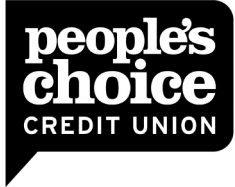


Office use only  
Investment No: \_\_\_\_\_



# Personal Investment Account Application

**People's Choice Credit Union**,  
a trading name of Australian Central Credit Union Ltd  
ABN 11 087 651 125, acts under its own  
Australian Financial Services Licence (AFSL 244310)  
and Australian Credit Licence (ACL 244310)  
T 13 11 82 peopleschoicecu.com.au

**Primary Account Owner (1)** (All account owners must be members of People's Choice Credit Union)

Member Number: \_\_\_\_\_

Title:	First Name/s:	Last Name:
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**Joint Account Owner (2)** (All account owners must be members of People's Choice Credit Union)

Member Number: \_\_\_\_\_

Title:	First Name/s:	Last Name:
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**Joint Account Owner (3)** (All account owners must be members of People's Choice Credit Union)

Member Number: \_\_\_\_\_

Title:	First Name/s:	Last Name:
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**Investment Details**

Term:  Years  Months  Days Interest Rate: \_\_\_\_\_ % pa  
Interest Payment Frequency  Monthly  Annually  At maturity Other  Days  Months

**Interest Instructions**

Reinvest Interest  
 Credit Interest to Account Number: \_\_\_\_\_ in the name of:

**Source of Funds** (Transfers from Primary or Joint account owner named above)

Cash	\$		
Cheque	\$		
Transfer	\$	Account No	Member No
Transfer	\$	Account No	Member No
Total Amount Invested	\$		

**Account Signing Authority Instructions**

Number of signatures required:  Only ONE to sign  At least \_\_\_\_\_ to sign  All to sign



Please complete – If not completed you may be taxed on any interest received.

**TAX File Information:** This information will be destroyed once loaded onto the system.

**Primary Account Holder (1)**  
Tax File Number or Exemption Number \_\_\_\_\_

**Joint Account Holder (2)**  
Tax File Number or Exemption Number \_\_\_\_\_

**Joint Account Holder (3)**  
Tax File Number or Exemption Number \_\_\_\_\_

**Important Note**

You are liable to pay Australian Central Credit Union Ltd trading as People's Choice Credit Union ("People's Choice Credit Union"), all government taxes and expenses incurred in relation to this deposit and People's Choice Credit Union may deduct these expenses from any account you have with them.

**Renewals** – Unless advised otherwise by the account holders or authorised signatory in writing, investment funds will be renewed automatically at maturity at the interest rate current at that time.

**Early Redemptions/Withdrawals** – You may make a full or partial withdrawal of funds from your Term Investment at any time during the term of the investment. However, if you withdraw all or part of your funds from the Term Investment prior to maturity (Early Redemption), we may charge you an Early Redemption fee. Please refer to our Term Investment Accounts Terms & Conditions and Fees & Charges document. You must give us no less than thirty-one days notice if you wish to make an Early Redemption.

If you make a partial Early Redemption, the term applicable to the Term Investment and type of interest repayment applicable to the Term Investment will continue, however the interest rate payable will decrease if the remaining balance is less than the applicable minimum balance for your term and interest rate. The interest rate that will apply to the remainder of your fixed term will be the applicable interest rate at the time of partial redemption based on your remaining balance and original fixed rate term, but will be no greater than your original rate.

If a partial withdrawal would cause the balance of your Term Investment to fall below the minimum balance required, you must redeem the account in full.

**Declaration**

I/We understand that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to make a false and misleading statement. I/We declare that the details as shown on this form are complete and accurate.

I/We have received the Term Investment Accounts Terms & Conditions and Fees & Charges document and Savings & Investments Interest Rates and agree to be bound by them.

I/We understand that the collection of Tax File Numbers is authorised, and their use and disclosure are strictly regulated by Tax Laws and the Privacy Act. I/We understand that quotation is not compulsory, but tax may be taken out of my/our interest if I/we do not quote my/our Tax File Number or claim an Exemption.

I/We have received the Privacy Policy from People's Choice Credit Union. I/We consent to the collection, use, handling, and disclosure of my/our personal information as set out in the Privacy Policy. I/We understand the Privacy Policy may change from time to time and I/we will be kept updated of any changes to the Privacy Policy via People's Choice Credit Union's newsletters or on its website. I/We consent to the collection, use and disclosure of the information contained in this application and for any other application or communication I/we may have with People's Choice Credit Union from time to time. If I/we supply information to People's Choice Credit Union about another person, I/we confirm that I/we am/are authorised by that person to supply the information and I/we will inform that person how to contact People's Choice Credit Union, how to obtain the Privacy Policy, that People's Choice Credit Union will use and disclose their personal information for the purposes set out in this document and that they can gain access to that information.

I/We authorise People's Choice Credit Union to provide its relevant service providers with:

- Any information provided by me/us in this document (including personal information)
- Any other information (including personal information) I/we may provide to People's Choice Credit Union which they may lawfully obtain about me/us where the provision of such information is required or allowed by law. This includes verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

**Primary Account Owner (1)**

Title	First name(s)	Surname
Member Signature		Date

**Joint Account Owner (2)**

Title	First name(s)	Surname
Member Signature		Date

**Joint Account Owner (3)**

Title	First name(s)	Surname
Member Signature		Date

**Office Use Only**

Signatures Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Investment Certificate:</b> Investment Certificate Printed <input type="checkbox"/> Yes <input type="checkbox"/> No
Branch	Staff name <span style="float: right;">Date</span>
<b>Regulatory Requirements</b> Term Investment Accounts Terms & Conditions and Fees & Charges document issued to all members if not previously recorded <input type="checkbox"/> Yes <input type="checkbox"/> No	