

What is a Joint Account?

A joint account is an account in the name of more than one person. If you open a joint account with another person, you will be jointly and individually liable for any money that is owed on the account.

How do we open a joint account?

All parties who wish to open a joint account are firstly to become members. Then it is a simple process of completing a "Joint Account Application" form.

Who gets statements?

As you are a member, you will get your own statement. You may choose to have individual accounts which will be listed on your statement along with the joint account. If there is a joint credit card, you can choose for one person to get the statement of the credit card but savings accounts statements are always sent to everyone on the joint account.

How can we make our joint account more secure?

You will be asked how you wish to be able to withdraw funds from the account. For example, you may wish to limit withdrawing funds unless all signatories to the account sign a withdrawal slip. On the other hand, you may wish to be able to withdraw funds with only one signature. (And you should note that if you would like card access, the authority on the account must be "one to sign".) You will be required to give us written instructions about how you wish to be able to withdraw funds from the

joint account. You will be able to vary those instructions at any time. All parties to an account must sign an authority to vary the authorisations on an account.

Can we get a joint credit card?

Yes. All parties on the joint account are to complete and sign the loan application and the credit card contracts. Remember that all parties are jointly and individually liable for the loan until it is paid out in full.

What happens if I can't sign documents?

If only one person is required to sign on the account, then in most cases, one signature will suffice. However, if you wish to enter into a credit card contract, then a registered Power of Attorney is required. Please seek your own legal advice on this.

Whose TFN will be applied to the account?

The tax file number of all parties needs to be recorded, to prevent General Withholding Tax from being debited from the joint account.

How can we get more information?

It is important that everyone who wants a joint account reads RSL Money's Terms and Conditions. Our staff will be happy to answer any questions you may have or ring our Member Contact Centre on 1300 000 775.

JOINT ACCOUNT APPLICATION

SIGNATORY 1			
Title	Given Name(s)	Other Name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname		Member Number	
<input type="text"/>		<input type="text"/>	
Country of Residence			
<input type="text"/>			
Citizenship			
<input type="text"/>			
Residential Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
D.O.B		Marital Status	
<input type="text"/>		<input type="text"/>	
Rank (if applicable)			
<input type="text"/>			
Occupation			
<input type="text"/>			
Are you a Tax Resident in a jurisdiction other than Australia?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please specify the country and provide your Tax Identification Number (TIN):			
Country 1	TIN		
<input type="text"/>	<input type="text"/>		

SIGNATORY 2			
Title	Given Name(s)	Other Name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname		Member Number	
<input type="text"/>		<input type="text"/>	
Country of Residence			
<input type="text"/>			
Citizenship			
<input type="text"/>			
Residential Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
D.O.B		Marital Status	
<input type="text"/>		<input type="text"/>	
Rank (if applicable)			
<input type="text"/>			
Occupation			
<input type="text"/>			
Are you a Tax Resident in a jurisdiction other than Australia?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please specify the country and provide your Tax Identification Number (TIN):			
Country 1	TIN		
<input type="text"/>	<input type="text"/>		

Country 2	TIN
<input type="text"/>	<input type="text"/>

Country 2	TIN
<input type="text"/>	<input type="text"/>

Country 3	TIN
<input type="text"/>	<input type="text"/>

Country 3	TIN
<input type="text"/>	<input type="text"/>

Note: A TIN is the tax reference number issued to you by the tax office in the country where you are a resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number, for example a social security, national insurance, personal identification or a resident registration number.

Are you a Politically Exposed Person?
 Yes No

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 Yes No

A Politically Exposed Person (PEP) is someone who performs important public functions. For example:

- A high ranking member of the armed forces (top three senior levels of each service)
- Heads of state, government and cabinet ministers
- Senior government officials
- Senior executive of state-owned organisation

A PEP is also the immediate family member of a person referred to above, including a spouse, defacto partner or child.

SIGNATORY 3

Title	Given Name(s)	Other Name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Surname	Member Number
<input type="text"/>	<input type="text"/>

Residential Address

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential Address

D.O.B	Marital Status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

Rank (if applicable)

Occupation

Country of Residence

Citizenship

Are you a Tax Resident in a jurisdiction other than Australia?
 Yes No

If yes, please specify the country and provide your Taxpayers Identification Number (TIN):

Country 1	TIN
<input type="text"/>	<input type="text"/>

Country 2	TIN
<input type="text"/>	<input type="text"/>

Country 3	TIN
<input type="text"/>	<input type="text"/>

(Please refer to information above for TIN definition)

Are you a Politically Exposed Person?
 Yes No

(Please refer to information above for PEP definition)

SIGNATORY 4

Title	Given Name(s)	Other Name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Surname	Member Number
<input type="text"/>	<input type="text"/>

Residential Address

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential Address

D.O.B	Marital Status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

Rank (if applicable)

Occupation

Country of Residence

Citizenship

Are you a Tax Resident in a jurisdiction other than Australia?
 Yes No

If yes, please specify the country and provide your Taxpayers Identification Number (TIN):

Country 1	TIN
<input type="text"/>	<input type="text"/>

Country 2	TIN
<input type="text"/>	<input type="text"/>

Country 3	TIN
<input type="text"/>	<input type="text"/>

(Please refer to information above for TIN definition)

Are you a Politically Exposed Person?
 Yes No

(Please refer to information above for PEP definition)

ACCOUNTS AND ACCESS FACILITIES OPTIONS*

Select the account/s you wish to open:

- S61 Pension Account
 S59 Low Rate Visa Card

Select the access facilities you wish to use:

- Visa Debit Card (not available if two to sign) Online Banking
 Phone Banking Cheque Book (signature card required)

Do you receive a Government or Superannuation pension? Yes No

*Terms and Conditions apply - refer to our Terms and Conditions brochure and Schedule of Fees and Charges.

ONLINE STATEMENTS

RSL Money is helping the environment by providing an online statement option for Members. We will send you your statements electronically to your Online Banking account. If you would like to receive paper statements, please let us know. Fees may apply for paper statements.

Opt out of online statements

ACCOUNT METHOD OF OPERATION

One account holder to sign Two account holders to sign
(Not available for Low Rate Visa Card)

DECLARATION AND SIGNATURES

Joint Account/s

We hereby apply for an account/s with RSL Money. We acknowledge that we are responsible for ensuring that any persons appointed as signatories on the account conduct themselves responsibly and in accordance with the instructions of the account owners.

Marketing and other purposes

From time to time RSL Money may contact you with news, services, Australian Military Bank products or services, offers and promotions. This may happen via mail, email, SMS or telephone. Details about our Privacy Policy are available on the RSL Money website www.rslmoney.com.au.

Opt out of communications

Personal information

I/We acknowledge and agree that RSL Money, and any company related to RSL Money can collect and disclose my personal information as required by law.

I/We agree that if RSL Money engages anyone (a Service Provider) to do something on its behalf then RSL Money and the Service Provider may exchange with each other any personal information the Service provider lawfully obtains about me/us in the course of acting on RSL Money's

behalf. Service providers may include but are not limited to solicitors and legal advisers, accountants and auditors, property valuers, printers and mailing services, insurers and mortgage insurers, financial planners, retirement products managers, credit card issuers, ATM/EFTPOS service providers, collection agencies, conveyancers, credit reporting agencies, and Government agencies which regulate our products and services.

Signatory 1

Date / /

Signatory 2

Date / /

Signatory 3

Date / /

Signatory 4

Date / /

Office Use Only

Account Number

OFFICE USE ONLY

- All joint account owners verified VDC ordered Phone banking enabled Online banking enabled Cheque book ordered
 Privacy statement supplied T&C provided F&C supplied FSG supplied Events loaded
 Signature card completed

Staff Name and Operator Number

Supervisor Signature

Date / /