



Bank of Sydney

Bank of Sydney Ltd ABN 44 093 488 629 AFSL & Australian Credit Licence 243 444

Personal Account Application

How to open a Bank of Sydney Personal Account:

Please Note: If you are less than 18 years old, the account opening must include parent/guardian authorisation.

Step 1. Print and Complete Personal Account Application Form and Identification Form for Individuals.
(Please ensure you complete a separate Identification Form for every account holder/signatory).

Step 2. Have your Identification documents and Identification Form certified by a person on the certifiers category list in section 4 of the Identification Form :

ID Requirements:

- Personal identification documents for all account signatories (as per bank requirements on form)
 - 1 x Photographic Identification Document; OR
 - 1 x Non-Photographic Identification Document + 1 x Secondary Document

Step 3. Mail the completed Application Form and Identification Forms and certified Identification to:
Bank of Sydney Ltd
Central Operations Unit
GPO Box 4288
Sydney NSW 2001

Step 4. Bank of Sydney will open your account upon receipt of original account application forms and 100 points identification and advise you via letter and/or phone call confirming your account details.

Note: **For Term Deposits**

Upon receipt of funds to your Term Deposit, we will send you a Term Deposit Certificate confirming amount of deposit, interest rate and maturity date.

(Please note that for Term Deposit accounts the effective date of interest calculations will commence from date of funds being received by the bank and not from the date the account has been opened).

Bank Use Only	New A/C No:	<input type="text"/>
	Primary Officer	<input type="text"/>
	Officer 2	<input type="text"/>

Personal Account Application

1 Account Type Please Tick Currency Type: AUD GBP EUR U SD

Please select the account you would like to establish:

Term Deposit

Amount \$	Term	Mths/Days	Rate	% Per Annum
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Interest Payment: (Please tick one of two options)

 At maturity reinvest with principal **OR**

 Transfer to BOS account: : : : : : At Maturity Monthly (Only available for 1yr Term Deposit. Conditions apply, Please see PDS for more details)

Transaction / Savings account

Product Type	<input type="text"/>
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Do you require a cheque book facility on this account? Yes No N/A (Please note: Cheque book facility is only applicable for specific accounts. Please see PDS for more details)

Where did the funds for this deposit come from? e.g. inheritance, business, funds from another bank, benefits / allowances, wages / salary, other

Purpose of this account: e.g. saving for a goal, pay bills & / or everyday transactions

Where will future deposits to this account be coming from? e.g. wages / salary, benefits / allowances, rents, interest from investments, other

Please advise if you have any government concession or pension cards e.g. Commonwealth Seniors Helath Card, Pensioner Concession Card

2 Personal Details *if more than 2 applicants please attach separate page/s as required

Applicant 1

Applicant 2

Surname	<input type="text"/>	Title:	<input type="text"/>	Title:	<input type="text"/>
Given Names (First and Middle Names)	<input type="text"/>				
Other Names (Otherwise known as)	<input type="text"/>				
Date of Birth	<input type="text"/>	Gender:	M F	Date of Birth	<input type="text"/>
Residential Address (Overseas address for non-resident)	State:	Postcode:	Country:	State:	Postcode:
Postal Address	State:	Postcode:	Country:	State:	Postcode:
Contact Details	Home Ph:	Work Ph:		Home Ph:	Work Ph:
	Mob Ph:			Mob Ph:	
	Email:			Email:	
Occupation	<input type="text"/>				
Employer's Name	<input type="text"/>				
Country of Birth	<input type="text"/>				
Citizenship:	Are you an Australian Citizen:	Yes No		Are you an Australian Citizen:	Yes No
	If No, please specify Country of Citizenship:		<input type="text"/>	If No, please specify Country of Citizenship:	
Indigenous Australians	Do you identify as Aboriginal or Torres Strait Islander?		Yes No	Do you identify as Aboriginal or Torres Strait Islander?	

3 VISA Debit Card (Please note: Card access is only available on selected accounts). Not available for Term Deposits.

(VISA Debit Card cannot be ordered if mode of operation is more than one to sign)

Applicant 1

Applicant 2

Do you require a VISA Debit Card to access your account? Yes No	Do you require a VISA Debit Card to access your account? Yes No
Name to appear on Bank of Sydney VISA Debit Card: (maximum 19 Characters including spaces)	Name to appear on Bank of Sydney VISA Debit Card: (maximum 19 Characters including spaces)

4 Internet Banking (Please note where more than one to sign and for Term Deposits , only enquiry access will be available)

Do you require internet banking? (Email Address & mobile number must be provided for Internet Banking Access. Please provide an email address & mobile number in Section 2 of the application as you will automatically be subscribed to our Email Alert System)

Applicant 1 No Yes - complete details below	Applicant 2 No Yes - complete details below
Access Level : View Only Access (for More than one to sign) Full Access (for anyone to operate)	Access Level: View Only Access (for More than one to sign) Full Access (for anyone to operate)

Note: Where the mode of operation is either to sign, full access will be provided. In this case customers are able to modify the access via the IB Maintenance Form BOS0428

5 Statement/s (Transaction Account only)

Statements are automatically issued on this account and will be available to Applicant 1 only.

If you would like to Change this option, please select from the following below:

<p>Applicant 1</p> <p>I would like a paper statement</p> <p>I would only like an electronic statement Please Note: Electronic Statements will be issued to Applicant 1 only. Please ensure a correct email address has been provided to ensure notifications are received.</p> <p>I do not want to receive any statements for this account.</p>	<p>Applicant 2 (if applicable)</p> <p>Note: Statements are not issued to Applicant 2 unless specifically requested.</p> <p>I would like a paper statement.</p>
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Note: Where a Visa Debit Card is held, statements will be issued.

However you can nominate to request for No Paper Statements or Electronic Statements.

You may change the above options anytime in the future at any branch, by calling 1300 BANKING (1300 226 546) or via internet banking.

6 Nominated Bank Account - For accounts Opened remotely via Post only (Optional)

You may nominate another Australian bank account to enable the transfer of your Term Deposit Funds upon maturity or transfer the closing balance of your Transaction / Savings account.

(Note: the nominated account must be in the same name(s) as the applicant(s) in Section 2)

Name of Bank	BSB Number	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Holder's name on nominated bank account		
<input type="text"/>		

*Withdrawal/Renewal instructions can be sent through the mail (GPO Box 4288, Sydney NSW 2001) to credit your nominated Bank Account or another Bank of Sydney account in the same name(s) as the applicant(s) in Section 2

7 Authority to Operate and Mode of Operation

- (a) I authorise and direct Bank of Sydney (BOS) now and at all times in the future:
- to establish in my name any banking account which BOS is prepared to establish including any account which I may wish to conduct as a trustee for any other person(s);
 - to debit each account from time to time with government and bank charges;
 - to act upon this authority until BOS receives written notice from me that it may no longer do so;
 - to exercise the banker's right to combine accounts;
 - to permit any signatory who is authorised by me to operate an account to give receipts for monies withdrawn from, and to endorse instruments that may be paid to the credit of, that account;
 - without prejudice to BOS's rights at law and in equity, if there is more than one Account holder and one of them dies, to pay any credit balance in an account to the surviving Account holder; and
 - to allow the additional signatories (if any) whose names and signatures appear on the "Additional Authority to Operate" to operate accounts in accordance with the Mode of Operation specified in this Authority.
- (b) I agree that:
- I will pay government and bank charges in respect of each account;
 - if there is a dispute regarding an account(s) BOS may, in its absolute discretion, close or suspend the account(s) until, in BOS's opinion, the dispute has been resolved;
- this Authority supersedes any previous Authority I have given BOS with respect to the same subject matter;
 - if an account is overdrawn the debit balance will be due and payable to BOS immediately, without BOS having to make demand, and interest will accrue on any such debit balance at the highest rate charged by BOS in respect of similar overdrawings at that time; and
 - accounts must be conducted in accordance with BOS's Terms and Conditions in respect of such accounts, cards and facilities.
- (c) where there is more than one Account holder, I/we acknowledge that:
- my liability to BOS is joint and several with the other Account holder(s);
 - in this Application the Applicant may be referred to as "I", "me" and "my" and these pronouns will be taken to mean, respectively, "we", "us" and "our" where there is more than one Applicant;
 - the bank may accept for the credit of the account any cheque or other negotiable instrument payable to any one or more of us; and
 - the bank is not obliged to enquire into the circumstances of any instructions I/we give in relation to the conduct of my/our joint account. The bank is not liable for any loss or damage I/we or anyone else suffers due to the bank acting on those instructions in good faith.

Method of Operation:

The banking facilities pursuant to this are to be operated by:

Any one to operate independantly Other (eg ' two to sign ') - please provide details: _____

Are there any Additional Signatories to this account? No Yes

(If Yes, Additional Signatories and Mode of Operation are to be listed on form BOS0496 (Please complete this form for all Additional Signatories))

8 Overseas Tax Residency Status

Overseas Tax Residency Status

Applicant 1

Are you a US citizen or US resident for tax purpose? Yes No

If yes, please provide your overseas Tax Identification Number (TIN):

Are you a resident of any other country (other than Australia or US) for tax purposes? Yes No

If yes, please provide the name of each country, a TIN for each country or a reason TIN has not been provided:

Country:	Your TIN:	If you do not have a TIN for a country you are a tax resident of, please tick or provide a reason
		<p>The country does not issue TINs to residents</p> <p>I do not have a TIN for this country</p> <p>Disclosure of TIN is not mandatory for this country</p>

Applicant 2

Are you a US citizen or US resident for tax purpose? Yes No

If yes, please provide your overseas Tax Identification Number (TIN):

Are you a resident of any other country (other than Australia or US) for tax purposes? Yes No

If yes, please provide the name of each country, a TIN for each country or a reason TIN has not been provided:

Country:	Your TIN:	If you do not have a TIN for a country you are a tax resident of, please tick or provide a reason
		<p>The country does not issue TINs to residents</p> <p>I do not have a TIN for this country</p> <p>Disclosure of TIN is not mandatory for this country</p>

9 Notification of Australian Tax File Number or Exemption

Notification of Australian Tax File Number or Exemption

Remember:

- You do not have to quote your TFN for all or any of your accounts.
- If you choose not to quote your TFN your interest payments may be taxed at the maximum rate.
- Some people are eligible to claim an exemption, these include most pensioners and many children under the age of 16.
- Please phone your nearest Tax Office for more information.

To quote your TFN or claim an exemption complete the TFN Section below.

Please tick one box only

I wish to quote my TFN or Exemption below

I do not wish to quote my TFN or Exemption below

Exemption Reason:

Applicant 1

Applicant 2

(Branch Staff) - Only detach & destroy this section when disclosing customer/s personal information outside the organisation (as per BOS Privacy Policy)

Provide your Australian Tax File Number (if applicable) below:

Full Name/s:

Please provide Australian Tax File Number

1.

2.

If you do not want a joint account holder to see your TFN , please ask for a separate notification form.

PRIVACY NOTIFICATION AND CONSENT

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal information (which includes credit information) about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.banksyd.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to provide banking services or arrange finance for you.

What is the purpose of collecting personal information?

Bank of Sydney Ltd (BOS) collects your personal information for the purposes of arranging, providing, managing and administering your banking and credit facilities and for the purposes of direct marketing of their products and services or products and services of any organisation affiliated or represented.

You have the right to request not to receive direct marketing material.

How is your personal information collected by BOS?

Personal information is collected by BOS through this and other forms and communications with you and including the means of personal identification (i.e. passport, driver's license numbers).

We also collect the fact you have applied for banking products and services (including credit and the amount of credit) and where permitted by the Privacy Act 1988, BOS will also seek, obtain and use information about you from a credit reporting body such as Equifax Ltd (equifax.com.au).

What happens if you do not provide your personal information?

The information collected by BOS is required to comply with legislative and regulatory requirements and is necessary for BOS to undertake its business. If you do not provide any of the information requested of you then BOS may not be able to consider or approve the application or assist you with any banking product or service.

How does BOS use your information?

The BOS uses your information to:

- assess an application for a banking product or service including an application for consumer or commercial credit;
- to comply with legislative and regulatory requirements including the Privacy Act 1988 and the Anti-Money Laundering and Counter-terrorism Financing Act 2006;
- to verify your information and identification details, including any on-line verification;
- to conduct risk assessments and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and to collect overdue payments from you;
- to administer any facility held;
- to provide information to the Insurer (where applicable).
- To assess the risk of:
 - you defaulting on your obligations to BOS;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by BOS to another person; and
 - providing lenders mortgage insurance to BOS (where applicable).

BOS also uses your information for such other purposes as may be permitted by the Privacy Act 1988.

Who does BOS disclose your information to?

BOS may disclose personal information as permitted by the Privacy Act 1988 to the following parties:

- BOS service providers (including marketing companies, data consultants and IT contractors, stationary printing houses and small houses);
- BOS related companies, whether in Australia or overseas and specifically in Lebanon where the parent company is situated;
- mortgage insurers and reinsurers;
- parties for the purpose of securitisation arrangements (e.g. purchasing, funding, managing and processing credit and/or insurance);

- a guarantor or potential guarantor;
- people considering acquiring or taking an interest in BOS business or assets;
- to parties for the purposes of fraud prevention;
- BOS agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- mercantile agents if you default on your obligations to BOS;
- payment system operators;
- other financial institutions and credit providers; and
- credit reporting bodies such as Equifax Ltd; and
- credit ratings agencies.

When may BOS exchange your information?

BOS may need to exchange information between credit providers and advisors (e.g. accountant, lawyer, financial consultant) named in this application and others named in any credit report during the course of providing the credit facility, mortgage or insurance policy to you or proposed to be provided to you. Information exchanged may include any information about you including information about your credit worthiness, credit standing, credit history or credit capacity that credit providers or insurers are allowed to exchange under the Privacy Act 1988.

In addition and where permitted by the Privacy Act 1988, BOS may share your information with a credit reporting body or other parties for the purposes of fraud prevention.

The BOS Privacy Policy is available at www.banksyd.com.au.

The BOS Privacy Policy contains information respectively about the following:

- how BOS manages your personal information;
- how you can access and correct your information that BOS holds;
- information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.
- how you can make a complaint about a breach by BOS of the Privacy Act 1988 (including any applicable Australian Privacy Principle) or any registered privacy code that binds BOS in respect of your information; and
- how BOS will deal with such a complaint.

The Privacy Policy should be read in conjunction with this application.

BOS Contact Information:

Bank of Sydney Ltd (BOS)
PO BOX 4288
SYDNEY NSW 2001

Telephone: 1300 BANKING (1300 226 546)
Email: info@banksyd.com.au

11 Declaration, Authority and Consents - All Applicants to Sign

I/We confirm that all details provided on this form are correct.

I/We confirm that I/we have received, read and understood all parts of the Product Disclosure Statement and Financial Services Guide and accept all the fees, terms and conditions contained therein including Terms and Conditions contained in the Internet Banking PDS and VISA Debit Card PDS. My /Our acceptance and agreement the Terms and Conditions will be indicated by my/ our first use of the facilities.

I/We agree and authorise BOS to debit any fees that may be charged from time to time for the use of BOS accounts, facilities and/or for services provided by BOS in accordance with the terms and conditions set out in the Fees and Charges PDS.

I/we agree to indemnify BOS upon demand for any loss, cost, expense or damage arising out of or in connection with any negligence, default, fraud, dishonesty or unlawful conduct by any parties I/we have authorised to act on my/our behalf, including but not limited to any Intermediary, its directors, employees, officers, agents, contractors or representatives.

I/we understand that it is against the law and the Bank's policies to deal with any sanctioned country, individual or entity contained on any Australian or International sanction list.

I/we agree to follow any Bank directive given to me/ us in relation to Bank Policy concerning sanctions.

I/we confirm that we are not dealing with and will not have any future dealings with, any sanctioned country, individual or entity.

I/we confirm that we are not dealing with and will not have any future dealings with, any sanctioned countries, or entities that are associated with entities of sanctioned origins.

Where I/we have requested Internet Banking

I/we authorise you to grant access to me through Bank of Sydney Internet Banking for the account listed above.

I/we authorise you to grant me Bank of Sydney Internet Banking enquiry access for all current and future Bank of Sydney accounts to which I /we are authorised to operate in accordance with the Mode of Operation specified under the account.

I/we acknowledge that Email Alerts will be sent by the bank to my nominated email address appearing on this form. It is our responsibility to inform the bank of any change to this email address.

I/we have read and understood the Bank of Sydney Internet Banking legal terms and information on Internet Security found at www.banksyd.com.au and by executing this document agree to be bound by that information in our use of Bank of Sydney Internet Banking.

I/we acknowledge that we are aware of the Notification of Australian Tax File Number or Exemption requirements.

Electronic (Email) Communications Consent

You consent to receive, by electronic communication, including but not limited to, statements, notices and any other documents that we are required to give you in relation to any facilities you hold with us.

You should note that paper documents may no longer be provided. We may send you an email to your email address notifying you that information is available for retrieval and notify you of the nature of that information. Your electronic communications must be regularly checked for notices.

You are responsible for maintaining the facilities to enable you to retrieve, read & print these notices.

Notwithstanding this consent, we may still send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.

We rely on you to keep your nominated e-mail or physical (street) address details up to date and to notify us when they change.

You may withdraw this consent at any time and change back to receiving paper statements, notices and documents to your nominated residential/postal address, by notifying us on 1300 BANKING (1300 226 546) or attending one of our branches.

Overseas Tax Residency

I declare that the information provided on this form, is to the best of my/our knowledge and belief, accurate and complete. I/We undertake to advise Bank of Sydney promptly and provide an updated Self-Certification form within 30 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete. Where legally obliged to, I hereby consent to the recipient providing the information to the ATO and they may exchange this information with the country or countries in which I am a tax resident.

Consent to Use & Disclose your Information

I/we acknowledge that I/we have read and understood the BOS Privacy Policy; and

I/we agree that my/our personal information can be used or disclosed by BOS as contemplated in this form and in the Privacy Policy. I/We consent to the use of my/our personal information as provided for in this document.

Important Notice regarding Information you have provided-

If any of the information in your application is false and BOS relies on this to decide to offer you banking products, you may be in breach of the law and liable to pay penalties.

11 Declaration, Authority and Consents - All Applicants to Sign (Continued)

*Before signing this authority, please ensure that all alterations have been initiated and blank spaces ruled through.

Consent to Use Electronic Verification and Reporting Agency for Identity Verification

Bank of Sydney may verify your identity (or the identity of the person whose details you are authorised to provide) electronically by disclosing the information to be compared and matched against public and government records and against personal information on the credit information file held by a Credit Reporting Agency.

Bank of Sydney will only use this assessment for the purposes of verifying your identity as required under the Anti-Money Laundering and Counter Terrorism Act 2006 (AML/CTF Act).

This verification is not a credit enquiry and does not affect your (or the other person's) credit score in any way.

I agree that I am authorised to provide the personal details I will present and I consent to my information (or the information of the person I am authorised to provide) being electronically checked and verified with the document issuer or an official record holder via third party systems as mentioned above.

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I would like to receive marketing material and promotional e-mails from Bank of Sydney? Yes No

I would like to receive marketing material and promotional e-mails from Bank of Sydney? Yes No

(Please note you can change your preferences at any time by contacting the Bank on 1300 BANKING (1300 226 546)).

(Please note you can change your preferences at any time by contacting the Bank on 1300 BANKING (1300 226 546)).

Name Applicant 1	Date

Name Applicant 2	Date

How did you hear about Bank of Sydney Ltd? Newspaper Radio Social Media
Referred by a friend or family member Other: _____