



FIRE SERVICE CREDIT UNION LTD. EST. 1972

22 Chancery Lane, Adelaide SA 5000
ABN: 17 087 651 152

Phone: 08 8227 2222 Fax: 08 8227 2422
AFSL: 237515 Australian Credit Licence: 237515

Web: www.fscu.com.au
BSB: 805013

Membership Application - Child

MEMBER NUMBER

TITLE AND SURNAME

Mr / Miss

GIVEN NAME(S)

RESIDENTIAL ADDRESS

MAILING ADDRESS

CONTACT DETAILS

PHONE

Home

Mobile

EMAIL

PERSONAL DETAILS

Date of Birth

/ /

Country of Citizenship

AUTHORISED ADULT (optional)

You acknowledge the Child is the Owner of the Membership and Account(s) and any credit funds are the property of the Child. An Adult who opens an Account for a Child under 12 is added as an Authorised signatory but the Account(s) will be 'two to sign' giving access to Account information (including view only Internet Banking) but not for withdrawals until the Child's signature is registered. Once the Child's signature is registered you can agree together and sign jointly to change this, if you wish.

Adult's Name

Adult's FSCU Member Number

Contact Details

Phone

Email

ADULT'S SIGNATURE

MEMBERSHIP QUALIFICATION: As Fire Service Credit Union is a closed bond Credit Union, you must provide proof that you are a member of the Emergency Services (eg ID badge). If you are not a member of the Emergency Services it is necessary for you to be introduced by a current Fire Service Credit Union member. Please provide details of the referring member:

Referring Member

Member Number

Relationship

Signature of FSCU member

All applications for membership are subject to approval by the Board of Directors in accordance with the Credit Union rules. All members of the Credit Union are required to hold one \$10.00 membership share in the Credit Union.

Office Use

Received

/ / ID
identify Beneficial Owners
Visa Debit Card checklist

Signed Membership application

determine PEP status
Open RIM following Opening Membership checklist

TFN

Share

complete AML Risk Assessment
March 2017



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MEMBERSHIP DECLARATION: I apply for membership of Fire Service Credit Union Ltd (FSCU) and one \$10.00 share in the Credit Union. I agree to be bound by the rules of Fire Service Credit Union and any registered amendments. I acknowledge receipt of the General Terms and Conditions for Deposit accounts and agree to be bound by them. I understand that collection of my Tax File Number (TFN) or Exemption is authorised and their use and disclosure are strictly regulated by the law and the Privacy Act 1988. I understand that quoting my TFN is not compulsory but failing to do so may result in tax being deducted from any interest payable to me. I understand that the TFN 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 TFN. For more information refer to the Australian Taxation Office. I understand FSCU will collect personal information from me as required by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF Act) 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 AML/CTF Act. I believe the above details to be true and correct. It is an offence under the AML/CTF Act to give false and misleading information. I understand that if I provide FSCU with incomplete or inaccurate information that FSCU may not be able to provide me with the products or services that I am seeking.

ACCOUNT(S) REQUIRED

S1 Everyday **S12 Junior Firefighter** **S _____ Other**

Note: An S12 Junior Firefighter Savings account is designated as a Child's account. All S12 Junior Firefighter Savings accounts are closed when the Child reaches 18 years of age. No card access is available for S12 Junior Firefighter Savings accounts.

HAVE YOU RECEIVED A FINANCIAL SERVICES GUIDE? YES / NO
GENERAL TERMS AND CONDITIONS ARE AVAILABLE ON OUR WEBSITE: www.fscu.com.au

INTERNET BANKING **Do you wish to use Internet Banking?** YES / NO
Note: Registering for Internet Banking will automatically register you for e-statements. You can opt out via Internet Banking

MEMBER ACCESS CODE **Please choose a four digit Access Code for identification purposes**
FSCU staff may ask for your Access Code to verify your identity
Note: We recommend that you do not use the same code as your PIN for security reasons.

VISA DEBIT CARD

Card access only available for S1 accounts. Visa Debit cards are not available to members under 14 years of age. Visa Debit cards are available to members aged 14-18 years with parent acknowledgement.

I request Fire Service Credit Union Ltd to issue me with a Visa Debit card & PIN (subject to FSCU approval) to enable me to access my account through ATMs, EFTPOS, Agencies, and/or other approved electronic terminals. I agree to pay all fees, charges, and interest by direct debit to my Membership as determined by FSCU from time to time, including \$10 for each replacement Visa Debit card in the event of my Visa Debit card being lost or damaged. Withdrawal limit on Visa Debit card is \$1000 per day unless I request a higher limit. Merchants and other institutions may impose additional restrictions. Visa Debit card and PIN will be sent by separate mail.

All Visa Debit Cards give access to ATM cash withdrawals and EFTPOS transactions

Visa access (online or via CR instore) YES / NO
Paywave YES / NO

Parent acknowledgement: _____

SIGNATURE

DATE

TAX FILE NUMBER