



Application to Open Equity Maximiser Accounts & Access Facilities

The Police Department Employees' Credit Union Ltd ABN 95 087 650 799. AFSL No. 240018 Level 27, 1 Market Street, Sydney NSW 2000. Customs Credit Union is a division of The Police Department Employees' Credit Union Ltd. All terms and conditions that apply to Police Credit Union also apply to Customs Credit Union.

Attention: You need to read our attached or enclosed Privacy Statement before you complete any of this application. If you are unable to locate the Statement then please either request your Member Services Officer provide you with the Statement or contact us on 131 PCU (131 728).

Account Operation

Single Joint
 Member Number Client Number
 Account Title

First Applicant Details

Member Number Client Number
 Title Surname Given names

Change in Details (Complete only where required)

Residential Address Postcode
 Mailing Address Postcode
 Email
 Home Phone Work Phone Mobile
 Occupation Employer

Secondary Joint Applicant Details (If applicable)

Member Number Client Number
 Title Surname Given

Second Applicant Change in Details (Complete only where required)

Residential Address Postcode
 Mailing Address Postcode
 Email
 Home Phone Work Phone Mobile
 Your driver's licence number Expiry date / /

Either to sign or Both to sign (Not applicable to S28)

Have you provided us with your Tax File Number? If you have not then we will deduct withholding tax from any interest earned by you.

Account Types and Products - First complete Part A. Second, closely read your account operation booklet and ask your Member Service Officer any questions. Third, once you have read the booklet terms and conditions please complete Part B and the declaration.

(A) **Account Products** S28 / S29 Cheque Book* Deposit Book* Redial Visa Card
 Internet Banking* (Available online www.pcu.com.au)

(B) **Account Operation Terms** I have received, read and understood the terms of the following:
 S28 / S29 Cheque Book* Deposit Book* Redial Visa Card
 Internet Banking* (Available online www.pcu.com.au) (For Customs www.customscu.com.au)

(* available only through S29 Account)

Order Card For

Name (1) Name (2)
 To be collected Posted Branch

Declaration and Authorisation

1. ACCOUNT OPERATION

- 1.1 I/We acknowledge that you have notified me that you have terms and conditions governing the operation of accounts with you.
- 1.2 I/We understand your account operation terms and conditions and acknowledge that you may alter those terms and conditions from time to time.
- 1.3 I/We agree to be bound by your account operation terms and conditions as altered from time to time by you.

2. TRUE AND CORRECT

- 2.1 I/We declare that all the information I have provided to you in and with this application is true and correct and not false and misleading in any way.
- 2.2 I/We acknowledge that you are relying on this information I have provided to you to be true and correct.
- 2.3 I/We am/are aware that I may be guilty of an offence and risk termination of my membership with you if I have provided you with false and misleading information.

3. PRIVACY

- 3.1 I/We acknowledge that I have received and read the Privacy Guidelines outlining the privacy issues that relate to the operation of the account I am opening with you in this application.
- 3.2 I/We acknowledge that as part of your obligations to me you must send me material that will assist me with my financial needs and I agree to you sending me that material from time to time unless I tell you otherwise.

4. EITHER TO SIGN

- 4.1 I/we acknowledge that to get access to Visa Card our account must be held on the basis that either of us can sign to operate our S28 account and if that is not presently the basis in which I/We operate that account then this application will alter the basis to either to sign.

Signature 1

Signature 2

Date

MSO USE ONLY

Received Operator No. Tax File Number entered
 New Address Details entered
 Approved

ADMIN USE ONLY

Received Operator No. Date / /

Important Notice

Even though the Equity Maximiser product offers great flexibility, it does require financial discipline by Members in their management of the account.

It is important to be aware that repeatedly drawing available credit from the facility (even when making repayments) could increase debt levels. Only making minimum repayments will also create a situation where the amount of the indebtedness over time will not reduce.

The Credit Union therefore recommends the Equity Maximiser product only to those Members who understand how equity mortgages operate and have sufficient financial discipline to benefit from the product. While our loans staff are available to answer any queries in relation to Equity Maximiser, we also recommend that you consider seeking independent financial advice.

The product issuer is :The Police Department Employees' Credit Union Limited

Level 27, 1 Market Street, Sydney NSW 2000 ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018 Phone: 131 PCU (131 728) Email: info@pcu.com.au Website www.pcu.com.au
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