

Deal/application reference

i Important Information

The Bank is required to collect the following information to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and the Taxation Administration Act 1953.

- This Account Authority will form part of your agreement with us in relation to the account you open.
- If a trustee account, ensure details of the beneficiary are recorded on CIF. The beneficiary cannot access funds or information on the account.

Section 1 – Account Details

Individual 1 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Countries of Residence (please list all countries you reside in)

Countries of Citizenship (please list all countries where you hold citizenship)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective overseas Tax Identification Number (TIN) or select a reason for no TIN for each overseas country listed). **If Australia is listed, do not provide your Australian Tax File Number (TFN) on this form.**

All Countries Overseas Tax Identification Number (TIN) **OR** Reason for not providing TIN (tick box)
Please do not record Australian Tax File Number (TFN) here

| All Countries | Overseas Tax Identification Number (TIN) OR Reason for not providing TIN (tick box) Please do not record Australian Tax File Number (TFN) here |
|----------------------|--|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

| | | |
|----------------------------|----------------------------|----------------------------|
| <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

***Note:** If you are a US Resident or Citizen, you will also be a US Tax Resident

Reason A: Provision of TIN not required
Reason B: Country doesn't issue TIN
Reason C: TIN hasn't been issued

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Suburb | State | Postcode | Country |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Postal address (If not the same as residential address)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Suburb | State | Postcode | Country |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Individual 2 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Section 1 – Account Details (continued)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

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|----------------------|---|----------------------------|----------------------------|----------------------------|
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |

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Residential address (PO Box not acceptable)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Suburb | State | Postcode | Country |

Postal address (If not the same as residential address)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Suburb | State | Postcode | Country |

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees

Individual 3 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
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| | | | |
|----------------------|----------------------|----------------------|----------------------|
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|----------------------|---|----------------------------|----------------------------|----------------------------|
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
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Section 1 – Account Details (continued)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Postal address (If not the same as residential address)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Individual 4 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

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Countries of Citizenship (please list all countries where you hold citizenship)

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| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |

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| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Postal address (If not the same as residential address)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Section 2 – Product Details

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Product description | BSB number | Service Centre | Account number |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | |
|----------------------|------------------------------|--------------------------------------|
| No. to sign | Special signing instructions | Payment to survivors (if applicable) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | |
|---|----------------------|
| Account holder name (for addressing statement and mail) | Statement frequency |
| <input type="text"/> | <input type="text"/> |

Statement address

| | | | |
|----------------------|-------|----------|---------|
| <input type="text"/> | | | |
| Suburb | State | Postcode | Country |

| | |
|------------------------------------|----------------------|
| Contact number (Preference mobile) | Email |
| <input type="text"/> | <input type="text"/> |

Interest to be credited: Monthly Quarterly Annually

To: This account Other account, please provide details

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Overdraft debit interest & fees to be deducted from:

This account Other account, please provide details

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Nominated Set-Off Account:

(only parties to loan can open nominated set-off account i.e. Loan cannot be offset against account held by/with third party.)

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Please tick the appropriate boxes:

Online banking access

Phone banking access » Telephone/fax form required

Telephone authority (account must be one to sign)
» Telephone/fax form required

Tax File Number or exemption lodged (if not selected, credit interest may be taxed at highest rate)

Periodical payments » PP form required

Cheque book facility » 25 50

PR / Research Mail

PR / Research Phone

PR / Research Email

Section 3 – Debit Card Access (account must be one to sign; applicable box must be ticked)

Bankwest Debit Card

Bankwest Business Debit MasterCard

Bankwest Platinum Debit MasterCard (selected accounts only)

Section 4 – Parent/Guardian details (children's account only)

| | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Relationship | CIF (bank use only) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | |
|---|----------------------|----------|
| Parent/guardian residential address (PO Box not acceptable) | Contact number | |
| <input type="text"/> | <input type="text"/> | |
| Suburb | State | Postcode |

Email address

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice 'we' or 'us' refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you apply for or hold a personal loan, credit card, transaction and/or deposit product.

This notice should be read in conjunction with our [Privacy Statement](#) at [bankwest.com.au/privacy](#) which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when it is wrong and how to make a privacy related complaint and how we will deal with it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can call 13 17 19 anytime or visit a branch. Sometimes we update our Privacy Statement and you can always find the most up to date version on the Bankwest website.

Neither this notice nor our [Privacy Statement](#) form part of any contract you have with us.

1. What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- your Tax Identification Number (TIN) (where applicable)
- information about your interactions with us, such as your transactions, payments and use of our website
- financial information you give us
- for personal loans and credit cards only - your credit history, including information obtained from Credit Reporting Bodies (CRBs).

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder) your agent, an authorised operator of your account, CRBs or other credit providers.

If you give us information about others (such as joint applicant or an additional card holder) you must have their authority and tell them what is in this Privacy Collection Notice.

2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information includes to:

- confirm your identity and manage our relationship with you
- design, price, provide, manage, and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act
- for transaction and deposit accounts only – comply with the Taxation Administration Act 1953 and our international tax reporting obligations where you have an overseas country(s) of tax residence
- for personal loans and credit cards only - assess your application for credit and minimise risk and comply with the responsible lending provisions of the National Consumer Credit Protection Act.

For transaction and deposit accounts only - we are authorised under the Income Tax Assessment Act to collect your Tax File Number. You do not have to provide it, but if you do not, we must withhold a portion of any interest earned on your account.

3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

In order to verify your identity we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment.

You consent to us providing your personal information to a CRB and requesting an identity verification assessment.

Credit reports (Personal loans and credit cards only)

Where you apply for a personal loan and/or credit card, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your personal loan and/or credit card, collect overdue payments and act in the event of fraud or serious credit infringement.

Other exchanges (Personal loans and or credit cards only)

Other information we may exchange about you with CRBs includes:

- the type and amount of credit you have applied for
- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious credit infringement.

The CRBs we use are Equifax Pty Ltd ([Equifax.com.au](#)), Experian Australia Credit Services Pty Ltd ([Experian.com.au](#)) and illion Australia Pty Ltd ([illion.com.au](#)). See the 'Your Credit Information' section in our Privacy Statement at [bankwest.com.au/privacy](#) for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

4. Exchanging your personal information with other credit providers (Personal loans and credit cards only)

To assess your application for a personal loan and/or credit card we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history and any defaults by you with other credit providers. **You consent** to us providing this information to other credit providers for these purposes.

Section 5 – Privacy Collection Notice (continued)

5. Who else we share your personal information with

Others we may share your personal information with:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies, tax authorities and regulators
- other people related to your account such as account signatories, joint account holders, or people who have authority on your account, as well as other persons where necessary to execute your instructions
- other service providers who help us deliver our personal loan, credit card, transaction and deposit products and other products and services
- for personal loans only - registries that are relevant to the services we provide such as the Personal Properties Securities Registry.

Please read our Privacy Statement at bankwest.com.au/privacy for more information about the types of service providers we use, what information we share with them and why we share it.

6. Direct marketing messages

We may contact you by phone, SMS, in writing or email using the details you have provided us to tell you about products and services we think may be of interest to you. If you do not wish to receive these messages simply call 13 17 19 anytime. You can also unsubscribe from commercial electronic messages using the unsubscribe function included in the message.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf. We share your personal information with marketing companies or mail houses so they can send service or direct marketing messages to you and make sure you do not receive messages that are not suitable for you or that you have opted out of.

7. Acknowledgement and Consent

You acknowledge the information in this Privacy Collection Notice and our Privacy Statement at bankwest.com.au/privacy.

You consent to us (where applicable):

- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- for personal loans and credit cards only – exchanging your personal information with other credit providers (see part 4)
- sending you direct marketing messages, but you can opt out of receiving them anytime by calling 13 17 19 or by using the unsubscribe function for commercial electronic messages (see part 6).

If you do not acknowledge and consent to the above we may not be able to provide you with the best products and services that suit your needs.

Section 6 – Acknowledgement and consent and acceptance of conditions

i Important Information

Please read the Product Disclosure Statement carefully before you sign.

For any questions or information about your account, conditions of use, interest rates or fees and charges, call the Bankwest Contact Centre on 13 17 19

I/We acknowledge the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and I/We consent (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

I/We certify that:

- > I/We agree to the conditions of the account access which are contained in the Product Disclosure Statement issued to me/us. Unless we tell you otherwise, we agree that Bankwest need only supply us with one copy of the Product Disclosure Statement.
- > I/We certify that all information referred to in this application, including information about countries of residence, citizenship and tax residence is complete and correct and I/we will advise the Bank immediately if such information is to change.
- > I/We understand that for eligible accounts I/we will be notified of an eStatement in online banking using one of the contact methods provided above. If I/we do not wish to receive eStatements, an election can be made to have paper statements (fees may apply).

Account holder signature/s

| | | | |
|---|---|---|---|
| X | X | X | X |
|---|---|---|---|

Date

| |
|--|
| |
|--|

Section 7 – Authorised signatory

I/We authorise the following authorised signatory to sign on this account;

Account Number

and acknowledge that:

1. All transactions by the authorised signatory will be binding on me/us.
2. To cancel the authority of the authorised signatory to operate on the account, I/we must notify you in writing.
3. The nominated authorised signatory can request Online Banking, Phone Banking and /or Card access to this account.

Account holder signature/s

Date

Section 8 – Authorised Signatory details

I **acknowledge** the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and I **consent** (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

Title

Surname

Given name/s

Relationship

CIF

Note: Account must be one to sign. A maximum limit of 2 cards per account holder applies.

Account holder signature/s

Date

Section 9 – Cancellation of Authorised Signatory

Please cancel the above Authorised Signatory as from

Third Party Debit Card returned/destroyed.

Account holder signature/s

Date

CBS updated and all accesses deleted for Authorised Signatory

Signature

Staff number

Section 10 - Adding or removing a third party

Third Parties listed below are authorised to contact the Bankwest Business Support Team on 13 7000 or any Bankwest Branch to do all or any of the following in relation to eligible Bankwest accounts:

- > Obtain balance and transaction details
- > Request statements
- > Order cheque books and deposit books (to be sent to the account holders nominated address only)

I acknowledge the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and I consent (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

| | | | |
|---|----------------------|--|----------------------|
| <input type="checkbox"/> Adding third party | Salutation | Full legal name (given name, middle name, family name) | Contact number |
| <input type="checkbox"/> Removing third party | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|---|----------------------|----------------------|----------------------|
| Residential address (PO Box not acceptable) | State | Postcode | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | |
|----------------------|--------------------------------|
| Email address | Signature of Third Party |
| <input type="text"/> | <input type="text" value="X"/> |

| |
|--------------------------------|
| Signature of Account Owner |
| <input type="text" value="X"/> |

Section 11 - bank use only

Compliance statement - I certify that I have:

- | | |
|--|--|
| <input type="checkbox"/> Updated customer details on CBS | <input type="checkbox"/> Passwords for all account holders recorded on CBS (mandatory) |
| <input type="checkbox"/> Issued the Product Schedule (does not apply to Equity Release)* | <input type="checkbox"/> Completed/Checked that the customer identification process has been completed for each account holder/signatory |
| <input type="checkbox"/> Issued the Banking Services Rights and Obligations brochure* | |
| <input type="checkbox"/> Issued Investment and Transaction Account Terms & Conditions* | |
| <input type="checkbox"/> Issued the Account Access Conditions of Use* | |
| <input type="checkbox"/> Issued the Your Guide to Banking Fees* | |
| <input type="checkbox"/> Completed/checked to amend statement type to paper. Customer informed fee may apply. | |

*Documents issued to each account holder, except where agreed to provide only one copy to joint account holders

| | | |
|--------------------------------|----------------------|----------------------|
| Signature | Staff number | Date |
| <input type="text" value="X"/> | <input type="text"/> | <input type="text"/> |

Checked by:

| | | |
|--------------------------------|----------------------|----------------------|
| Signature | Staff number | Date |
| <input type="text" value="X"/> | <input type="text"/> | <input type="text"/> |

Account closed:

| | | |
|----------------------|----------------------|----------------------|
| Date closed | Closed to | Reason |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Deal/application reference

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Individual 1 Information

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|----------------------|---|
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*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Suburb | State | Postcode | Country |

Postal address (If not the same as residential address)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
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| Suburb | State | Postcode | Country |

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Individual 2 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Section 1 – Account Details (continued)

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Countries of Residence (please list all countries you reside in)

Countries of Citizenship (please list all countries where you hold citizenship)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective overseas Tax Identification Number (TIN) or select a reason for no TIN for each overseas country listed). **If Australia is listed, do not provide your Australian Tax File Number(TFN) on this form.**

| All Countries | Overseas Tax Identification Number (TIN) OR Reason for not providing TIN (tick box) Please do not record Australian Tax File Number (TFN) here | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
|----------------------|---|----------------------------|----------------------------|----------------------------|
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

Reason A: Provision of TIN not required
Reason B: Country doesn't issue TIN
Reason C: TIN hasn't been issued

*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|----------------------|-------|----------|---------|
| <input type="text"/> | | | |
| Suburb | State | Postcode | Country |

Postal address (If not the same as residential address)

| | | | |
|----------------------|-------|----------|---------|
| <input type="text"/> | | | |
| Suburb | State | Postcode | Country |

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Individual 3 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Countries of Residence (please list all countries you reside in)

Countries of Citizenship (please list all countries where you hold citizenship)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective overseas Tax Identification Number (TIN) or select a reason for no TIN for each overseas country listed). **If Australia is listed, do not provide your Australian Tax File Number(TFN) on this form.**

| All Countries | Overseas Tax Identification Number (TIN) OR Reason for not providing TIN (tick box) Please do not record Australian Tax File Number (TFN) here | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
|----------------------|---|----------------------------|----------------------------|----------------------------|
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A | <input type="checkbox"/> B | <input type="checkbox"/> C |

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

Reason A: Provision of TIN not required
Reason B: Country doesn't issue TIN
Reason C: TIN hasn't been issued

*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

Section 1 – Account Details (continued)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Postal address (If not the same as residential address)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees.

Individual 4 Information

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Date of birth |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Also known as | Occupation | Relationship | CIF Key |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Countries of Residence (please list all countries you reside in)

Countries of Citizenship (please list all countries where you hold citizenship)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective overseas Tax Identification Number (TIN) or select a reason for no TIN for each overseas country listed). **If Australia is listed, do not provide your Australian Tax File Number(TFN) on this form.**

| All Countries | Overseas Tax Identification Number (TIN) OR Reason for not providing TIN (tick box) <small>Please do not record Australian Tax File Number (TFN) here</small> | |
|----------------------|---|--|
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

***Note:** If you are a US Resident or Citizen, you will also be a US Tax Resident

Reason A: Provision of TIN not required
Reason B: Country doesn't issue TIN
Reason C: TIN hasn't been issued

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Residential address (PO Box not acceptable)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Postal address (If not the same as residential address)

| | | | |
|--------|-------|----------|---------|
| Suburb | State | Postcode | Country |
|--------|-------|----------|---------|

Please tick if you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?

Yes No

If Yes, you may wish to consider our Easy Transaction or Retirement Advantage Account which has no monthly maintenance or dishonour fees

Section 2 – Product Details

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Product description | BSB number | Service Centre | Account number |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | |
|----------------------|------------------------------|--------------------------------------|
| No. to sign | Special signing instructions | Payment to survivors (if applicable) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | |
|---|----------------------|
| Account holder name (for addressing statement and mail) | Statement frequency |
| <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Statement address | | | |
| <input type="text"/> | | | |
| Suburb | State | Postcode | Country |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | |
|------------------------------------|----------------------|
| Contact number (Preference mobile) | Email |
| <input type="text"/> | <input type="text"/> |

Interest to be credited: Monthly Quarterly Annually

To: This account Other account, please provide details

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Overdraft debit interest & fees to be deducted from:

This account Other account, please provide details

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Nominated Set-Off Account:

(only parties to loan can open nominated set-off account i.e. Loan cannot be offset against account held by/with third party.)

| | |
|------------------------|----------------------|
| Service Centre | Account number |
| » <input type="text"/> | <input type="text"/> |

Please tick the appropriate boxes:

Online banking access

Phone banking access » Telephone/fax form required

Telephone authority (account must be one to sign)
» Telephone/fax form required

Tax File Number or exemption lodged (if not selected, credit interest may be taxed at highest rate)

Periodical payments » PP form required

Cheque book facility » 25 50

PR / Research Mail

PR / Research Phone

PR / Research Email

Section 3 – Debit Card Access (account must be one to sign; applicable box must be ticked)

Bankwest Debit Card

Bankwest Business Debit MasterCard

Bankwest Platinum Debit MasterCard (selected accounts only)

Section 4 – Parent/Guardian details (children's account only)

| | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Title | Surname | Given name/s | Relationship | CIF (bank use only) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | |
|---|----------------------|----------------------|
| Parent/guardian residential address (PO Box not acceptable) | Contact number | |
| <input type="text"/> | <input type="text"/> | |
| Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| |
|----------------------|
| Email address |
| <input type="text"/> |

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice 'we' or 'us' refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you apply for or hold a personal loan, credit card, transaction and/or deposit product.

This notice should be read in conjunction with our [Privacy Statement](#) at [bankwest.com.au/privacy](#) which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when it is wrong and how to make a privacy related complaint and how we will deal with it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can call 13 17 19 anytime or visit a branch. Sometimes we update our Privacy Statement and you can always find the most up to date version on the Bankwest website.

Neither this notice nor our [Privacy Statement](#) form part of any contract you have with us.

1. What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- your Tax Identification Number (TIN) (where applicable)
- information about your interactions with us, such as your transactions, payments and use of our website
- financial information you give us
- for personal loans and credit cards only - your credit history, including information obtained from Credit Reporting Bodies (CRBs).

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder) your agent, an authorised operator of your account, CRBs or other credit providers.

If you give us information about others (such as joint applicant or an additional card holder) you must have their authority and tell them what is in this Privacy Collection Notice.

2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information includes to:

- confirm your identity and manage our relationship with you
- design, price, provide, manage, and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act
- for transaction and deposit accounts only – comply with the Taxation Administration Act 1953 and our international tax reporting obligations where you have an overseas country(s) of tax residence
- for personal loans and credit cards only - assess your application for credit and minimise risk and comply with the responsible lending provisions of the National Consumer Credit Protection Act.

For transaction and deposit accounts only - we are authorised under the Income Tax Assessment Act to collect your Tax File Number. You do not have to provide it, but if you do not, we must withhold a portion of any interest earned on your account.

3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

In order to verify your identity we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment.

You consent to us providing your personal information to a CRB and requesting an identity verification assessment.

Credit reports (Personal loans and credit cards only)

Where you apply for a personal loan and/or credit card, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your personal loan and/or credit card, collect overdue payments and act in the event of fraud or serious credit infringement.

Other exchanges (Personal loans and or credit cards only)

Other information we may exchange about you with CRBs includes:

- the type and amount of credit you have applied for
- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious credit infringement.

The CRBs we use are Equifax Pty Ltd ([Equifax.com.au](#)), Experian Australia Credit Services Pty Ltd ([Experian.com.au](#)) and illion Australia Pty Ltd ([illion.com.au](#)). See the 'Your Credit Information' section in our Privacy Statement at [bankwest.com.au/privacy](#) for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

4. Exchanging your personal information with other credit providers (Personal loans and credit cards only)

To assess your application for a personal loan and/or credit card we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history and any defaults by you with other credit providers. **You consent** to us providing this information to other credit providers for these purposes.

5. Who else we share your personal information with

Others we may share your personal information with:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies, tax authorities and regulators
- other people related to your account such as account signatories, joint account holders, or people who have authority on your account, as well as other persons where necessary to execute your instructions
- other service providers who help us deliver our personal loan, credit card, transaction and deposit products and other products and services
- for personal loans only - registries that are relevant to the services we provide such as the Personal Properties Securities Registry.

Please read our Privacy Statement at bankwest.com.au/privacy for more information about the types of service providers we use, what information we share with them and why we share it.

6. Direct marketing messages

We may contact you by phone, SMS, in writing or email using the details you have provided us to tell you about products and services we think may be of interest to you. If you do not wish to receive these messages simply call **13 17 19** anytime. You can also unsubscribe from commercial electronic messages using the unsubscribe function included in the message.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf. We share your personal information with marketing companies or mail houses so they can send service or direct marketing messages to you and make sure you do not receive messages that are not suitable for you or that you have opted out of.

7. Acknowledgement and Consent

You acknowledge the information in this Privacy Collection Notice and our Privacy Statement at bankwest.com.au/privacy.

You consent to us (where applicable):

- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- for personal loans and credit cards only – exchanging your personal information with other credit providers (see part 4)
- sending you direct marketing messages, but you can opt out of receiving them anytime by calling 13 17 19 or by using the unsubscribe function for commercial electronic messages (see part 6).

If you do not acknowledge and consent to the above we may not be able to provide you with the best products and services that suit your needs.

i Important Information

Please read the Product Disclosure Statement carefully before you sign.

For any questions or information about your account, conditions of use, interest rates or fees and charges, call the Bankwest Contact Centre on **13 17 19**

I/We acknowledge the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and **I/We consent** (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

I/We certify that:

- > I/We agree to the conditions of the account access which are contained in the Product Disclosure Statement issued to me/us. Unless we tell you otherwise, we agree that Bankwest need only supply us with one copy of the Product Disclosure Statement.
- > I/We certify that all information referred to in this application, including information about countries of residence, citizenship and tax residence is complete and correct and I/we will advise the Bank immediately if such information is to change.
- > I/We understand that for eligible accounts I/we will be notified of an eStatement in online banking using one of the contact methods provided above. If I/we do not wish to receive eStatements, an election can be made to have paper statements (fees may apply)

Account holder signature/s

Date

Section 7 – Authorised signatory

I/We authorise the following authorised signatory to sign on this account;

Account Number

and acknowledge that:

1. All transactions by the authorised signatory will be binding on me/us.
2. To cancel the authority of the authorised signatory to operate on the account, I/we must notify you in writing.
3. The nominated authorised signatory can request Online Banking, Phone Banking and /or Card access to this account.

Account holder signature/s

Date

Section 8 – Authorised Signatory details

I **acknowledge** the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and I **consent** (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

Title

Surname

Given name/s

Relationship

CIF

Note: Account must be one to sign. A maximum limit of 2 cards per account holder applies.

Account holder signature/s

Date

Section 9 – Cancellation of Authorised Signatory

Please cancel the above Authorised Signatory as from

Third Party Debit Card returned/destroyed.

Account holder signature/s

Date

CBS updated and all accesses deleted for Authorised Signatory

Signature

Staff number

Section 10 - Adding or removing a third party

Third Parties listed below are authorised to contact the Bankwest Business Support Team on 13 7000 or any Bankwest Branch to do all or any of the following in relation to eligible Bankwest accounts:

- > Obtain balance and transaction details
- > Request statements
- > Order cheque books and deposit books (to be sent to the account holders nominated address only)

I acknowledge the information in the Privacy Collection Notice (Section 5) and our Privacy Statement at bankwest.com.au/privacy and I consent (where applicable) to the matters listed in Part 7 of the Privacy Collection Notice.

| | | | |
|---|----------------------|--|----------------------|
| <input type="checkbox"/> Adding third party | Salutation | Full legal name (given name, middle name, family name) | Contact number |
| <input type="checkbox"/> Removing third party | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | |
|---|----------------------|
| Residential address (PO Box not acceptable) | Date of birth |
| <input type="text"/> | <input type="text"/> |
| State | Postcode |
| <input type="text"/> | <input type="text"/> |

| | |
|----------------------|----------------------------|
| Email address | Signature of Third Party |
| <input type="text"/> | <input type="text"/> |
| | Signature of Account Owner |
| | <input type="text"/> |

Section 11 - bank use only

Compliance statement - I certify that I have:

- | | |
|--|--|
| <input type="checkbox"/> Updated customer details on CBS | <input type="checkbox"/> Passwords for all account holders recorded on CBS (mandatory) |
| <input type="checkbox"/> Issued the Product Schedule (does not apply to Equity Release)* | <input type="checkbox"/> Completed/Checked that the customer identification process has been completed for each account holder/signatory |
| <input type="checkbox"/> Issued the Banking Services Rights and Obligations brochure* | |
| <input type="checkbox"/> Issued Investment and Transaction Account Terms & Conditions* | |
| <input type="checkbox"/> Issued the Account Access Conditions of Use* | |
| <input type="checkbox"/> Issued the Your Guide to Banking Fees* | |
| <input type="checkbox"/> Completed/checked to amend statement type to paper. Customer informed fee may apply. | |

*Documents issued to each account holder, except where agreed to provide only one copy to joint account holders

| | | |
|----------------------|----------------------|----------------------|
| Signature | Staff number | Date |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Checked by:

| | | |
|----------------------|----------------------|----------------------|
| Signature | Staff number | Date |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Account closed:

| | | |
|----------------------|----------------------|----------------------|
| Date closed | Closed to | Reason |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |