



Date: _____

Use this form to open a new account for individual customers.**If the account is to be in joint names, then all parties must complete and sign this application.**

For Existing Clients: Before we can process your application we must verify your identification held by us to ensure it is current in order for Auswide Bank to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) Law.

ACCOUNT TYPEWhat type of account would you like to open? *(Please nominate how many next to the account type)*

☐ Elders Instant Access (S60) ☐ Elders Bonus Plus Saver (S63)
☐ Elders Cash Management (S61) ☐ Elders Online Saver (S62)

Account Nickname/s: _____

STATEMENT DETAILS

How frequently would you like your eStatement delivered?

☐ Monthly ☐ Quarterly ☐ Half Yearly

Note: Unless you tell us otherwise your statement will be issued electronically and accessible via internet banking. Please refer to the Elders Financial Deposit Product Terms & Conditions. At least once every 6 months or where otherwise required by a law or code, we will give you a statement showing all transactions on your account from the last statement.

METHOD OF OPERATION

Please indicate the number of clients required to operate the account:

☐ One to sign ☐ All must sign ☐ At least _____ clients must sign

VISA DEBIT CARD/S

Note: Cards are not available on all account types – Refer to the Elders Financial Deposit Product Terms & Conditions relating to Visa Debit Cards.

I/we would like to order a Visa Debit Card ☐ Client 1 ☐ Client 2**ONLINE BANKING LIMITS***(Applicable to your personal accounts, separate limits will apply to any business entities for which you are a signatory)*

Note: If you require an amount above the maximum limit please request a Request to Increase Daily Transfer Limit Above Maximum Form.

	DEFAULT LIMIT	MAXIMUM LIMIT	Client 1 NEW LIMIT	Client 2 NEW LIMIT
Transfers to Elders Finance Bank Accounts:	\$1,000	\$50,000	\$	\$
BPAY® Payments:	\$1,000	\$25,000	\$	\$
External Payments: <i>Payments to other financial institutions.</i>	\$1,000	\$25,000	\$	\$
Online Telegraphic Transfers:	\$0	\$2,000	\$	\$
NPP (PayID® & Osko®) Transfers:	\$1,000	\$25,000	\$	\$

®Registered to BPAY Pty Ltd (ABN 69 079 137 518) ®PayID and PayTo is a registered trademark of NPP Australia Limited

Elders Phone your local Branch | **E** FinancialServices@elders.com.au | **W** eldersfinance.com.au

Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757 (Elders) has entered an arrangement to distribute banking products issued by Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. This information is general in nature and does not consider your personal objectives, financial situation or needs. Before deciding whether to apply for a financial product, you should seek professional advice and consider the relevant Terms and Conditions which is available on the Elders website: eldersfinance.com.au/terms-conditions/. A target market determination can be obtained at eldersfinance.com.au/tmd. Elders may receive a commission from Auswide Bank if you successfully apply for a financial product through Elders. For more information on Elders' relationship with Auswide Bank, please read the Elders Financial Services Guide which is available here: eldersfinance.com.au/efsg/.



ADDITIONAL ACCOUNT INFORMATION

The information below is sought pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). Auswide Bank, in respect to Know Your Customer (KYC) and Enhanced Customer Due Diligence (ECDD) requirements, has an obligation to understand how your new account will be used.

Tell us some more information about how your new account will be used

What will you use this account for? (select all that apply)

- | | |
|--|--|
| ☐ Personal day to day use | ☐ To help manage investments such as property or shares |
| ☐ A separate account for budgeting/savings | ☐ To make and/or receive internet purchases/payments |
| ☐ To receive money from a Third Party, before forwarding on | |

What will you use this account for? (select all that apply)

- | | |
|---|--|
| ☐ Regular income (e.g. Salary) | ☐ I receive regular income from my own business |
| ☐ I've got savings | ☐ I receive income from investments |

Will you be receiving funds from overseas locations, if yes, please confirm where and for what?

☐ No ☐ Yes _____

Will you be sending funds to overseas locations, if yes, please confirm where and for what?

☐ No ☐ Yes _____

How much do you expect to receive into the account each month?

☐ \$0 - \$1,999 ☐ \$2,000 - \$4,999 ☐ \$5,000 - \$9,999 ☐ \$10,000+How many transactions approximately per day do you expect to make? ☐ 0 - 3 ☐ 4 - 10 ☐ 10+

CLIENT 1

Title: _____ Given Name/s: _____ Surname: _____

Date of Birth: _____ Elders Client? ☐ No ☐ Yes Client Number: _____Relationship to Account: ☐ Account Holder ☐ Authority to Access ☐ Authority to Operate☐ Other: _____Signatory: ☐ No ☐ Yes

Residential Address: _____

State: _____ Post Code: _____

Mailing Address: _____

State: _____ Post Code: _____

Phone Number: _____ Email Address: _____

Occupation: _____ Country of Citizenship: _____

TAX INFORMATION

- | | |
|--|--|
| ☐ I will provide my TFN now | ☐ I have an exemption reason |
| ☐ I will provide my TFN later | ☐ I have previously provided my TFN |

Are you an overseas citizen or resident for tax purposes? ☐ No ☐ Yes

If 'YES' please provide name of country: _____

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If 'YES' please provide the Individual's Taxpayer Identification Number: _____

If TIN not supplied reason must be provided:

- ☐ TIN not issued by Residence jurisdiction
- ☐ TIN issued by jurisdiction but not obtained by the client.
- ☐ TIN issued by jurisdiction but not issued to client.
- ☐ Other: _____

Are you a Politically Exposed Person? ☐ Yes ☐ No

Note: A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position of function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

From time to time Elders Finance sends customers information on new services or ways to improve your finances.

If you do not wish to receive information about our products, services and other offers please contact us.

☐ I do not wish to receive marketing/promotional materials from Elders Finance.

The information below is sought pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). Auswide Bank, in respect to Know Your Customer (KYC) and Enhanced Customer Due Diligence (ECDD) requirements, has an obligation to understand how your source of funds and source of wealth.

Please indicate the primary source of your accumulated wealth and assets (refer to source of Funds/Wealth Descriptions on page 8), You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Source of Wealth

- | | |
|---|---|
| ☐ Employment income e.g. salary, bonus commission. | ☐ Investment income (interest, dividends, rental profit) |
| ☐ Family support or gift | ☐ Liquidation or sale of assets |
| ☐ Family support or gift (overseas transfer) | ☐ Windfall (inheritance, redundancy, tax refund) |
| ☐ Government benefits/grants/superfund payments | ☐ Compensation/Insurance payment/divorce settlement |
| ☐ Other: _____ | |

Please indicate the primary source of the funds being used for the operation of this account (refer to Source of Funds/Wealth Descriptions on page 8), You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Source of Funds

- | | |
|---|--|
| ☐ Employment income e.g. salary, bonus, commission | ☐ Liquidation or sale of assets |
| ☐ Family support or gift | ☐ Windfall (inheritance, redundancy, tax refund) |
| ☐ Family support or gift (overseas transfer) | ☐ Compensation/Insurance payment/divorce settlement |
| ☐ Government benefits/grants/superfund payments | ☐ Compensation |
| ☐ Loan e.g. income from loan being repaid | ☐ Tax refund |
| ☐ Investment income (interest, dividends, rental profit) | |
| ☐ Other: _____ | |

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Finance

Personal Deposit Account Application

CLIENT 2

Title: _____ Given Name/s: _____ Surname: _____

Date of Birth: _____ Elders Client? ☐ No ☐ Yes Client Number: _____

Relationship to Account: ☐ Account Holder ☐ Authority to Access ☐ Authority to Operate
☐ Other: _____

Signatory: ☐ No ☐ Yes

Residential Address: _____
State: _____ Post Code: _____

Mailing Address: _____
State: _____ Post Code: _____

Phone number: _____ Email Address: _____

Occupation: _____ Country of Citizenship: _____

TAX INFORMATION

☐ I will provide my TFN now ☐ I have an exemption reason
☐ I will provide my TFN later ☐ I have previously provided my TFN

Are you an overseas citizen or resident for tax purposes? ☐ No ☐ Yes

If 'YES' please provide name of country: _____

If 'YES' please provide the Individual's Taxpayer Identification Number: _____

If TIN not supplied reason must be provided:

☐ TIN not issued by Residence jurisdiction
☐ TIN issued by jurisdiction but not obtained by the client.
☐ TIN issued by jurisdiction but not issued to client.
☐ Other: _____

Are you a Politically Exposed Person? ☐ Yes ☐ No

Note: A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position of function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

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Please indicate the primary source of your accumulated wealth and assets (refer to source of Funds/Wealth Descriptions on page 8), You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Source of Wealth

- | | |
|---|---|
| ☐ Employment income e.g. salary, bonus commission. | ☐ Investment income (interest, dividends, rental profit) |
| ☐ Family support or gift | ☐ Liquidation or sale of assets |
| ☐ Family support or gift (overseas transfer) | ☐ Windfall (inheritance, redundancy, tax refund) |
| ☐ Government benefits/grants/superfund payments | ☐ Compensation/Insurance payment/divorce settlement |
| ☐ Other: _____ | |

Please indicate the primary source of the funds being used for the operation of this account (refer to Source of Funds/Wealth Descriptions on page 8), You may choose more than one option if they are equally significant. In certain circumstances you may be required to provide documentary evidence.

Source of Funds

- | | |
|---|--|
| ☐ Employment income e.g. salary, bonus, commission | ☐ Liquidation or sale of assets |
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| ☐ Family support or gift (overseas transfer) | ☐ Compensation/Insurance payment/divorce settlement |
| ☐ Government benefits/grants/superfund payments | ☐ Compensation |
| ☐ Loan e.g. income from loan being repaid | ☐ Tax refund |
| ☐ Investment income (interest, dividends, rental profit) | |
| ☐ Other: _____ | |

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PRIVACY DISCLOSURE AND CONSENT**Overview**

Elders Rural Services Australia Limited ACN 004 045 121 ('Elders') and Auswide Bank as a division of MyState Bank Limited ('Auswide' 'MyState' 'we', 'us', 'our') collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. Related bodies corporate of Elders and Auswide may also collect information for the purpose of the arrangement between Elders and Auswide. This information may include personal information to identify you (such as name, date of birth, photograph, street address, email address, telephone number, and employment details) as well as credit information (such as information relating to consumer credit, repayment history, default information, court proceedings and personal insolvency). If you use the Auswide website or mobile applications, location and/or activity information (such as IP address, use of third party websites and user information) may be collected.

When you sign this form, you agree we can collect, use and exchange information, including personal information and credit information, about you as set out in this form for the purpose of providing you with goods or services. Where information is collected, shared, disclosed or used, it will occur in accordance with our respective privacy policies. A copy of those privacy policies are available at the following links:

- Auswide – www.auswidebank.com.au/privacy
- Elders – www.elders.com.au/privacy-policy/

If you would like a hard or PDF copy of the applicable policy, please let us know.

Privacy Disclosure Statement and Consent

We may collect, hold, use and disclose information about you for the following purposes:

- to arrange to provide, or to provide, financial products or services to you, including providing quotations, information and general advice regarding these products or services, assessing and processing your applications for these products or services, and managing these products or services (including account management, recovering any monies that you owe and paying any interest earned);
- to comply with our regulatory and legal obligations;
- to improve our customer support and service;
- issue, maintain and manage any rewards, discounts or other benefits or other such programs associated with the financial product or service you select; and
- to provide information about products and services to you (or the company of which you are a director) if we believe this information may be of interest to you or may help us develop and improve our financial products or services available, including providing offers of other goods or services we, or any of our associated entities, may be able to provide to you or the company. You have a right at any time to stop us from

contacting you for this purpose by contacting us using the contact details set out in this Privacy Disclosure Statement and Consent. Please refer to our respective privacy policies for additional information.

Exchange information

In addition to our respective privacy policies, we may exchange your information with the following types of entities:

- finance brokers, mortgage managers, and other persons who assist you to access our products or introduce you to us;
- financial consultants, accountants, lawyers, advisers, and any other person who represents you or acts on your behalf;
- organisations and service providers that are involved in introducing, managing or administering your finance, such as suppliers, dealers, valuers, trade insurers and debt collection agencies;
- persons with whom we have an arrangement to provide products to using their branding (ie white label arrangements);
- investors, agents or advisers, trustees, rating agencies, or any entity that has an interest in your finance or our business;
- any regulatory authority, industry body, tribunal, court or government body;
- any person where we are authorised by law to do so;
- any of our associates, related entities or contractors;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- any organisation providing online verification of your identity; and
- any other person, or circumstance, you authorise or consent to.

Your rights

You have the right to ask us:

- to provide you with access to all the information we hold about you; and
- to correct the information we hold if it is incorrect.

You can gain access to the information we hold about you by contacting the relevant Privacy Officer as provided for in our respective privacy policy using the contact details as follows. In some cases, an administration fee may be charged to cover the cost of providing the information.

Elders

The Privacy Officer, Elders
GPO Box 551, Adelaide SA 5001
Telephone: 1300 555 927
Email: privacy.officer@elders.com.au

Auswide Bank

The Privacy Officer,
Email: auswide@auswidebank.com.au
or mycomplaint@mystate.com.au
Post: GPO Box 1274 Hobart Tasmania 7001

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PRIVACY DISCLOSURE AND CONSENT *continued*

Our respective privacy policies are available on our website at www.auswidebank.com.au/privacy and elders.com.au/privacy-policy/, or we will provide you with a copy if you ask us.

Our privacy policies contain information about:

- how you may access the personal information we hold about you and seek the correction of such information; and
- how you can make a complaint about a breach of the Privacy Act 1988 (Cth), including the Australian Privacy Principles or any registered privacy code that binds us in respect of your information, and how we will deal with such a complaint.

Consequences of not providing information

You acknowledge that if we are unable to collect all or part of the information we require, we may be unable to provide, or continue to provide, the financial products or services to you.

Overseas disclosures

We and our service providers may disclose your personal information and credit information to overseas entities, including related entities and service providers located overseas such as in the New Zealand, USA, Philippines, India, United Kingdom, Canada, Ireland, China and countries within the European Union. If we do send your information outside Australia, we will take reasonable steps to ensure that it complies with Australian privacy laws (including credit reporting laws) or we will seek your consent to the disclosure.

DECLARATION BY CLIENTS

By signing this declaration:

- I/We declare that the information stated in this application and associated forms, including personal information and identification details supplied to Elders to support the application are true and correct.
- I/We consent to you collecting, using, disclosing and storing our personal information in accordance with Elders and Auswide Bank Privacy Policies.
- I/We hereby agree to be bound by the relevant terms and conditions contained in the Elders Financial Deposit Product Terms & Conditions.
- I/We acknowledge these terms and conditions form part of the agreement for the use of the account or facility which I/we are opening and that I/we will read and comply with these terms and conditions.
- If I/we do not agree to these terms and conditions I/we will immediately close this account or facility.
- I/We authorise Elders and/or Auswide Bank to act on any instructions I/we have provided above.
- I understand I can contact Elders Finance to unsubscribe from receiving communications electronically.

Please be aware that we require a physical signature on this form.

Client 1

Name: _____

Client Number: _____

Date: _____

Signature: _____

Client 2

Name: _____

Client Number: _____

Date: _____

Signature: _____

Continued over page

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GLOSSARY OF TERMS

SOURCE OF FUNDS/WEALTH DESCRIPTIONS

Source	Definition
Entity/Business income	Business earnings or profits
Compensation e.g. insurance, divorce settlement	Providing a person with money or other things of economic value in exchange for their goods, labour, or to provide for the costs of injuries that they have occurred.
Employment income e.g. salary, bonus, commission	Income as a result of your personal exertion (that is by working) or from an investment. Income may not always be in the form of money – in some situations goods and services may be treated as income.
Gift/Donation	A donation is a gift given by physical or legal persons, typically for charitable purposes and/or to benefit a cause.
Government benefits or grants	A payment made by a government agency or insurance company to those qualifying in time of need.
Investment income e.g. interest, dividends, rent	Income coming from interest, dividends, rental properties, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.
Liquidation or sale of assets	A resource with economic value that a person or entity owns is sold for financial gain or when a business or firm is terminated/bankrupt, its assets sold and the proceeds pay creditors
Bank Borrowing/Loan	The act of obtaining money, property or other material goods through a financial institution in exchange for future repayment of the principal amount along with interest or other charges.
Real estate	Customer wealth is retained in the form of Real Estate, Property or Land Holdings.
Super or pension	A regular payment made by state to people of or above the official retirement age and to some widows and disabled people.
Tax refund	The return of excess amounts of income tax that a taxpayer had paid to the state or federal government throughout the past year.
Windfall e.g. inheritance, redundancy, winnings	A large amount of money that is won or received unexpectedly e.g. Lottery gambling, inheritance, redundancy payment
Family support or gift	Financial support received from family members based in Australia in the form of a gift without the obligation for repayment.
Family support or gift (overseas transfer)	Financial support received from overseas based family members in the form of a gift without the obligation for repayment.
Shares/Debt	One of the equal parts into which a company's capital is divided, entitling the holder to a proportion of the profits.
Capital Markets/ Capital Infusion	Financial markets that bring buyers and sellers together to trade stocks, bonds, currencies and other financial assets. Capital markets include the stock market and bond market.

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