



This guide and checklist is designed to assist you to complete the application form for the following Elders Rural Bank accounts:

- Everyday Account or
- Gold Cash Management Account.

In conjunction with this guide and checklist, we recommend you obtain a copy and read the *Banking Accounts Terms and Conditions* (Terms). You can obtain a copy of the Terms by calling our Customer Service Centre on **1300 660 115**, accessing our website at www.eldersruralbank.com.au or visiting your local branch.

Step 1 - Complete the application form and checklist

**Checklist
Personal customers**

- Section 1**
Have all mandatory fields been completed?

- Section 2**
Has an account password been nominated for all applicants?

- Section 3**
If you have chosen to, have you provided your Tax File Number (TFN) or exemption?

- Section 4**
Have you selected the type of account (product) you want to open?
- If applicable, have you selected a transaction option?
- If applicable, have you indicated who requires a Visa Debit card?
- If applicable, have you indicated whether you require a chequebook?
 - If yes, have you indicated the number of cheques required?
- If applicable, have you selected an interest payment method?
- If interest is to be transferred to another account, have you provided accurate account details?

- Section 5**
If you are not an existing customer, have you completed a 100 point identification check?

- Section 6 – no actions to complete**

- Section 7**
Have you read and understood the Privacy Act and disclosure statement?

- Section 8**
Have you read and understood the declarations and have all applicants signed the application form?
- Have you completed the signing authority?

- Section 9**
Have all authorised person(s), as outlined in section 1 of this guide, signed the specimen signature section(s) and if applicable, read the authority and completed sections necessary to submit instructions via telephone, facsimile or email?

- Supporting documents**
Have you provided the necessary supporting documents as outlined in step 2 of this guide?

Step 2 – Attach additional and supporting documentation

If you are opening a formal trust account, you are required to supply additional or supporting documentation.

If you require further information, please call our Customer Service Centre on **1300 660 115** or visit your local branch.

Types of accounts and supporting documentation required

Formal trust (individual(s)) personal accounts

- Trust Deed including the details of the beneficiaries or the class of beneficiaries.

Step 3 – Sign the application form

In some situations, signatures are required from particular people to authorise the opening of an account. Refer to the table below for required signatures.

If you are still unsure, contact our Customer Service Centre on **1300 660 115** or visit your local branch.

Signatures required to open an account

Signature of individual(s)

Elders Rural Bank reserves the right to request additional supporting information at any time during the application for an Elders Rural Bank account.

Step 4 - Submit the application form

When your application form is completed and the necessary supporting documents are attached, you can submit your application by visiting your local branch or posting it to:

Elders Rural Bank Limited
GPO Box 551
Adelaide SA 5001

If you post a completed application form but you have not previously been identified, your account will be opened, however it will be blocked from transactions until all applicants and authorised signatories (if applicable) have completed a 100 point identification check. You can do this by visiting your local branch or sending copies of identification certified by a Justice of the Peace (JP) to the above address.

For more information, please call our Customer Service Centre on **1300 660 115**.



This application form should be completed when applying for an Everyday or Gold Cash Management account in the name of an individual(s) (not a business). Please complete the application form in CAPITAL LETTERS using blue or black ink.

New account details (Staff use only)	Customer	<input type="text"/>	Account	<input type="text"/>	Ledger	<input type="text"/>
		<input type="text"/>		<input type="text"/>		<input type="text"/>

1 Applicant details

Account title
(eg. Henry and Martha Jenkins, Sofia Fox as trustee for Cindy Fox, Sandra's Holiday Account)

Applicant 1

Please complete your personal details below (* indicates mandatory fields)

Title* Given names* Surname*

Residential* address State* Postcode*
(PO Box not acceptable)

Postal address State Postcode
(if different from above)

Note: This will be your nominated address for communications from us.

Home phone Work phone Mobile phone

Preferred daytime contact number Date of birth† Fax
† Required for security and identification purposes

Occupation

Applicant 2

Please complete your personal details below (* indicates mandatory fields)

Title* Given names* Surname*

Residential* address State* Postcode*
(PO Box not acceptable)

Postal address State Postcode
(if different from above)

Note: This will be your nominated address for communications from us.

Home phone Work phone Mobile phone

Preferred daytime contact number Date of birth† Fax
† Required for security and identification purposes

Occupation

For your privacy and security the information in sections 2 and 3 will be destroyed after account opening.

2 Account password(s)

Please nominate an account password for security and identification purposes. You can change the password at any time by contacting our Customer Service Centre on 1300 660 115 or visiting your local branch. The password can be letters and/or numbers with a maximum of 14 characters.

Applicant 1 password Applicant 2 password

3 Tax File Number (TFN) or exemption

Applicant 1 TFN Exemption reason

Applicant 2 TFN Exemption reason

You are not required by law to provide your TFN and it is not an offence if you do not wish to do so. If you do not supply your TFN or exemption, however, or if you are not an Australian resident, we are obliged to deduct tax, at the highest marginal tax rate, plus the Medicare Levy. All applicants must supply their TFN or exemption to avoid deduction of tax.

4 Product, account features and interest payment options

Please select the account features for the product you have chosen and for some products, select your interest payment method.

	<input type="checkbox"/> Everyday Account	<input type="checkbox"/> Gold Cash Management Account
Chequebook (1)	<input type="checkbox"/> 50 leaf <input type="checkbox"/> 100 leaf <input type="checkbox"/> 200 leaf	<input type="checkbox"/> 50 leaf <input type="checkbox"/> 100 leaf <input type="checkbox"/> 200 leaf
Visa Debit card (2)	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Interest payment options Note: Interest payments for Everyday Accounts can only be compounded.	<input type="checkbox"/> Compound to account <input type="checkbox"/> Transfer to another ERB account <input type="checkbox"/> Transfer to an account held with another financial institution Account details (please complete if you have requested interest to be credited/transferred to another account)	
	Name of financial institution <input type="text"/> Branch <input type="text"/> BSB <input type="text"/> Account number <input type="text"/> Account name <input type="text"/> Reference <input type="text"/>	

Staff use only

Chequebook ordered

Visa Debit card ordered

Processed by

(1) A personal chequebook is not permitted when any account signatory is less than eighteen years of age.

(2) A Visa Debit card is not permitted where an account applicant is less than twelve years of age or where the signing authority is two to sign. A *Minor's account access authorisation form* (ERB 156) must be completed where an account applicant is less than eighteen years of age.

5 100 point identification check - Representative use only

When applying for an Elders Rural Bank account you need to provide original identification to meet the requirements of the Financial Transaction Reports Act, 1988. We require a total of 100 points of identification for each person who is a signatory to the account and/or a cardholder.

You can achieve 100 points of identification by evidence that you have been identified as a signatory or cardholder to an existing Elders Rural Bank account, or evidence of identity as follows:

Identification	Points
• Passport (current or expired which has not been cancelled and was current in the preceding two years), full birth certificate or extract, birth card, citizenship certificate (only one of these can be provided).	70
• Current Australian Driver's Licence/Permit with photo and/or signature.	40
• Identification card issued for entitlements to a financial benefit by the Australian Government (eg. Pensioner Concession Card) to a public service employee or to a student at a university or TAFE with photo and/or signature.	40
• Pensioner Concession Card or Health Care Card issued by Centrelink containing a photo and/or signature.	40
• Employment ID issued by employer with name and address of signatory.	35
• Current (Foreign) Drivers Licence with photo and/or signature.	25
• Current credit card or ATM access card from any financial institution (more than one can be used if issued by different financial institutions).	25
• Medicare Card, Keypass identification card, passbook from any financial institution (more than one can be used if issued by different financial institutions).	25
• Most recent account from your local council or utility (rates, water, electricity, gas). These documents must show your full name and residential address.	25

Note: All documents must be current originals unless otherwise specified. Other forms of identification may be accepted in some circumstances. Other conditions may apply as per the Financial Transaction Reports Act (FTRA).

Representative use only

Applicant 1

Existing customer

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(please provide customer number)

Are existing account(s) verified?

Yes - 100 point ID check not required

No - 100 point ID check is required

Surname

Given names

Type of document

First document	Second document	Third document	Fourth document
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Document number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Place of issue

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of issue

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of birth (if shown)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Applicant 2

Existing customer

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(please provide customer number)

Are existing account(s) verified?

Yes - 100 point ID check not required

No - 100 point ID check is required

Surname

Given names

Type of document

First document	Second document	Third document	Fourth document
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Document number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Place of issue

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of issue

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of birth (if shown)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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6 Checking Officer declaration - Representative use only

I declare the information in section 5 is true and correct and:

- I have sighted evidence the person has been identified as a signatory or cardholder to an existing Elders Rural Bank Limited account or
- I have sighted the primary identification document and/or secondary identification document(s) in the name of the account applicant.

Checking Officer (full name)

Checking Officer signature

Branch name

Agent number (if applicable)

Date

(DD/MM/YY)

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Branch cost centre number

7 Privacy Act consent and disclosure statement

Elders Rural Bank Limited ("Bank", "us", "we", "our") is committed to safeguarding your privacy by ensuring your personal information is protected in a way that observes our corporate values, as well as complying with the requirements of the National Privacy Principles of the Privacy Act (Cth)(1988), as amended ("Act").

The Bank and our sales agents, including the Elders Group of companies, the Bendigo and Adelaide Bank Group of companies and independent business originators ("agents"), collect your personal information to provide you with the financial products and services you have requested that may include deposit or investment style accounts, loan accounts and other services such as Internet banking. We also use your information for auditing, management reports, research, product development and planning. The Bank may not be able to provide you with the products and services you request if insufficient information is given.

To deliver those products and services, we may need to collect from and/or disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as agents, legal firms and conveyancers for loan establishment purposes, mailing houses for the production and distribution of account related correspondence such as statements, plastic card and chequebook providers for the production and distribution of Visa Debit cards and personal chequebooks, and computer system operators and electronic network administrators. Service providers are not authorised by the Bank to disclose your personal information to third parties except to carry out functions on our behalf, where there may be a legal obligation to do so and in accordance with the National Privacy Principles.

The Bank may also collect from and/or disclose your personal information to the Elders Limited and associated companies ("Elders Group") and Bendigo and Adelaide Bank Limited and associated companies ("Bendigo Group") as sales agents and the providers of computer and network and other services. The Bank also undertakes management of loan and trade debtor accounts on behalf of the Elders Group. This declaration applies to information collected for accounts and services conducted with or managed by the Bank.

By signing this and in accordance with the National Privacy Principles of the Act (as amended) the Bank may also collect from and/or disclose your personal information to the Elders Group and the Bendigo Bank Group to send direct marketing material about other products and services that may be of interest to you. If you do not want to receive information about these products and services at any time please tell us by calling our Customer Service Centre on **1300 660 115**.

We are also required to collect data to comply with the requirements of Government Acts or Regulations such as the Financial Transaction Reports Act 1988.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. As a registered user of our Internet banking service we provide encryption security at logon. As we may hold your personal information on paper or in an electronic format we have physical, electronic and procedural safeguards to protect your personal information that we may hold. These include secure document filing and holding facilities, computer network firewalls, computer system user identification codes and personal passwords, staff and agent policies, procedures and employment contract confidentiality obligations and privacy awareness procedures. We use secure methods to destroy or de-identify your personal information as soon as the law permits and provided the information is no longer required by us for any purpose for which the information may be used or disclosed under the Act.

You are entitled to access personal information we may hold about you. A request to access your information must be directed to the Bank Privacy Officer. You can also obtain more information about us and the way in which we manage your personal information, including obtaining a copy of the Bank's Detailed Privacy Statement, by contacting our Privacy Officer.

The Bank's Privacy Officer can be contacted between 8am and 5pm Monday to Friday Central Standard Time (except national public holidays) by:

Phone: **1300 660 115**
Fax: **(08) 8121 0106**
Email: **service@eldersruralbank.com.au**
Mail: **GPO Box 551 Adelaide South Australia 5001**

A copy of the Detailed Privacy Statement can also be obtained from our website at www.eldersruralbank.com.au.

The signed consent of all persons who have provided personal information to us on this application or any attached form or associated instruction is required. Where the information relates to a person under the age of eighteen years of age, a parent or legal guardian must sign on their behalf. If consent is not given by all persons we may not be able to accept or act upon your request.

8 Signature(s) of applicant(s)

By signing below, you acknowledge and confirm that you:

1. Read and understood the Privacy Act consent and disclosure statement as set out in section 7.
2. Received and understood the *Financial Services Guide*.
3. Agree to be bound by Elders Rural Bank's *Banking Accounts Terms and Conditions*.
4. Understand that, for joint applicants, the signing authority related to this account is 'any to sign' unless indicated otherwise below so that any one of the account signatories can operate the account without the other's permission.
5. Provided true and accurate information in relation to this application and understand that it will be used by Elders Rural Bank to determine whether or not to open an account and issue a Visa Debit card (if applicable).
6. Agree that, for joint applicants, we can post notices, statements and other communications to any one of you at the last recorded address we have for that person. For these purposes you appoint each other account holder as your agent for receiving such communications. You further agree that if we do this, all of you are deemed to receive the relevant communication on the date it would have been delivered in the ordinary course of post. You consent to receipt of such communications by post both in your capacity as account holder and as agent for all other account holders, and agree to notify all other account holders of the content of any such communication.
7. If a Visa Debit card is included in the application, acknowledge that the Visa Debit card:
 - a. is not a credit facility
 - b. must only be used in accordance with the terms and conditions including that it must not be used to overdraw the account and
 - c. may be cancelled at any time including if the account is overdrawn.
8. If the Customer's Instruction Authority Schedule is completed, acknowledge that the authority only applies to telephone, facsimile and/or email instructions in respect of this account and only those received from the account signatories facsimile and/or email address listed in this Authority.

Signing authority (please select **one** option for signing authority)

Any **1** or **2** to sign, whose signatures appear on this application form and if applicable on the *Supplementary information form* (ERB 8).

Note: A Visa Debit card is not available for accounts where two are required to sign.

Applicant 1

Date

(DD/MM/YY)

Applicant 2

Date

(DD/MM/YY)

