

APPLICATION FOR MEMBERSHIP

Member Number:

Member Type Code:



AFSL No 239446

Registered Office: 58 Belmore Street, Yarrowonga, Vic. 3730. Ph: (03) 5744 3713. Fax: (03) 5744 1926

Cobram Branch: 73 Punt Road, Cobram, Vic. 3644. Ph: (03) 5871 2188. Fax: (03) 5871 2953

Tungamah Branch: Barr Street, Tungamah, Vic. 3728. Ph: (03) 5748 5024

email: info@cmcu.com.au **website:** www.cmcu.com.au

Before completing this form, each person signing it must read the section titled "Privacy Statement & Consent". Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate "Privacy Statement & Consent" form.

I/We hereby apply for a share in the Credit Union to become a member of the Credit Union. I/We understand that on becoming a member I/we am/are bound by the Credit Union's constitution as governed by the Corporations Law, and as altered from time to time.

For a joint membership, each person is to complete their details. The primary joint member is the first person listed below.

PRIMARY MEMBER		JOINT MEMBER	
Personal Details		Personal Details	
Title:	<input type="text"/>	Title:	<input type="text"/>
Surname:	<input type="text"/>	Surname:	<input type="text"/>
Given Names:	<input type="text"/>	Given Names:	<input type="text"/>
Residential Address:	<input type="text"/> <input type="text"/> <input type="text"/>	Residential Address:	<input type="text"/> <input type="text"/> <input type="text"/>
Postal Address:	<input type="text"/> <input type="text"/> <input type="text"/>	Postal Address:	<input type="text"/> <input type="text"/> <input type="text"/>
Home Phone No:	<input type="text"/>	Home Phone No:	<input type="text"/>
Mobile Phone No:	<input type="text"/>	Mobile Phone No:	<input type="text"/>
Work Phone No:	<input type="text"/>	Work Phone No:	<input type="text"/>
Date of Birth:	<input type="text"/>	Date of Birth:	<input type="text"/>
Gender:	<input type="text" value="Male / Female"/>	Gender:	<input type="text" value="Male / Female"/>
Drivers Licence No:	<input type="text"/>	Drivers Licence No:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>

Other Names by which I am commonly known (in full)*	<input type="text"/>	Other Names by which I am commonly known (in full)*	<input type="text"/>
---	----------------------	---	----------------------

* It is an offence under the Financial Transactions Reports Act 1988 for a person to open or operate an account if the person has not disclosed any 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 account & signatory information which you provide in connection with this application (including the 100 point check or identification reference) will, for the purpose of S18 of the Financial Transactions Reports Act 1988 apply to all accounts which may be opened by you with the Credit Union from time to time, unless otherwise specified.

MEMBERSHIP DECLARATION

I submit with this application the full subscription price of \$10.00 for a share in the Credit Union. If my age is less than 18 years of age, I submit \$2.00 with this application being 20% of the subscription price. If my application for membership is accepted, I acknowledge that the balance of the subscription price must be paid when I turn 18 years of age.

The Financial Transaction Reports Act 1988 requires that you produce proof of identity before your membership may be accepted. Credit Union staff will help you with this.

It is an offence under the Financial Transaction Reports Act 1988 to make a false or misleading statement.

OFFICE USE

CU2	<input type="text"/>	Net Bank	<input type="text"/>	Signature	<input type="text"/>
Sig Card	<input type="text"/>	Redicard	<input type="text"/>		

PRIVACY STATEMENT & CONSENT

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how Central Murray Credit Union Limited (ABN 69 087 651 812) (the "Credit Union"/we) collects, uses and discloses personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

- I. Purposes for which we collect and use personal information
 - (a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
 - (b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
 - (c) You also agree that the we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:
 - * considering any other application you may make to us;
 - * complying with legislative and regulatory requirements;
 - * performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
 - * managing our rights and obligations in relation to external payment systems;
 - * conducting market or customer satisfaction research;
 - * developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
 - * developing and identifying products and services that may interest you; and
 - * (unless you ask us not to) providing you with information about other products and services.
 - (d) If the facility for which your application is made is an "account", as defined in the *Financial Transaction Reports Act 1988*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
 - (e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- * credit reporting agencies;
- * other financial institutions;
- * mortgage insurers used by us and reinsurers of any such mortgage insurer;
- * our agents, contractors and external advisers whom we engage from time to time to carry out, or advice on, our functions and activities;
- * your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- * your executor, administrator, trustee, guardian or attorney;
- * your referees, including your employer;

- * regulatory bodies, government agencies, law enforcement bodies and courts;
- * any person who introduces you to us;
- * other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- * anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- * debt collecting agencies;
- * external payment systems operators;
- * your and our insurers or prospective insurers and their underwriters;
- * your guarantors and prospective guarantors;
- * an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- * any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- * (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

4. Access to your personal information and contacting us

- (a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- (b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be reviewed at www.cmcu.com.au or a copy obtained by calling us on 03 5744 3713.

Signed:

Date:

Signed:

Date:

Witness:

Date:

TAX FILE NUMBER NOTIFICATION

Primary Member

Joint Member

WELCOME

 You are now a member of the Central Murray Credit Union Limited (ABN 69 087 651 812) under Membership Number

REDICARD APPLICATION FORM

I/We agree to abide by the Redicard Conditions of Use supplied to me/us with my/our card and acknowledge that my/our use of my/our card/s signifies my/our acceptance of these Conditions of Use.

I/We acknowledge that the Credit Union reserves the right to refuse this application at its absolute discretion.

The issuance of the Redicard & PIN shall constitute acceptance of this application.

I/We understand that the Credit Union will deliver my Redicard & PIN by mail on separate days to the address I/we have disclosed on this application form.

Member Number

Name on Card

Name on Card

Signature

Signature

Date

Date

Note: Joint Membership will have cards issued to both parties unless otherwise indicated in the following boxes:

Issue card to Primary Member

Joint Member

PLEASE STRIKE OUT WHICH IS NOT APPLICABLE.

CENTRAL MURRAY NETACCESS APPLICATION FORM

Member Number

I would like to receive the initial NetAccess code for Central Murray NetAccess by:

Email

Telephone

Ordinary Mail

You must have an account password to receive the codes by telephone.

I/we signify my/our acceptance of the Central Murray NetAccess Terms & Conditions, as they appear on the Central Murray NetAccess Website (www.cmcu.com.au), by signing this application.

Single or Joint Membership (All joint members to the membership must sign this application)

Signature

Date

Signature

Date

Incorporated Body Membership (Additional Signatures)

(All signatories to the membership must sign this application)

Name

Signature

Name

Signature

Name

Signature

Name

Signature

Name

Signature

Name

Signature

Loaded — Operator

Date

NOTICE TO CENTRAL MURRAY CREDIT UNION MEMBERS

Option to receive Annual Financial Reports

You can choose to receive **annual financial reports** about your Credit Union. They contain information on its financial position and performance, how efficiently it is being managed and about any financial risks it may face.

You can tell us that you want to receive a copy of the annual financial reports by using this form below.

You are not obliged to complete this form but if you do not respond we are not required to send copies of the annual financial reports to you. You can change your choice at any time by notifying us in writing.

Option to receive notices of meetings

You can choose to receive notices advising you about the **annual general meetings** and **other meetings** as a member of your Credit Union.

Attending annual general meetings and other meetings of members allows you to play a part in governing your Credit Union. It allows you to:

- Ask questions about and comment on the Credit Union's management, financial standing and performance.
- Ask questions of the auditor about the audit of the Credit Union and about the preparation and content of the auditor's report; and
- To vote on any motion for proposed change of the Credit Union's constitution or for any other proposals about your Credit Union's management.

Notice of these meetings tell you about matters in relation to which you may wish to attend.

If you are unable to attend these meetings but you are entitled to vote at them you can appoint a proxy to attend and vote on your behalf.

You can tell us that you want to receive notices of these meetings by using the form below. You can elect to receive all notices of general meetings (a standing request) or just notices of particular meetings.

You are not obliged to complete this form but if you do not respond we are not required to send the notices of meetings to you. You can change your choice at any time by notifying us in writing.

Name Date

Member No

- Yes, I want you to send me annual financial reports about my Credit Union.
- I want you to send me notices advising me about the annual general meetings and all other meetings of members of my Credit Union.
- I want you to send me notice advising me about a particular general meeting, namely

Describe the particular meeting in your own words whether by reference to a date of a subject matter. For example, just Annual General Meetings or those general meetings called to consider changes to the constitution.

TAX FILE NUMBER NOTIFICATION

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 tax may be taken out of your interest if you do not quote your tax file number or claim an exemption. For more information about the use of tax file numbers, please phone your nearest Tax Office.

A business can quote their ABN instead of the tax file number to stop tax being taken out of interest.

I authorise the application of the information to all accounts and investments in this membership, unless I notify the Credit Union otherwise.