

Date		Member Number (Office use only)	
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Membership confers rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request

Personal Details (as per your identity documents)			
Title		Home Phone	
Surname		Daytime Phone	
Given Names		Mobile Phone	
Also Known as (if applicable)		Date of Birth	
Residential Address (mandatory)			
	Post Code:		
Postal Address (if different)			
	Post Code:		
Email address			

Telephone Passcode (your telephone passcode helps us identify you when you call us) For security purposes telephone passcodes are to be quoted with the client number when making telephone enquiries and for limited transactions	
Please choose alpha and/or numeric	

Employment details (optional)			
Occupation		Name of employer	

Related Membership Numbers	
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Selecting Your Accounts and Access Facilities			
Choice of Account Types:	<input type="checkbox"/> On Call (S1)	<input type="checkbox"/> e*Saver (S50)	<input type="checkbox"/> Intelligent Saver (S8)
	<input type="checkbox"/> Young & Free (S33) (student account)	<input type="checkbox"/> Savvy Saver (S34)	<input type="checkbox"/> Christmas club (S4)
Choice of Access Facilities:	<input type="checkbox"/> VISA card	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> eStatements
	<input type="checkbox"/> Phone Banking	<input type="checkbox"/> Cheque Books	<input type="checkbox"/> Deposit Books

Which Countries are you a tax resident? (for more information go to ato.gov.au and type 'tax resident' in the search tab)		
<input type="checkbox"/> Australia only	<input type="checkbox"/> Australia and	<input type="checkbox"/> Not Australia but



Tax file Number (Quoting your tax file number is not compulsory but withholding tax may be deducted from your interest if you do not quote your number or your exemption. After input, this record will be destroyed)											
Tax File number	<table style="border: none;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>										
<input type="checkbox"/> Or exempt from lodging a tax return. Please provide reason											

Membership declaration

Application

I hereby apply for membership of Laboratories Credit Union Limited (LCU) and undertake to pay \$10 to LCU for my membership share. I agree to be bound by the Constitution of LCU in place from time to time. A copy of which you can obtain on request.

Acknowledgements and Declarations:

I acknowledge and declare that:

- The names I have provided in this application are the only names by which I am known and I acknowledge that I cannot be provided with any products or services until my identity has been verified by LCU.
- My application for membership of LCU and for its products and services is subject to terms and conditions.
- LCU's Financial Services Guide (FSG), Conditions of Use - Accounts and Access Facility, Summary of Accounts & Availability of Access Facilities and Fees and Charges are available on LCU's website or they can be sent to me upon request.

LCU strongly recommends that I read each of the documents noted here and that if I do not accept the relevant terms and conditions I should not use the product or service.

.....
Signature

.....
Date

How did you find out about LCU?

Family Member Employer Referral Other

Office Use Only:

Date of Admission to Membership

Access Facilities Action List:

	Account Opened/Share Debited
	Welcome Letter Sent
	Visa Card Ordered
	Internet Banking access
	eStatement register
	Phone Banking access
	Cheque Books Ordered
	Deposit Books Ordered

Confirmation:

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Staff Member's Signature

Operator No



The law requires us to verify your identity when you open an account, change your name or when you become a signatory to an account.

You are required to provide the following identification with your application:

1. One document from List A – Photographic identification OR
2. One document from List B and one from List C

If you are mailing a copy of your identification documents, photocopies will be accepted however they must be certified by a person on the certifier categories list. The certifier will need to sight the original documents by following the instructions in the certifier endorsement section below.

All signatories to the account must be identified, please supply identification documents for signatories who are not already members.

If you are presenting original documents at the LCU office then this certifier endorsement is not required

List A – Primary Photographic Identification	
ID must be issued in Australia and must confirm full name and date of birth.	<ul style="list-style-type: none"> • Passport (current or expired within 2 years) • Drivers licence (current) – front and back • Proof of age card (current)
List B – Primary Non-Photographic Identification	
ID must be issued in Australia and must confirm first name, surname and date of birth or address.	<ul style="list-style-type: none"> • Citizenship Certificate • Centerlink pensioner concession card (current)
List C – Secondary Identification	
ID must be issued in Australia and must confirm full name and date of birth.	<ul style="list-style-type: none"> • Council rates or utilities bill eg. water, phone, electricity etc (not more than 12 months old) • Tax assessment notice (not more than 12 months old) • Proof of Government benefit eg Austudy, family tax benefit (not more than 12 months old) - may NOT be used in conjunction with Centrelink Pension Concession Card in List B
Certifier Categories	
<ol style="list-style-type: none"> 1. 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 2. Judge of a court 3. Magistrate 4. Chief executive officer of a Commonwealth court 5. Registrar or deputy registrar of a court 6. Justice of the peace/Commissioner for Declarations 7. Notary public 8. Police officer 9. Agent of the Australia Postal Corporation who is in charge of an office supplying postal services to the public 	<ol style="list-style-type: none"> 10. 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 11. Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955) 12. Officer with 2 or more continuous years of service with one or more financial institutions 13. Finance company officer with 2 or more continuous years of service with one or more finance companies 14. Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees 15. Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants

To be completed by the certifier (if applicable)

Details of identification	
Full name of person being identified	
Type of documents certified	
Details of certifier	
Title	
Surname	
Given name(s)	
Occupation	
Category of certifier	
Certifier endorsement	
I have examined the original identification documents listed above	<input type="checkbox"/>
I have enclosed all certified copies of each document for LCU	<input type="checkbox"/>
I have endorsed each copy of the identification document with the following statement	<input type="checkbox"/>
This is to certify that this is a true copy of the original which I have sighted. Date, name, signed, title, registration number (if applicable). It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false and/or misleading information.	
Certifier Signature	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.