

Account Number



Business 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

Membership Details

Membership name

Member no.

ABN or ACN

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

Cash

 \$

Cheque

 \$

Transfer

 \$

Transfer

 \$

Total Amount Invested

 \$

Account no.

Member no.

Account no.

Member no.

Account Signing Authority Instructions

Number of signature required

Only ONE to sign

All to sign

At least

To sign

People's Choice Credit Union Use Only

TFN loaded

Investment Certificate Issued

Fees & Charges & T&C's issued to member(s) if not previously recorded

Signature(s) verified

Processed by

Checked by

Print

Sign

Print

Sign

Print

Sign



Tax File Number / Exemption (if not completed, you may be taxed on interest received)

This information will be destroyed once loaded onto the system.



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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 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 Fees & Charges document. You must give us no less than seven 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 Accounts & Access Facilities Terms & Conditions document, Fees & Charges document and Savings & Investment 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.

Authorised Account Signatories

Signatory (1)	First name(s)	Surname	Position
	Signature		Member no.
Signatory (2)	First name(s)	Surname/	Position
	Signature		Member no.
Signatory (3)	First name(s)	Surname	Position
	Signature		Member no.
Signatory (4)	First name(s)	Surname	Position
	Signature		Member no.

Signing instructions for above declaration

Membership Type	Declaration to be signed by
Sole Trader	Sole Trader
Partnership	All partners
Company - Sole Director	Sole Director/Secretary
Company - Multi Director	Any 2 Directors or One Director together with the Secretary
Association	Any 2 (max 4) Officeholders (e.g. President, Secretary, Treasurer)
Trust/Superannuation Fund	If Trustees are Individuals, all Trustees, If Trustee is a Company, as per Company Membership