

Australian Unity Home Loan

Please use **BLOCK** letters and a black or blue pen to complete this Application Form.

Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'. If the second applicant details are the same as the first, write 'SAME'.

1. Your requirements and objectives

Purpose of Loan? Purchase Construction Refinance Other

If other, please explain the purpose:

Amount required:

\$

Number of applicants: Type of applicant: Individual Joint

Are you an existing Big Sky customer? No Yes If Yes, Customer No.

Product Health, Wealth and Happiness Wealth Builder Kick Starter

Repayment option Principal & Interest Interest only

Interest rate type Fixed Variable Split If Split, explain preferred split

If fixed or interest only, what term: 1 year 3 years 5 years

Are you eligible for the first home owner grant? Yes No

Loan term 10 Years 15 Years 20 Years 25 Years 30 Years

2. Your details

Applicant 1

Personal details

Borrower Guarantor

Account number/s - if existing customer

Title

Mr Mrs Ms Miss Other

Family name

Given names(s)

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

Male Female

Driver's licence number

Marital status

No. of dependants

Ages

Applicant 2

Personal details

Borrower Guarantor

Account number/s - if existing customer

Title

Mr Mrs Ms Miss Other

Family name

Given names(s)

Other/Previous names (attach certified copies of documents)

Date of birth

Gender

Male Female

Driver's licence number

Marital status

No. of dependants

Ages

Applicant 1

Country of Residence If Other, please specify
 Australia Other

Country of Citizenship If Other, please specify
 Australia Other

Contact/Address details

Contact phone number Mobile number
 ()

Email

Residential Address

Suburb State Postcode

Owner/mortgage Renting Other (Please specify)

Date moved there (Month/Year)

Current postal address - if different from the current residential

Suburb State Postcode

Previous residential address - if fewer than three years at current

Suburb State Postcode

Date moved there (Month/Year)

Professional details**Current employment details**

Full-time Part-time Contractor Self-employed
 Casual Other (please specify)

Current occupation/job title Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number
 ABN number

Applicant 2

Country of Residence If Other, please specify
 Australia Other

Country of Citizenship If Other, please specify
 Australia Other

Contact/Address details

Contact phone number Mobile number
 ()

Email

Residential Address

Suburb State Postcode

Owner/mortgage Renting Other (Please specify)

Date moved there (Month/Year)

Current postal address - if different from the current residential

Suburb State Postcode

Previous residential address - if fewer than three years at current

Suburb State Postcode

Date moved there (Month/Year)

Professional details**Current employment details**

Full-time Part-time Contractor Self-employed
 Casual Other (please specify)

Current occupation/job title Date started (Month/Year)

Industry

Annual income (before tax) \$

Employer/business name and ABN (if self-employed)

Employer phone number
 ABN number

Applicant 1

Employer/business name/company registered address

Suburb

State

Postcode

Previous employment details - if fewer than two years at current

-
- Full-time
-
- Part-time
-
- Casual
-
- Contractor
-
-
- Self-employed
-
- Other (please specify)

Previous occupation/job title

Date started (Month/Year)

Employer

Date finished (Month/Year)

Applicant 2

Employer/business name/company registered address

Suburb

State

Postcode

Previous employment details - if fewer than two years at current

-
- Full-time
-
- Part-time
-
- Casual
-
- Contractor
-
-
- Self-employed
-
- Other (please specify)

Previous occupation/job title

Date started (Month/Year)

Employer

Date finished (Month/Year)

3. Financial details - Assets

Please list all assets that you own individually, jointly (ie. both applicants) or with any third parties below.

Home/Investment Properties

App 1	App 2	Joint	Other	Address	Principal home	Investment property	Present value
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Accounts (Bank, Credit Union, Building Society, etc.)

App 1	App 2	Joint	Other	Financial Institution name	Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____

Motor vehicle/s

Make	Model	Year of manufacture	Present value
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Other assets - except usual home contents

Description (Shares, Managed Investments etc.)	Present value
_____	\$ _____
_____	\$ _____
_____	\$ _____

Total value of your assets

\$ _____

Sundry assets - do not add this to your total assets

\$ _____

Home contents (Insured value)

\$ _____

Superannuation (Estimate your current balance)

\$ _____

Goodwill of Business (Estimated value)

\$ _____

4. Financial details - Liabilities

Please list all loans/debts that you owe individually, jointly (ie. both applicants) or with any third parties.

Home/Investment Property loans

Borrower(s)			Financial Institution name	Principal home	Investment property	Original loan amount	Amount now owing
App 1	App 2	Joint					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

Personal loan or other loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

Business loans

Borrower(s)			Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App 1	App 2	Joint				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

Credit/Store card/s (include even if balance is nil)

Borrower(s)		Financial Institution name	Card type	Credit limit	Amount now owing
App 1	App 2				
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____	\$ _____

All other debts and liabilities

Borrower(s)			Nature of debt or liability	Purpose	Amount now owing
App 1	App 2	Joint			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$ _____

Total value of your liabilities

\$ _____

6. Property offered as security for your loan

Pre-approval request - security property details to follow when available.

Security property 1

Exact name(s) to appear on Title

Title particular

Vol

Folio

Address

Suburb

State

Postcode

Property usage

Owner-occupied

Investment

Property type

House/Villa

Unit

Townhouse

Vacant land

Other

Purchase price

OR

Market value

(if purchasing)

(For all other loans)

\$

\$

Contact name/Phone (for valuation)

Contact name

Contact phone number

Mobile number

()

Anticipated settlement date (if applicable)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Security property 2

Exact name(s) to appear on Title

Title particular

Vol

Folio

Address

Suburb

State

Postcode

Property usage

Owner-occupied

Investment

Property type

House/Villa

Unit

Townhouse

Vacant land

Other

Purchase price

OR

Market value

(if purchasing)

(For all other loans)

\$

\$

Contact name/Phone (for valuation)

Contact name

Contact phone number

Mobile number

()

Anticipated settlement date (if applicable)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

7. Alternative contact details

Please provide contact details of two people (over 18 years of age) who do not live at the same address as you. We will contact these people if we are unable to get in touch with you.

Alternative contact 1

Family name

Given names(s)

Relationship

Address

Suburb

State

Postcode

Phone number

Mobile

()

Alternative contact 2

Family name

Given names(s)

Relationship

Address

Suburb

State

Postcode

Phone number

Mobile

()

8. Rate Lock

Would you like a Secure Rate Lock for your Fixed Rate Loan? Yes No

Only available on products with fixed rate option. For further information refer to the 'Loan Fee Schedule' available on the 'Terms of Use' page.

9. Lenders Mortgage Insurance (LMI)

LMI is mandatory where your total borrowings exceed 80% of the value of your mortgaged security.

- Yes. Capitalise the LMI premium to my loan at settlement
 No. My LVR is below 80%

10. Additional accounts and facilities

In order to obtain and maintain the product discount on your loan you are required to have your home loan repayments debited from your Australian Unity offset or transaction account. Depending on your loan type we will automatically set up the account for you.

Your home loan entitles you to receive an annual fee waiver on any of Big Sky's credit card products.

Please nominate the type and limit of the card you wish to obtain:

- Low Rate Visa Credit Card Requested Limit \$
- Visa Credit Card with Cash Rewards Requested Limit \$
- I do not wish to obtain a credit card at this stage

Should you request a credit card as part of this application, we will use the information you have provided in your home loan application to assess your borrowing capacity.

11. Taxation and financial history

Please complete the following:

Applicant 1	Applicant 2	
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not made a debt agreement under Part IX or Part X of the <i>Bankruptcy Act 1966</i> .
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act 1966</i> .
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director or officer of a company to which a manager, receiver, controller, administrator or liquidator has been appointed.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not been a director of a company in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	I have not defaulted under any credit contract in the last five years.
<input type="checkbox"/> True <input type="checkbox"/> False	<input type="checkbox"/> True <input type="checkbox"/> False	There are no legal proceedings threatened or proceeding against me.

Please note: If you answered false to any of the above questions, we may come back and seek extra information from you.

Applicant 1

Are you a tax resident in any other country other than Australia?

- Yes No

If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.

It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.

You should also complete this section even if you are also a taxpayer in Australia.

If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes.

- Yes No

If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN).

SSN or TIN (numeric values only)

- -

Applicant 2

Are you a tax resident in any other country other than Australia?

- Yes No

If you have selected YES, please complete and submit the Self Declaration Form along on page 14 of this application form.

It is mandatory to provide your United States (US) taxation status under the Foreign Account Tax Compliance Act.

You should also complete this section even if you are also a taxpayer in Australia.

If the application is the name of an individual, please indicate if any applicant is a US citizen or resident for US tax purposes.

- Yes No

If you have selected 'Yes' to being a US citizen or resident, please provide your US Taxpayer Identification Number (TIN). For individuals this is typically your Social Security Number (SSN).

SSN or TIN (numeric values only)

- -

Applicant 1

Are you a Politically Exposed Person (PEP)?

Yes No

Applicant 2

Are you a Politically Exposed Person (PEP)?

Yes No

A **Politically Exposed Person (PEP)** means an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State or head of a country or government, or a government minister or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including a spouse, de facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP.

12. Declarations

I/we hereby solemnly and sincerely declare:

1. I believe the above identification and account information details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false and misleading information. I understand Big Sky will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected.
2. As a condition of opening an account with Big Sky I have obtained, read and accept the terms and conditions of the following:
 - Account and Access Facility Terms of Use
 - Financial Services Guide
 - Loan Fee Schedule
 - Fees & Charges Schedule
 - Interest Rates Schedule
 - Privacy and Credit Reporting PolicyI understand that these documents are available on Big Sky's website at <http://www.bigsky.net.au/about-us/important-information/aub-terms> and that I can access them online. Alternatively, I can obtain copies of these documents from Big Sky on request by calling 1300 654 321.
3. As part of your application you consent to us providing you with:
 - a transaction or transactional offset (whichever is applicable) account capable of being operated by either applicant in the case of a joint application
 - a Visa Debit card and Personal Identification Number (PIN)
 - internet banking access
 - quarterly electronic statements within your Internet Banking
 - electronic notices about your banking to the email address you have providedShould you choose to opt out of any of these facilities, please contact us on 1300 790 740. Charges may apply for requests to receive periodic statements via post.
4. I/We declare that the information provided for meeting Automatic Exchange of Information ("AEOI") requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for use to comply with obligations under Australian legislation designed to give effect to AEOI which includes Foreign Account Tax Compliance Act ("FACTCA") and Common Reporting Standard (CRS) regimes.
5. I declare that the information provided for meeting FATCA requirements (where applicable) is true and correct and that I will provide all necessary co-operation and assistance in order for Big Sky to comply with obligations under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States.
6. If a non resident, please confirm that it is legal for you to purchase own property in Australia.
7. I authorise the collection, use and disclosure of information about me in the manner set out under the heading "Permission to obtain and disclose credit and personal information" in Section 13.
8. I/We make application for a loan in the amount set forth in this application form.
9. The information provided in this application is true and correct in every particular and I/we have no financial commitments, debts, liabilities, or financial obligations other than those disclosed in this application. I/We understand that if I do not provide all details requested that assessment in ascertaining suitability of the loan will be compromised and the application will not be considered.

10. I/We acknowledge that there are no other known factors that may compromise our capacity to repay the loan such as, pending loss of employment, change in income, increased expenditure, change of financial position, or any other change that may affect making the minimum repayments.
11. I/We have completed a budget to calculate a repayment we can afford, so without substantial hardship I/we can make the repayments that would be necessary on the loan amount applied for (budget forms are available at Big Sky) as disclosed in this loan application form.
12. I/We understand that Big Sky may need to contact my employer, my other financial institutions or referees to confirm information within this application.
13. I/We understand that if I withdraw from this loan application after Valuers are instructed to value properties and Solicitors are instructed to prepare documents that I/we are liable to pay for any costs that Big Sky Building Society Ltd may incur.

Membership of Australian Unity Limited

As a Big Sky customer you may be eligible to become a member of Australian Unity Limited (AUL) once you have held a Big Sky account for a continuous period of two years, subject to acceptance by AUL. You hereby apply for membership, and agree to become a member of AUL (and to be bound by its Constitution upon becoming a member) unless you provide AUL with written notice that you elect not to be a member of AUL. Admission to membership is at the absolute discretion of the directors of AUL (or their delegate), and they may create categories of membership with the same or differing rights or privileges and admit you to any category. Membership of AUL is on and subject to such rights and privileges (if any) and the terms, rights, restrictions and obligations set out in the Constitution of AUL from time to time.

13. Permission to obtain and disclose credit and personal information

What information can be disclosed?

The Privacy Act allows Big Sky Building Society Limited ('Big Sky', 'we', 'us', 'our') ABN 30 087 652 079 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include **credit information**, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals

- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

Overseas disclosures

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy is at www.veda.com.au and Dun & Bradstreet, whose privacy policy is at www.dnb.com.au). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body using the contact details on their websites referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

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), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy and Credit Reporting Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 790 740 for further information.

Security, privacy and credit reporting policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy www.bigsky.net.au provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy and Credit Reporting Policy on request.

Marketing preferences

We may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). We may do so even if you are on the Do Not Call Register.

14. Signature of applicants

By signing below:

- I make the declarations under Section 12: Declarations;
- I acknowledge that I have read Section 13: Permission to obtain and disclose credit and personal information and that I consent to the use and disclosure of my personal information set out in the statement; and
- that the information I have provided in, and in connection with this application is true and correct.

Applicant 1

Signature

X

Name

Date

D

D

M

M

Y

Y

Y

Y

Applicant 2

Signature

X

Name

Date

D

D

M

M

Y

Y

Y

Y

These signature(s) will be retained by Big Sky as your specimen signature(s).

15. Identification documents

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to verify your identity when you open an account. Documents that confirm your full name, date of birth and/or current residential address are required as indicated on the lists below:

- Any one document from List A; or
- One document from List B and one document from List C; or
- Two documents from List B
- Refer to List D for minors
- Refer to List E for special provisions.

Big Sky requires original documents or original certified copies of identification documents which can be mailed to GPO Box 1801, Melbourne, VIC 3001 or taken to your local Big Sky Service Centre. If you are providing certified copies, please refer to the Certification of documents information overleaf. If you need assistance, please contact Big Sky Customer Service on 1300 790 740.

List A Primary Photographic ID Documents	<ul style="list-style-type: none"> • Current Australian drivers licence • Passport (current or expired less than two years) issued by the Commonwealth • Australian photo ID Card • Current Foreign passport (if not in English accompanied by an English translation prepared by an accredited translator) • National ID Card issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator)
List B Primary Non-photographic ID Documents	<ul style="list-style-type: none"> • Australian Birth Certificate or Extract • Citizenship Certificate issued by the Commonwealth • Pension card issued by Centrelink • Healthcare card issued by Centrelink • Birth Certificate issued by a Foreign Government (if not in English accompanied by an English translation prepared by an accredited translator) • Citizenship Certificate issued by a Foreign Government (if not English accompanied by an English translation prepared by an accredited translator)
List C Secondary ID Documents	A notice that contains your full name and current residential address and was issued in the last 12 months (unless otherwise stated) in the form of: <ul style="list-style-type: none"> • Tax Assessment Notice from the Australian Tax Office • Evidence of a financial benefit from the government e.g. family allowance • Council Rates Notice issued in the past three months • Utilities bill issued in the past three months e.g. water, power, phone etc.
List D Minors	<ul style="list-style-type: none"> • Birth Certificate or passport - confirm address from parent/guardian's customer details; or • A letter from the School Principal within the last three months stating: <ul style="list-style-type: none"> - Full name of the minor and their residential address; and - The time the minor attended school
List E Special provision	<ul style="list-style-type: none"> • Indigenous Australians (where LIST A , B & C Identification cannot be provided): • A person who is recognised by the members of the community to be a community elder and is in the form of a letter on the community letterhead.

Australian Unity requires original documents or original certified copies of identification documents. If you are providing certified copies, please refer to Certification Requirements section of the form.

If you cannot provide this information, please contact a Big Sky Service Consultant on 1300 654 321.

Office use only

Verification of Identity Details

Customer Identification Procedure - Individual carried out and identification documents produced were:

_____ From List

_____ From List

Name, Date of Birth and/or current Residential Address on identification match to Customer Application Form

Signature of staff member

Date

Certification of Documents

Where your identification documents need to be certified, we suggest that the person certifying the document(s) for you use the following statement on the copy being certified:

'I certify this to be a true copy of the original document, which I have viewed'

The document must also be dated and have the signature, name and occupation/qualification of the person certifying the document.

Australian Unity Approved Certifiers List

General

- Commissioner for Affidavits
- Commissioner for Declarations
- Justice of the Peace.

A person who, under the law in force in a State or Territory, is currently licensed or registered to practise as:

- Chiropractor
- Dentist
- Legal Practitioner
- Medical Practitioner
- Nurse
- Optometrist
- Pharmacist
- Physiotherapist
- Psychologist
- Veterinary Surgeon.

Banking, Post Office and Financial Services

- Permanent employee of Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Banking/Building Society/Credit Union/finance company officer with 2 or more continuous years of service.
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- an officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

Legal and Courts

- A person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner, (however described)
- Chief Executive Officer of a Commonwealth Court
- Clerk or Judge of a court
- Magistrate
- Registrar, or Deputy Registrar, of a Court.

Accounting and Taxation Services

- Fellow of the National Tax Accountants' Association
- Member of Chartered Secretaries & Administrators
- Member of the Association of Taxation and Management Accountants

- Member of the Chartered Accountants Australia and New Zealand, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

Defence and Protection Services

Member of the Australian Defence Force who is:

- An Officer; or Non-commissioned Officer within the meaning of the Defence Force Discipline Act of 1982 with 2 or more years of continuous service; or A Warrant Officer within the meaning of the Act
- Police Officer
- Sheriff or Sheriff's Officer.

Other Services/Roles

- Marriage celebrant registered under Subdivision C of Division 1 of Part 4 of the Marriage Act 1961
- Member of Engineers Australia, other than at the grade of student
- Member of:
 - The Parliament of the Commonwealth; or
 - The Parliament of the State; or
 - A Territory legislature, or
 - A Local Government Authority of a State or Territory
 - Minister of religion registered under Subdivision A of Division 1 Part 4 of the Marriage Act of 1961
 - Notary Public
 - Member of the Australasian Institute of Mining and Metallurgy
 - Teacher employed on a full-time basis at a school or tertiary education institution.

Approved Overseas Certifiers

- Employee of the Australian Trade Commission who is in a country or a place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 1955; and exercising his or her function in that place
- Employee of the Commonwealth who is in a country or a place outside of Australia and authorised under a paragraph 3 (c) of the Consular Fees Act 1955; and exercising his or her function in that place
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country.

Please send the completed form along with original certified copies of applicants identifications to:

Big Sky Building Society
Reply Paid 1801
Melbourne VIC 3001
(no stamp required if mailed in Australia)

Please contact our customer services team on 1300 790 740 or email bankingsupport@australianunity.com.au if you need any assistance with completing this form.

CRS Self Declaration Form



Foreign Tax Information – Individuals

- This form is designed to collect the tax status of an individual where this information has not previously been provided or the individual has been identified as a potential taxpayer of a country other than Australia.
- Complete one form for each individual. Complete all applicable sections of this form in BLOCK LETTERS.
- PLEASE NOTE: You may be treated as being a non-Australian taxpayer if the requested information is not provided.

Step 1 Personal details

Title Mr Mrs Ms Miss Date of birth / /

Surname

Given name(s)

Occupation

Email

Step 2 Residential address (PO Box is NOT acceptable)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Tax status

Answer both tax residency questions:

Are you a tax resident of Australia? Yes No

Are you a tax resident of another Country? Yes No

If you are a tax resident of a country other than Australia, provide your tax identification number (TIN) or equivalent below. If you are a tax resident of more than one other country, list all relevant countries below

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If a TIN is not provided, list one of the three reasons specified (A, B or C) for not providing a TIN.

If you have any questions on how to define your tax residency status, please visit the OECD website or speak to a professional tax adviser as we are not allowed to give tax advice.

1	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
2	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>
3	Country	<input type="text"/>	TIN	<input type="text"/>	If no TIN, list reason A, B, or C	<input type="text"/>

If there are more countries, print the above table again and provide the additional details.

Reason A The country of tax residency does not issue TINs to tax residents

Reason B You have not been issued with a TIN

Reason C The country of tax residency does not require the TIN to be disclosed

Step 3 Declaration


By completing and signing this declaration I certify that the information I have provided is true and correct.


Individual Declaration (the person named in this form)

Name


Dated the / /

Contact us

 Australian Unity
114 Albert Road, South Melbourne VIC 3205

 australianunity.com.au/wealth

 bankingsupport@australianunity.com.au

 1300 790 740