Elders Finance

New & Existing Term Deposit Application (Individuals only)

Date: ______________________

ACCOUNT TYPE

- [ ] Interest paid on maturity (I60)
- [ ] Interest paid monthly on anniversary (I60)
- [ ] Add funds to Term Deposit at Maturity – previous deposit # ______________________

INVESTMENT DETAILS

Total Amount: $ ______________________

Term Length: ______________ Maturity Date: ______________ Interest Rate: % ______________

MATURITY INSTRUCTIONS

Tell us what to do with your funds when your Term Deposit matures at the end of investment:

Interest Instructions:

- [ ] Reinvest on Maturity (Not available for interest paid monthly on anniversary option)
- [ ] Transfer to internal account → Acc No: ______________________
- [ ] Transfer to external account → BSB: ______________ Acc No: ______________________

Account Name: ______________________

Principal Instructions:

- [ ] Reinvest on Maturity
- [ ] Transfer to internal account → Acc No: ______________________
- [ ] Transfer to external account → BSB: ______________ Acc No: ______________________

Account Name: ______________________

FUNDING INSTRUCTIONS

Please select below how you would like to deposit funds into your Term Deposit:

- [ ] Internal transfer

Account Name *(block letters please):* ______________________

Account No. & Type: ______________________

XREF No: ______________________

Amount Transferred: $ ______________________ Transfer Date: ______________

- [ ] Account at another financial institution to be debited *(Requesting funds on your behalf)*

Financial Institution name: ______________________

Financial Institution branch location: ______________________

Financial Institution branch phone no.: ______________________

BSB: ______________ Acc No: ______________________

Account Name: ______________________

Note: *Must be in the same name and/or signatory/s of Elders Account to be credited at Auswide Bank.*
Note: *Direct Debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.*
Note: *Please ensure that all transfer details are correct. Customers should note that the account name does not form part of the payment instructions and that the name will be disregarded in making the payment and that Auswide Bank, a division of MyState Bank and the receiving party's financial institution may rely solely on the BSB and account number. Any error in these payment details may result in a loss of funds and the extent permitted by law. Auswide Bank, a division of MyState Bank is not liable for any loss arising from any error in instructions given by you or an authorised user. Customers may be liable for the loss if the funds are unable to be retrieved from a third party. Dishonour and rejection fees may apply. For further information refer to our disclosure documentation.*

Elders Finance

New & Existing Term Deposit Application (Individuals only)

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 will provide my TFN later

☐ I have an exemption reason

☐ 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 issued to client

☐ TIN issued by jurisdiction but not obtained by the 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.

Continued over page

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

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: ____________________

Continued over page

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

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If 'YES' please provide name of country: ________________________

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

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☐ Compensation/Insurance payment/divorce settlement
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☐ Windfall (inheritance, redundancy, tax refund)
☐ Compensation/Insurance payment/divorce settlement
☐ Compensation
☐ Tax refund
☐ Other: ________________________

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

Continued over page

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.

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a credit reporting body, the document issuer or official records holder via a third party system or service) for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity from which we may disclose and/or collect biometric information about you.

If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Disclosure and Consent

By signing this form, you:

- consent to the collection, use and disclosure of your information as set out above; and
- confirm that you are authorised to provide any information you provide to use and consent to the disclosure of your name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out above.

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: ______________________

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 is 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.

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