

Please send your completed form back by one of the following methods:  
Email: [info@bankfirst.com.au](mailto:info@bankfirst.com.au)  
Mail: **Bank First Reply Paid 338 Camberwell VIC 3124**

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

**C. Account Access**

**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 to my First Home Bonus Saver Account (S21) as follows:  
From Account Number (please include account type i.e. S1, S1.1, S2 etc.)   
Commencing on  Every week / fortnight / month:  For the amount of

**Please sign on next page**



**E. Tax File Number**

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.

Tax File Number or Exemption Code

## 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](http://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.

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## G. Declaration

- I confirm my age to be 18 years or older.
- I have never individually or jointly owned real estate (vacant land or a dwelling) in Australia.
- I will advise Bank First within 30 days of a home loan being funded with another credit provider.
- I understand that the account will have to be closed and the full balance withdrawn upon a home loan being funded in my name.
- I 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.

Signature

Date

Signature

Date

Refer to the Financial Services Guide (FSG) and Terms and Conditions brochures available at our branches, on our website [bankfirst.com.au](http://bankfirst.com.au) or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.