

# ELIGIBILITY FOR SHAREHOLDER MEMBERSHIP OF RAILWAYS CREDIT UNION

**Shareholding membership for Railways Credit Union is exclusively limited to:** • Employees and ex-employees of QR; • Employees of Railways Credit Union Limited; • Ex-employees of a QR subsidiary, provided the person was employed by the subsidiary during the time the subsidiary was controlled by QR; • Current employees of organisations that have a close affinity with the Credit Union or QR and are approved by the Board; • Those related by family or the partner of a person admitted under any of the categories above. If you are unsure of your eligibility, please contact us on 1300 362 216. (NB: QR is defined in the Railways Credit Union Constitution in clause 1.1).

## MEMBERSHIP TYPE - Shareholder or Joint Shareholder

**What does it mean to become a shareholding member of the Credit Union?** You become a part owner and have voting rights. If shareholding is joint, you nominate who will be the primary shareholder with these voting rights. The joint shareholder does not have voting rights.

I would like to be either

Individual Shareholder OR

Joint Shareholder with Full Name of other member

Member number of existing member (if applicable)

I will be the primary shareholder  Yes  No

Do you want the primary shareholder to be the recipient of all statements and notices that we are permitted to send to just one person relating to this account?  Yes  No

I agree to convert my existing individual shareholding to a joint shareholding  
Existing Shareholder's Signature

## PAYMENT OF \$10 SHARE IF APPLYING FOR NEW SHAREHOLDING

Shareholding membership with Railways Credit Union costs \$10. Please indicate how this \$10 will be paid.

Cheque enclosed

Transferred from RCU account number

Signature of Account holder

QR Payroll Deduction

Which is in the name of

## MY DETAILS

Title  Given Names  Surname

Are you known by any other name than the one provided above?  Yes  No

Date of Birth

Male

Female

Residential Address

Postcode

Mailing Address (if different from above)

Postcode

Work Telephone

Home Telephone

Mobile

Work Email

Personal Email

If more than one number and email address completed, please tick which of the numbers and email addresses you prefer to be contacted on.

By ticking this box I elect that Railways Credit Union Limited may use electronic means to transmit documents to me which it has signed electronically; Electronic means may also be used to acknowledge acceptance of electronically transmitted documents as permitted by the Electronic Transactions Act (Qld) 2001.

If applicable, please tick or complete  Qld Rail  QR National

Service Number (if applicable)

or other Employer

## PLEASE TELL US

Why are you joining Railways Credit Union? \_\_\_\_\_

How did you hear about Railways Credit Union? \_\_\_\_\_

If you are not a current or former employee of QR or any other rail corporation, please answer the following:

Name of relative/partner who is a RCU member \_\_\_\_\_

Your relationship (e.g. spouse, daughter, cousin, etc) \_\_\_\_\_

**Potential Shareholders please note:** The Credit Union may set off against the value of your share and/or the credit balance of your deposit account/s any debt owing by you to the Credit Union. Unless required by law, correspondence will be sent to the address of the Primary Shareholder. Please refer to the Privacy Section of our Financial Services Guide.

**By signing this form:** I agree to the Privacy section of the Credit Union's Financial Services Guide (FSG). If you have not received a copy of the FSG you can obtain one from our website or by calling us on 1300 362 216. I acknowledge that I would like to be contacted about the Credit Union's products and services for the duration of my membership with the Credit Union.

Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

By ticking this box I acknowledge that I am considered a Politically Exposed Person (PEP) for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006\*.

\* A PEP is defined as an individual who is or has been entrusted with prominent public functions in a foreign country, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations or important political party officials. A PEP is further defined as the family members or close associates of those holding one of the above positions.

**Tax File Number Disclosure:** Collection of tax file numbers (TFN's) is authorised, and its use and disclosure are strictly regulated by tax laws and privacy. Quotation is not compulsory but tax may be taken out of your interest if you do not quote your tax file number or claim an exemption. For more information about the use of tax file numbers, please contact your nearest Australian Tax Office. I authorise the application of this TFN or exemption to all accounts and investments held in my name at Railways Credit Union, unless I notify the Credit Union otherwise.

Tax File Number

Or Exemption Category

Office Use Only: Member Number

# PROOF OF IDENTITY TO OPEN AN ACCOUNT

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires you to produce proof of identity before your account may be opened. All account and signatory information provided to the Credit Union on this form will apply to all accounts which may be held by the applicant with the Credit Union unless otherwise specified.

## Suitable Identification Documents

To open an account with the Credit Union you must provide evidence of a primary identification document and secondary identification document(s) confirming your full name, date of birth and residential address. Before your account can be opened the Credit Union must receive a certified copy of the following identification document(s):

1 x Primary Identification Document  
and 1 x Secondary Identification Document

or

2 x Secondary Identification Documents

The following are examples of suitable primary and secondary identification documents:

## Examples of Primary Identification Documents

Certified copy of an Australian/State or Territory Drivers licence  
Certified copy of an Australian Passport (if expired, expiry date must not be greater than two years from the date this application form is presented)

Certified copy of a card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person

Certified copy of a foreign passport, diplomatic document or other international travel document (if expired, expiry date must not be greater than two years from the date this application form is presented)

## Examples of Secondary Identification Documents

Certified copy of an Australian Birth certificate

Certified copy of an Australian Citizenship certificate

Certified copy of a Pension Card or Health Card issued by Centrelink

Certified copy of a Medicare Card

Certified copy of a QR Rail Pass

Certified copy of a Credit Card/Bank Card

Certified copy of a document issued by the Australian Taxation Office within the preceding two years showing your full name and residential address.

Certified copy of a recent bill showing your full name and current residential address (e.g. Council Rates, Telephone, Electricity, Gas). Bill must have been issued within the preceding three months.

If under 18 years of age, a certified copy of a notice issued to the applicant from the School principal within the preceding three months.

## How to Certify a Copy

To appropriately certify your identification document, the certifier must print the following on the copy of the identification document:

- The Certifier's full name; and
- The category of authorised certifier they belong to from the list below; and
- Notation that the document is a true copy of the original; and
- Date and signature of the certifier.

## Authorised Certifiers

The following are some of those individuals authorised to certify your identification document(s). For a full list of those authorised to certify your identification document please contact the Credit Union.

1. An employee of a financial institution (Bank, Credit Union, Building Society, Finance Company) with 2 or more years continuous service.
2. An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more years of continuous service with one or more licensees
3. A permanent employee of the Australian Postal Corporation with 2 or more years continuous service who is employed in an office supplying postal services to the public
4. An Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
5. 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
6. A Legal Practitioner
7. A Police Officer
8. A Justice of the Peace
9. A Notary Public
10. A Registrar, Deputy Registrar, Judge or Magistrate
11. The Chief Executive Officer of a Commonwealth Court