

A. Member Details

Member Number
 Full Name/s
 (For a Joint Account, please write both names)

B. Contact Details

Residential Address	State	Postcode
Postal Address (if different from above)	State	Postcode
Email Address		
Telephone: Home	Work	Mobile

C. Account Details

I / We wish to open the following accounts:

Everyday Account (S1.1)	Christmas Club (S3)	Bonus Saver (S98)	Online Saver (S99)
First Access (S18.1)	First Saver (S19)		

How would you like to operate this account?

Anyone to sign Two to sign – Where 2 or more signatures are required to operate this account, some access channels may not be available

D. Deposit Details

I / We wish to set up a regular transfer for the amount/s below from:

Account Number	\$ Amount:	Every week/ fortnight/month:	Commencing on	\$ Amount:	Every week/ fortnight/month:
Everyday Account (S1.1)					
Online Saver (S99)					
First Access (S18.1)					
			Bonus Saver (S98)		
			Christmas Club (S3)		
			First Saver (S19)		

Please sign over page



E. Tax File Number

Tax File Number or Exemption Code

Collection of Tax File Number (TFN) information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your TFN, but if you do not, tax may be taken out of your interest. If you quote your TFN, no tax will be taken out of the interest paid on your savings and investment accounts.

F. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

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 products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal 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
- 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.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America, the United Kingdom and countries within Europe.

However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

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 about who we are, how to contact us, how to obtain our Privacy 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.

Security, privacy 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 Policy

Our Privacy Policy, located on our website at bankfirst.com.au, provides additional information about how we handle your personal information. It explains how you can ask for access to personal 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 Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

© Copyright exists in this document

G. Consent and Declaration

I / We certify the details on this form to be true, and apply for this product / service in accordance with all Terms & Conditions (and any amendments or additions made to them) as detailed in the Terms and Conditions. I/We have been notified of, have read and consented to the handling, collection, use and disclosure of my/our personal (including sensitive) information, this may include the exchange of personal information with third parties located in Australia and overseas in the manner described in the Privacy section of this form, Important information About Your Privacy, and the Privacy Policy on the Bank First website www.bankfirst.com.au. I/We also agree that Bank First may update its Privacy Policy from time to time by posting an updated version on its website and that a separate notice about the Privacy Policy may not be provided in each instance of collection.

Signature

Signature

Date

Date