

We can't wait for you to take advantage of our fantastic rates, fairer fees and a better deal for all your banking! Before you begin, please ensure you have your Birth Certificate or Passport on hand.

1 MEMBERSHIP ELIGIBILITY

Immediate family member (i.e. child, sibling, grandchild, niece or nephew)

Is your family member a:

Or Employee of a company in the ExxonMobil group

Long term contractor of the ExxonMobil group

Other (provide details)

Provide details of family member (eg. member no., member name, relationship to member e.g parent, grandparent etc)

2 YOUR NEXUS MUTUAL EXPERIENCE

We want to keep your banking experience as personal as possible.
Have you recently spoken to any of our personal bankers?

Yes. Name of team member

No, I haven't spoken to anyone yet

Reason for joining us?

Family recommendation

Competitive products, services and fees

Other

3 YOUR DETAILS

Surname

First Name

Middle Name(s)

Title

Mr Miss Other

Date of birth

Gender

Female Male

Postal Address

Postcode

Home address (PO Box not accepted by law)

Postcode

Phone (home)

Phone (business)

Phone (mobile)

Email



YOUR ACCOUNT

Let's set you up with the right accounts. No fees for under 18 members.

Transactional Accounts. All members must select one of the following:

<input type="checkbox"/> ACCESS PLUS ACCOUNT (S1)	<input type="checkbox"/> ESSENTIAL ACCESS ACCOUNT (S2)
<ul style="list-style-type: none"> • Easy everyday transacting • No interest earned • Accessed on Internet Banking, Mobile Banking • No minimum balance • Simple way to pay bills • Option of a Visa Debit Card or rediCARD • Fees may apply once you turn 18 years old 	<ul style="list-style-type: none"> • Easy everyday transacting • No interest earned • Accessed on Internet Banking, Mobile Banking • No minimum balance • Simple way to pay bills • No card access • A great option for members under 18 years • \$0 monthly fee

You can open the following at-call savings account. Please tick if you require:

JUNIOR SAVER (S7)

The Junior Saver account is the first step in developing financial literacy. It is designed to encourage savings habits while also allowing easy access to funds.

- Earns a high interest rate*
- Bonus interest is paid in addition to your regular interest when you deposit at least \$2 and make no more than two withdrawals in a calendar month
- No monthly fee
- No minimum account balance
- No fixed term

* Subject to minimum deposit and withdrawal criteria.

Would you like to add a signatory to your accounts?

Yes No

● Signatory 1

Name _____

Member Number _____

Which accounts would you like to add a signatory too?

ACCESS PLUS (S1)

ESSENTIAL ACCESS (S2)

JUNIOR SAVER (S7)

● Signatory 2

Name _____

Member Number _____

Which accounts would you like to add a signatory too?

ACCESS PLUS (S1)

ESSENTIAL ACCESS (S2)

JUNIOR SAVER (S7)



YOUR CARD

If you have selected the Access Plus Account (S1), please choose one of the below cards:

rediCARD. Under 12 year olds have a \$100 daily limit; if above 12 years old, daily limit is \$500.

Visa Debit Card. 12 to 14 year olds require parental consent in Section 11. Daily limit is \$500.

Card delivery details

Mailed to your postal address

Picked up from the Melbourne branch

Picked up from the Sale branch



ACCESSING YOUR ACCOUNTS WITH EASE

Internet and Mobile Banking

When you register for internet banking, you also have immediate access to Nexus Mutual's mobile banking system via our smartphone app and eStatements.

Please register me for internet banking with convenient electronic statements.

We will send you an email to your previously nominated email address with further instructions.

Would you like your signatories to have access to these accounts on their Nexus Mutual internet banking?

Yes No Other _____

eStatements

Nexus Mutual is going paperless! Please join us!

If you have preferred email other than the email address in your personal details please let us know: _____

If you prefer to receive paper statements by post, please tick here:

(A fee applies for each paper statement; please refer to our fees and charges brochure for details).



STAY IN THE LOOP WITH NEXUS MUTUAL

Would you like to receive emails regarding Nexus Mutual's promotions and special offers?

Yes No



YOUR AUSTRALIAN TAX FILE NUMBER

This section is destroyed once your tax file number is recorded on your membership.

Collection of tax file numbers is authorised, and its use and disclosure are strictly regulated, by the tax laws and the Privacy Act. Quotation is not compulsory but tax may be withheld from your interest if you do not quote your tax file number or claim an exemption.

You authorise the application of the information to all accounts and investments in this membership, unless you notify the Credit Union otherwise.

If a TFN or an exemption is not quoted, withholding tax will be deducted from interest earned if it exceeds the thresholds specified by the ATO.

Exemptions: For details about who is exempt contact the Australian Taxation Office.

Children Under 16: Write your date of birth in the space for exemption.

Member's Tax File Number

Exemption



YOUR OVERSEAS TAX DETAILS

Please provide us with details of your residency status for taxation purposes. This will help us comply with our obligations under overseas taxation laws including the Common Reporting Standard and U.S. FATCA.

I declare that I am (please tick all that apply):

- A United States citizen or resident for U.S. tax purposes - provide details in the table below
- A resident for tax purposes of another foreign country - provide details in the table below.

Country	TIN*	Reason if no TIN*
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



PRIVACY STATEMENT & CONSENT

You understand Nexus Mutual (a trading name of EECU Limited) will collect personal information including your full name, date of birth and residential address from you as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and that it may take steps to verify the personal identification information it has collected. You consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). You understand that if you provide incomplete or inaccurate information, Nexus Mutual may not be able to provide the products or services that you are seeking.

Other information Nexus Mutual asks you to supply on and in connection with this application form is not required by law but we may not be able to grant your application if it is not supplied. The information will not be used or disclosed except for a purpose otherwise disclosed to, or authorised by, you. Subject to the Privacy Act 1988, you may access personal information that we hold about you at any time by asking us.

- You agree that your personal information may be held and used by us to assess and process this application, maintain a record of your membership, comply with legislative and regulatory requirements, conduct market or customer satisfaction research, develop and identify products and services that may interest you and provide you with information about other products and services (unless you ask us not to).
- You agree that we may disclose your personal information to our agents; contractors; external advisers whom we engage from time to time to carry out or advise on our functions and activities; regulatory bodies; government agencies; law enforcement bodies and courts.
- Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by writing to us at **Reply Paid 84350 Melbourne VIC 8060**, by telephone on **1300 65 33 28**, or by facsimile on **03 9608 8305**.



MEMBERSHIP DECLARATION

I hereby apply for a share in the credit union to become a member of the credit union. I understand that on becoming a member I agree to the general terms and conditions and I am bound by the credit union's Constitution as governed by the Corporations Law, and as altered from time to time. (Note: share application not applicable for signatory membership).

I understand that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to give false and misleading information.

I declare all the information contained in this application to be true and correct. I acknowledge that my signature on this application form signifies acceptance of Nexus Mutual's terms and conditions, which are available at nexusmutual.com.au or at any Nexus Mutual branch.

Have you ever been refused an account at another financial institution? Yes No

Member's signature

Date

If member is unable to sign, write "Unable to sign" in above box.

For parents or guardians of members

Signatory to sign

Signatory to sign

Date

My child is 12 to 14 years old and I consent to them being issued a Visa Debit Card (as requested in Section 5).



PROOF OF IDENTITY

One of the following documents

- Current Australian Passport (or one that has expired in the last 2 years)
- Australian Birth Certificate / Card / Extract
- Notice issued by school principal within the last 3 months, showing name, current address and period of attendance

If you do not have the above, please call Nexus Mutual on **1300 65 33 28** to discuss alternative options.

If you are not providing your identification in person at a Nexus Mutual branch, we may be able to accept certified copies of your identification documents. These must be certified by a person authorised to do so under the AML/CTF Rules and must be accompanied by a 'Certifier Form'.



WHO CAN CERTIFY YOUR DOCUMENTS?

If you are not providing your identification in person at a Nexus Mutual branch, we may be able to accept certified copies of your identification documents. These must be certified by a person authorised to do so under the AML/CTF Rules and must be accompanied by a 'Certifier Form'.

Requirements

Each new member must:

- Have the required identification documents (see Section 12 'Proof of Identity') certified by an authorised person.
- Provide certified copies of the identity documents and the completed 'Certifier Form' to your Nexus Mutual branch.

NOTE: Certification of Identity must be completed by each new Nexus Mutual member.

For the certification to be valid, details of the certifier must be complete and verifiable.

Categories of certifiers (Who can certify)

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Pharmacist
- Physiotherapist
- Psychologist
- Postal Office
- A judge of a court
- A magistrate
- A Justice of Peace
- A Police officer
- A teacher
- An officer with 2 or more continuous years of service with one or more financial institutions
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years continuous service with one or more licensees
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years continuous membership

CERTIFIER FORM

How the certifier must endorse documents as certified copies:

Please examine each copy and original document to ensure there are no alterations, omissions, defects or grounds for considering the document to be fraudulent. Each copy should be endorsed as follows (or similar) together with the certifier's signature and date of certification.

This is to certify that this is a true copy of the original which I have sighted.

CERTIFIER'S DETAILS

FULL NAME	<input type="text"/>
OCCUPATION	<input type="text"/>
NAME OF BUSINESS/ PRACTICE	<input type="text"/>
TELEPHONE NUMBER	<input type="text"/>
RESIDENTIAL OR BUSINESS ADDRESS (PO Box not acceptable)	<input type="text"/>
CERTIFIER'S SIGNATURE	<input type="text" value="X"/>
	Date <input type="text" value="/ /"/>

ONCE COMPLETE

Thank you for taking the time to fill out the Nexus Mutual membership form.
Please hand the form back to the team at our branches or email it to hello@nexusmutual.com.au
If you have any queries, please call us on **1300 65 33 28**.

Saving Tips for Junior Savers!

The saving tips below will help your Junior Saver achieve their saving goals. Making regular deposits and trying not to make withdrawals will mean that they'll be on their way to savings success!



Whenever you get money for work around the house, birthdays or special occasions, put a regular amount straight into your savings account.



Save your spare coins in a money box and watch it grow. When the money box is full, drop into our branch so we can count your money and deposit it into your savings account.



Offer to help around the house to earn extra money. Help with cooking meals, washing cars, mowing the lawns or doing the laundry. Then deposit that extra cash into your savings account.



If you put at least \$2 into your Junior Saver account every month, and make no more than 2 withdrawals, you'll get bonus interest! Yep! That's right, a reward for saving!