifying Translations of Documents Not in English:

If a document is written in a language other than English, then it has to be accompanied by an English translation prepared by an accredited translator.

12 DETAILS OF CERTIFIER

Title Surname

Given name(s)

Occupation

Category of Certifier

Phone No.

Residential or Business Street Address

13 CERTIFIERS STATEMENT

I have examined the original identification documents listed in Section 1 above and endorsed the attached copy of each identification document as required.

I understand that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false and/or misleading information.

I agree for my personal information to be collected, used and disclosed in accordance with the CUA Group's privacy policy, solely for the purpose of verifying the identification as stated in Section 11.

Signature

Date

Certification of Identification Documents - Parent / Guardian

Use this form to: Certify an identification document for individuals - Parent/Guardian 2.

14 DETAILS OF IDENTIFICATION

Full Name of Person being identified Date of birth

Type of document certified

Lists A, B & C Note 1

<p>List A - Primary Photographic Identification Documents <i>ID must confirm full name and Date of Birth</i></p>	<ul style="list-style-type: none"> • Current Australian or New Zealand Drivers License • Government Issued Proof of Age Card • Australian Passport (current or expired less than 2 years) • Current Overseas 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) <small>See Note 2</small>
<p>List B - Non-photographic Identification Documents <i>ID must confirm full 1st name, surname and Date of Birth (with exception of Centrelink Pension Card)</i></p>	<ul style="list-style-type: none"> • Australian Birth Certificate or Extract • Australian Citizenship Certificate • Overseas Birth Certificate (issued by a foreign government or the UN - if not in English - accompanied by an English translation prepared by an accredited translator) <small>See Note 2</small>
<p>List C - Secondary Identification Documents <i>ID must confirm at least 1st name initials, surname and current residential address</i></p>	<ul style="list-style-type: none"> • Tax Assessment Notice issued by the ATO in the past 12 months • Proof of Australian Government Benefit (e.g. Austudy or Family Tax Benefit Payments - NOT to be used in conjunction with Centrelink Pension Card in List B) • Australian rates notice or utility bill issued during the previous 3 months (CUA limit utility to include water, gas, electricity, telephone and internet service)

Note 1 The AML/CTF Act provides for a range of various identification documents to be used for the purpose of verifying a person's identity. CUA has been selective in the type of documents it will accept due to the associated risks.

Note 2 About Certifying Translations of Documents Not in English:

If a document is written in a language other than English, then it has to be accompanied by an English translation prepared by an accredited translator.

15 DETAILS OF CERTIFIER

Title Surname

Given name(s)

Occupation Category of Certifier

Phone No.

Residential or Business Street Address

16 CERTIFIERS STATEMENT

I have examined the original identification documents listed in Section 1 above and endorsed the attached copy of each identification document as required.

I understand that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false and/or misleading information.

I agree for my personal information to be collected, used and disclosed in accordance with the CUA Group's privacy policy, solely for the purpose of verifying the identification as stated in Section 14.

Signature Date

Here is a handy checklist to ensure you have completed all the forms and supplied all of the required identification documents.

Please ensure:

You have completed the 'Youth eSaver Account Application (individuals under 10)' form and it has been signed by all parents/guardians that will be signatories on the account.

An authorised Certifier has completed the 'Certification of Identification Documents (child under 10)' form for the child and it has been included.

You have included a certified copy of the required identification for the child.

You have included evidence of the child to parent/guardian relationship via a certified copy of Birth Certificate/Medicare Card or Legal Guardianship documentation.

An authorised Certifier has completed a 'Certification of Identification' form for each parent/guardian and the form/s are included (note: for new CUA members only).

You have included a certified copy of the required identification for each parent/guardian (note: for new CUA members only).

Once you have completed this checklist:



Mail the material to Credit Union Australia Limited
GPO Box 100, Brisbane QLD 4001



Drop it into your
local branch

We're here to help

If you need assistance, call us on 133 282 or drop into your local branch.