

WHAT INFORMATION WE NEED FROM YOU

Under the Anti-Money Laundering and counter Terrorism Financing Act 2006 (Cth) Laboratories Credit Union Ltd must verify an individual's identity before it provides them with services and products.

This means that when an individual applies to be a member of LCU they must show LCU the following:

1 document from, the Category A list **OR**

1 document from the Category B list **AND** 1 document from the Category C list **OR**

1 document from the Category D list **AND** either 1 document from the Category B or C list

Category A Documents – photographic identification

- Current Australian Drivers Licence
- Current Learners Permit
- Australian Passport (not expired more than 2 years)
- Proof of Age Card/State Government/Australian Government Photo Card

Category B Documents

- A birth certificate or birth extract issued by a State or Territory
- A citizenship certificate issued by the Australian Government
- A pension card issued by Centrelink that entitles the person in whose name the card is issued to financial benefits
- Department of Veteran's Affairs card or any other current entitlement card issued by the Australian Government
- An electoral enrolment card
- Records relating to a mortgage from another financial institution
- Land Title Office Records

Category C Documents

- A notice issued by the Australian Govt, a State or Territory within the last 12 months containing the name and residential address of the individual, for the provision of financial benefits
- An Australian Taxation Office notice of assessment issued within the last 12 months
- A Medicare card
- A notice from a local government body or utilities provider issued within the last 3 months, that contains the name and residential address of the individual and records the provision of services to that address or to that person.

Category D Documents

- A current NSW photo Firearm, Commercial Agents, Private Inquiry Agent or Security Industry licence issued by the NSW Roads & Traffic Authority
- A current photo ID card for a NSW Police Officer or Australian Defence Force Member
- A current consular photo ID card issued by the Dept of Foreign Affairs & Trade.

CERTIFIED DOCUMENTS

An individual who is applying for membership online or who is unable to come into our office in person may have their identity verified by sending to LCU a copy of the document (or combination of documents) required to identify the individual as set out above that has been certified as a true copy. If a person is to rely on a certified copy the following requirements must be satisfied:

- Certified copies of previously certified copies will not be accepted. A properly certified copy of the ORIGINAL document must be provided.
- Proper certification must appear on each page to be certified and should show:
 - The date
 - The signature of the person certifying the document
 - The name of the person certifying the document, clearly printed
 - The title of the person certifying the document
 - Where relevant, the registration number of the person certifying the document

The persons who may certify a document are:

- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner
- A Judge of a Court
- A Magistrate
- A chief executive officer of a Commonwealth Court
- A Registrar or Deputy Registrar of a Court
- A Justice of the Peace
- A Notary Public (for the purposes of the Statutory Declaration Regulations 1993 (Cth))
- A police officer
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- An Australian consular official or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955 (Cth))
- An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declarations Regulations 1993 (Cth))
- A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declarations Regulations 1993 (Cth))
- An officer with, or authorise representative of, a hold of an Australian Financial Services licence, having 2 or more continuous years of service with one or more licensees
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

A copy of the signed and completed Certifier Form must also accompany the membership application and certified documents(s)

Membership & Share Application



How did you find out about LCU?

Family Member

☐

Referral

☐

Employer

☐

Please tell us who referred you to LCU: _____

Personal Details

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other _____

First Name/s _____

Surname _____

Date of Birth ___ / ___ / ___

Gender

☐ Male

☐ Female

Occupation _____

Marital Status _____

Contact Details

Home Address

_____ State : _____ Postcode: _____

Postal Address

_____ State : _____ Postcode: _____

Telephone: (Business) _____ (Home) _____ (Mobile) _____

Email _____

Please note that if you give us your email address, you agree to our using that address to communicate with you

Employment Details

Employer's Address

_____ State : _____ Postcode: _____

Work Email _____

Please note that if you give us your email address, you agree to our using that address to communicate with you

Sole Traders

Full Business Name _____

Address of Principal place of business _____

_____ State : _____ Postcode: _____

A.B.N. _____

Laboratories Credit Union Limited

ABN 77 087 650 217

AFSL/Australian Credit Licence 240807

PO Box 1967 Macquarie Centre 2113

email info@lcu.com.au

phone 02 9859 0585 fax 02 9859 0555

www.lcu.com.au

Telephone Passcode

Please choose alpha and/or numeric

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Telephone passcode must be quoted with the client number when making telephone enquiries and for limited transactions

Tax File Number (TFN)

Disclosure of your TFN is optional. Declining to quote is not an offence. This written record of your TFN will be destroyed once loaded onto our system. If you do not disclose your TFN, then withholding tax will be deducted from any interest paid to your accounts.

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Tax File Number

Exemption Category

(Office Use – Please delete from this form after entering into the system)

Option to receive Annual Financial Reports

You can choose to receive a copy of the Annual Financial Reports about your Credit Union. They contain information on its financial position and performance, how efficiently it is being managed and any financial risks it may face.

You can tell us that you wish to receive a copy of the Annual Financial Reports by ticking the box below.

You are not obliged to complete this form but if you don't respond we are not required to send copies of the Annual Financial Reports to you. You can change your choice at any time by notifying us in writing.

☐ *No, I don't wish to receive a copy of the Annual Financial Reports at this stage, but I am aware that I may change my choice in the future by notifying the Credit Union in writing.*

☐ *Yes, I want you to send me the Annual Financial Reports about my Credit Union*

Membership Declaration

I apply for membership and one ten dollar – \$10.00 share in Laboratories Credit Union Ltd (LCU). I agree to be bound by the Constitution of LCU in place from time to time

I believe the above details to be true and correct. It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information.

I understand that collection of my Tax File Number or Exemption is authorised and their use and disclosure are strictly regulated by the law and the Privacy Act 1988 (Cth). I understand that quoting my Tax file Number is not compulsory but failing to do so may result in tax being taken out of my interest. I understand that the Tax File Number will be applied to all accounts under this membership unless I specifically request otherwise. The Australian Taxation Office has specific laws on Savings and Investment accounts in regard to the Tax File Number (TFN). For more information refer to the Australian Taxation Office.

I understand LCU will collect personal information from me as required by the Anti- Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Terrorist Financing Act 2006. I understand that if I provide LCU with incomplete or inaccurate information that LCU may not be able to provide me with the products or services that I am seeking

Signature

Date

NON RESIDENT OF AUSTRALIA

One or more of the following documents **AND** one or more from category C (above)

- ☐ Current passport (with English translation as required)
- ☐ Citizenship certificate issued by a foreign government (with English translation as required)
- ☐ Birth Certificate issued by a foreign government (with English translation as required)

Please answer all of the following questions

My nationality is			
Occupation			
If your occupation involves a public function, are you a politically exposed person			
Do you have a relative who has a public function			
If you have a relative who has a public function, are you a politically exposed person			

INDIVIDUAL/JOINT/CHILD/SOLE TRADER VERIFICATION PROCEDURE

LCU OFFICE
USE ONLY

OPTION 1: Original documents used to verify members' full name, date of birth and residential address

1 document from, the Category A list **OR**

1 document from the Category B list **AND** 1 document from the Category C list **OR**

1 document from the Category D list **AND** either 1 document from the Category B or C list

Category A Documents – photographic identification

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Category C Documents

A notice issued by the Australian Govt, a State or Territory within the last 12 months containing the name and residential address	
An Australian Taxation Office notice of assessment issued within the last 12 months	
A Medicare card	
A notice from a local government body or utilities provider issued within the last 3 months	

Category D Documents

A current NSW photo Firearm or Security licence RTA	
A current photo ID card for a NSW Police Officer or Australian Defence Force Member	
A current consular photo ID card issued by the Dept of Foreign Affairs & Trade.	

OPTION 2: CERTIFIED DOCUMENTS

The certifier must have sighted the original documents, and certification must appear on each page of the documents including:

- The date
- The signature of the person certifying the document
- The name of the person certifying the document, clearly printed
- The title of the person certifying the document
- Where relevant, the registration number of the person certifying the document

RECEIVED THE CERTIFICATION FORM		
RECEIVED THE CERTIFIED COPY(S) OF DOCUMENT(S)		
Signed		Date

IMPORTANT INFORMATION FOR YOU TO KEEP

Joint Deposit or Savings Accounts

A joint account is an account held by two or more persons. The important legal consequences of holding a joint account are:

- the right of survivorship – when one joint holder dies, the surviving joint holders automatically take the deceased joint holder's interest in the account (for business accounts different rules may apply - see Note below)
- joint and several liability – if the account is overdrawn, each joint holder is individually liable for the full amount owing.

You can operate a joint account on an 'all to sign' or 'either/or to sign' basis:

- 'all to sign' means all joint holders must sign withdrawal forms, cheques, etc
- 'either/or to sign' means any one joint holder can sign withdrawal slips, cheques, etc.

All joint account holders must consent to the joint account being operated on an 'either/or to sign' basis. However, any one joint account holder can cancel this arrangement, making it 'all to sign'.

NOTE: The right of survivorship does not automatically apply to joint business accounts, such as partnerships. A partner's interest in a business joint account would normally pass to beneficiaries nominated in the partner's will or next-of-kin if there is no will.

If you are operating a business partnership joint account, you should obtain your own legal advice to ensure your wishes are carried out.

Laboratories Credit Union Ltd
www.lcu.com.au
ABN 77 087 650 217
AFSL/Australian Credit Licence 240807



Account & Access Facility Application



banking you can trust

ACCOUNT NAME

CLIENT NAME

Is this a joint account ☐ Yes ☐ No

JOINT CLIENT NAME

JOINT CLIENT NAME

NO. OF PARTIES TO SIGN ☐ Either ☐ Both

CLIENT NUMBER

JOINT CLIENT NUMBER

JOINT CLIENT NUMBER ☐ Other (number)

WHICH OF THE FOLLOWING DO YOU REQUIRE?

LcuDirect Phone Banking with BPay®	Yes <input type="checkbox"/>	No <input type="checkbox"/>
MVP Internet Banking with BPay®	Yes <input type="checkbox"/>	No <input type="checkbox"/>
E*Saver (\$50) account	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Transfer \$_____ from a/c _____ S ____		
Young & Free Student Account (\$33)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Savings Account (\$1) or other S_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Intelligent Saver (\$8)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Christmas Club (\$4)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Visa Debit Card	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Number of Visa cards required on this account _____		
Name on card _____		
Name on card _____		

PAYROLL DEDUCTION OR OTHER ELECTRONIC DEPOSIT REQUIRED

Personal Cheque Book	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Deposit Book Required	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name on Cheque book _____		

Office Use Only
Access Code Loaded _____
Application Loaded _____
Activated _____
Enable SMS OTP _____
Application Loaded _____
Funds T/f _____
Application Loaded _____
Application Loaded _____
Application Loaded _____
Application Loaded _____
Application Loaded _____
Card expiry _____
Account Visa to be linked to _____
Additional cardholder fee charged _____
Application Loaded _____
Link _____ CD _____
Chq book size _____ Signatory Card _____

It is an offence under the Anti Money Laundering & Counter Terrorism & Financing Act 2006 to make a false or misleading statement.

Member: _____ / /

Signature _____ Date

Joint Member: _____ / /

Signature _____ Date

Joint Member: _____ / /

Signature _____ Date

OFFICE USE ONLY
CLIENT(S) VERIFIED

Yes ☐ No ☐

TFN(s) Applied

Yes ☐ No ☐