

## OFFICE USE ONLY

Loan application number:   
 Membership number:

Name:   
 Address:

## 1. BECOMING A MEMBER OF COMMUNITY FIRST

Community First is a mutual financial services organisation which is owned by its Members. It is therefore a requirement that you are a Member of Community First to be eligible to take up our products and services.

Is this to be a joint account? (For joint loans) Yes  No  *Tick box*

If yes, please select the method of operation for your account:  Either to sign  All to sign  Other (please specify)

## 2. YOUR \$2 MEMBER SHARE

When you become a Member of Community First, we collect \$2 from you to pay for your Member share. This is fully refundable should you choose to close your Membership. Please debit my/our \$2 share from the following nominated bank account:\*

Bank/credit union name:   
 Account name:   
 BSB number: - Account number:

\*Community First will not make further debits or credits to this account unless otherwise requested or authorised by the account holder(s).

## 3. MANAGING YOUR LOAN

We will automatically register you for our Internet Banking.

Temporary Internet Banking Password (please enter 6 numbers)\*

\*Temporary Internet Password (6 numbers) - requested to be changed when you first access the Internet Banking service at [www.communityfirst.com.au](http://www.communityfirst.com.au). The password must be numeric. We do not accept your date of birth.

## 4. DELIVERY OF STATEMENTS, NOTICES AND MARKETING

If you have provided a valid email address, you will be automatically registered for our e-statements service by ticking the box below. This means that statements and notices for all your accounts with us will be delivered electronically via our secure site. We will notify you by email when your statement is available to view and download and you agree to the E-statements terms and conditions.

- I agree to the application of my email address for the above purposes and I understand that:
- The E-Statements Terms & Conditions will apply for this statement service
  - You will not post me paper statements and notices, and;
  - I can revert to receiving paper statements and notices in the post at any time by notifying Community First.
- I consent to Community First marketing material (where electronically available) to be sent to my email address.

## 5. OTHER INFORMATION

Each year we will publish the Community First Annual Report on our website and will advise when this has been done and where you can access it. The Annual Report contains information on Community First's financial position and performance, how effectively it is being managed and about any financial risks it may face. To elect to receive a copy, please contact us.

**Tax File Number - please use this Tax File Number for all my/our accounts with you:**

Primary account holder Tax File Number:  Secondary account holder Tax File Number:

If you quote your TFN, no tax will be taken out of interest paid on your investment accounts. It is not an offence if you choose to not quote your TFN.

I/We acknowledge that I/We are aware that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) to provide false or misleading statements, including not disclosing any other commonly known name or names, and certify the particulars on this application to be true.

I/We consent to becoming a Member of Community First Credit Union

/  /   
 Signature Date  
 (Primary account holder)

/  /   
 Signature Date  
 (Secondary account holder)