

PUSLE CREDIT UNION MEMBERSHIP APPLICATION

I/We hereby apply to become a member of Pulse Credit Union Ltd and to be allotted one \$10.00 member share and submit with this application the full subscription price for the share in 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.

Membership Number		
	Primary Member	Joint Member Complete for joint membership only
Title & Surname		
Given Name		
Date of Birth		
Home Address		
	postcode	postcode
Mailing Address		
	postcode	postcode
Home Telephone	()	()
Mobile Telephone		
Work Telephone	()	()
Email Address		
Occupation		
Employer's Name		
Please note that if you give us your email address you agree to our using that address to allow us to communicate with you.		
	Signature	Date
	Signature	Date

PERSONAL IDENTIFICATION

It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 for a person to open or operate an account if the person has not disclosed the other commonly known name or names to the Credit Union. Other commonly known names do not include nicknames, abbreviations or Anglicised versions of given names – eg, Bob for Robert, Joe for Giuseppe. If you are in doubt, record the name(s) above.

The Credit Union requires you to establish your identity, in the manner required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, before your membership application can be accepted. Credit Union staff will help you with this.

The account and signatory information which you provide in connection with this application will, for the purpose of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, apply to all accounts which may be opened by you with the Credit Union from time to time, unless otherwise specified.

PRIVACY

To be a member of the Credit Union the Corporations Act requires us to obtain your name and address. Other information we ask you to supply on or in connection with this application is not required by law but we may not be able to grant your application if it is not supplied.

You may at any time, advise us that you do not wish to receive any direct marketing communication by requesting and completing a "Direct Marketing Communication Opt Out" form available from the Credit Union Office or by phoning (03) 9347 9588 during business hours.

OPTION TO RECEIVE ANNUAL FINANCIAL REPORTS

Regulations allow Credit Union members to choose to receive financial reports about their Credit Union. They contain information on its financial position and performance, how efficiently it is being managed and about financial risks it may face. You can tell the Credit Union that you want to receive a copy of the annual financial reports by completing the section below. You are not obliged to complete this section but if you do not respond, the Credit Union will not be required to send copies of the annual financial reports to you (copies of annual reports will always be available from the Credit Union upon request). You can change your choice at any time by notifying the Credit Union in writing.

I/We want the Credit Union to send me/us annual financial reports about the Credit Union.

TAX FILE NUMBERS

We strongly advise that you lodge your Tax File Number with the Credit Union to avoid tax being taken out of your interest. Children under 16 are allowed a threshold of interest income provided a date of birth is provided. Certain exemptions apply and we refer you to the booklet "New Tax Rules for Savings Accounts or Investments".

If a joint membership is applied for then at least two tax file numbers are required to avoid tax being taken out of your interest.

Name		
Tax File Number		
Or Exemption		

The law requires us to verify your identity when you open and account, change your name or when you become a signatory to an account.

You are required to provide the following identification with your application:

One document from List A **AND** one document from either List B or List C (or two documents from List A)

List A. an original or certified copy of a primary photographic identification document

- current licence or permit
- proof of age card
- passport (current or expired within two years)

List B an original or certified copy of a primary non-photographic identification document

- birth certificate or birth extract
- citizenship certificate
- Government or Centrelink benefit, pension or concession card,

List C an original or certified copy of a secondary identification document

- a notice issued by the Commonwealth, a State or Territory within the preceding twelve months;
- Tax Assessment Notice (not more than 12 months old)
- Council rates notice or utilities Notice (not more than 3 months old)
- If you are under the age of 18, a notice issued by a school that contains your name and residential address; and the period of time that you attended the school.

Person who can certify documents under the terms of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006:

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 (for the purposes of the Statutory Declaration Regulations 1993)
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. A credit union, building society or bank officer with 2 or more continuous years of service.
13. A finance company officer with 2 or more continuous years of service.
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
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

Checklist

To ensure that we receive all the information required to process your Application for Membership and Shares request, please complete the checklist below:

- | | |
|--|---|
| <input type="checkbox"/> Application for Membership and Shares form completed and signed | <input type="checkbox"/> Service Activation form completed to open the accounts and access facilities |
| <input type="checkbox"/> Minimum deposit of \$10.00 to cover the purchase of the Member Share) | <input type="checkbox"/> Certified copy of signatory's identification completed |
| | <input type="checkbox"/> Common Reporting Standards (CRS) Self Certification |

Once you have completed the checklist above, please send by post to:

Pulse Credit Union Ltd
P.O. Box 1107
Melbourne
Victoria 3001

COMMON REPORTING STANDARDS – SELF CERTIFICATION

Please provide us with details about your residency status for taxation purposes. This will help us comply with our obligations under taxation laws including the Common Reporting Standard (CRS) and FATCA.

Your tax residency usually relates to the country or countries in which you have to lodge a tax return. Complete the following for:

each account holder; or each Controlling Person (Note 1) of the account holder.

1. Are you an Australian resident for tax purposes?

Yes No

2. Are you a United States resident or citizen for U.S. tax purposes?

Yes No

3. Are you a New Zealand resident for New Zealand tax purposes? (Note 2)

Yes No

4. Are you a resident for tax purposes of another country? If yes, provide details below:

Yes No

Details of country(s) where you are a tax resident: _____

Do you have a foreign taxpayer identification number (TIN)?

Yes No (provide reason if any) _____

If yes, please provide: TIN _____ Date of birth _____

Note: Information is requested about tax residency of other countries in order to help us comply with taxation laws including CRS and FATCA, non-resident withholding tax and Anti-Money Laundering identification.

5. Declaration and Signature

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

Signature

Print Name

Date

NOTES

1 A Controlling Person generally refers to any person holding 25% or more in an entity. If no natural person is identified as exercising control of the entity, the natural person who holds the position of senior managing official (e.g. directors) will be the Controlling Person of the entity. If you are a settlor, trustee, protector or beneficiary of a trust account holder you are always treated as a Controlling Person of the trust.

2 This is relevant for FATCA purposes – for an FI with a local client base.