

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 refer to Section 13 to ensure you have correct documents on hand.

1 MEMBERSHIP ELIGIBILITY

Employee of a company in the ExxonMobil group

Long term contractor of the ExxonMobil group

Your work location Docklands Longford LIP Altona Expat/Overseas

Other (provide details)

Immediate family member of the above (please state below)

Spouse Child Parent Sibling Grandparent Grandchild Niece Nephew Other

Signatory only (complete sections 3,10,12 and 13)

Or guarantor only (complete sections 3,10,12 and 13)

Other (provide details)

Any existing or related member/s Yes No

Provide details (eg. member no./member name)

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?

Promotion or Event

Family / Colleague recommendation

Competitive products, services and fees

Refinanced from other financial institution

Other (provide details)

3 YOUR DETAILS

Surname First Name Middle Name(s)

Title Mr Mrs Ms Dr 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 Employer



YOUR ACCOUNT

Let's set you up with the right accounts.

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 linked to account 	<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 option of Visa Debit Card • \$0 monthly fee

If you have selected an Access Plus Account (S1) proceed to Section 4.

If you have selected an Essential Access Account (S2) proceed to Section 5.



YOUR CARD

Visa Debit Card is attached to the Access Plus Account (S1) that you have selected.

All cards have a monthly fee, please refer to our fees and charges brochure for details

Daily cash withdrawal limit

The standard maximum withdrawal limit is \$1000 per card, per day at ATMs and EFTPOS terminals (\$500 for members under the age of 18 years). If you would like to nominate another limit (\$100, \$500, \$2000 or \$5000) please do so here: _____

Card delivery details

Mailed to your postal address

Picked up from the Melbourne branch

Picked up from the Sale branch



SAVINGS ACCOUNT

Savings Accounts (Optional)

An Access Account (your everyday transaction account) is automatically opened with your membership.

<input type="checkbox"/> BONUS SAVER (S6)	<input type="checkbox"/> DIRECT SAVER (S10)
<ul style="list-style-type: none"> • Interest calculated daily and paid monthly • Bonus interest earned should you deposit at least \$50 per month and make no withdrawals • Accessed via internet or mobile banking 	<ul style="list-style-type: none"> • Interest calculated daily and paid monthly • Self-managed savings with no minimum monthly deposits and no withdrawal restrictions • Highly competitive interest rate • Accessed via internet or mobile banking

* Term deposits available, visit nexusmutual.com.au/savings

Would you like to add a signatory or joint account holder?

Yes - Joint Yes - Signatory No

Name _____

Member Number _____

Which accounts would you like to add them to?

ACCESS PLUS (S1) ESSENTIAL ACCESS (S2) BONUS SAVER (S6) DIRECT SAVER (S10)

7 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 with further instructions.

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

Yes No Other _____

eStatements

Nexus Mutual is going paperless! Would you like to 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).

8 STAY IN THE LOOP WITH NEXUS MUTUAL

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

Yes No

9 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.

Pensioners: Write the full name of the pensions you receive in the exemption space provided (Age Pension, Wife's Pension, Sole Parent's Pension, Invalid Pension, Rehabilitation Allowance, Carer's Pension, Special Benefit, Service Pension, Widow's Pension).

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"/>

*Taxpayer Identification Number used in the relevant country.



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.

1. 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).
2. 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.
3. 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

X

Date



PROOF OF IDENTITY

Documents can be certified in branch or complete Section 14.

A - One of the following Category A documents

- Current Australian Passport (or one that has expired in the last 2 years)

B - Two of the following Category B documents or one from Category B plus two from Category C (below)

- Australian Citizenship Certificate
- Australian Birth Certificate / Card / Extract
- Current Australian Drivers Licence
- Current ExxonMobil Employee Security Card
- Current Australian Proof of Age Card
- Current Australian tertiary student photo ID card
- Current photo ID card issued by an education, professional or trade association
- Current photo ID card issued by state government bodies (e.g. firearms permits, police association, defence force)

C - Three of the following category C documents if not supported by Category A or B documents

- Current Medicare Card
- Current pension card issued by Centrelink (or Department of Veteran Affairs)
- Current Australian electoral enrolment card
- Current ID card or notice issued by any Australian state/territory government as evidence of entitlement to receive financial benefits
- Current credit or debit cards from another financial institution
- Documents issued by a financial institution showing current name and address
- Record of employment from employer with last 2 years
- A grant or rate letter from Centrelink
- Tax assessment notice issued by the ATO in the last 12 months
- Council rates notice or utility bill issued within last 3 months
- Mortgage or other instrument as security over property
- Land Title Office records
- A credit report issued by a credit reporting agency
- Rental or leasing agreements showing current name and address
- A current consular photo ID card issued by the Department of Foreign Affairs and Trade

D - If under 18, one of the following Category D 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

E - If a foreign national, two of the following documents or one document below plus two from Category C

- Current foreign Passport (with English translation if required)
- Current foreign Driver Licence (with photo)
- Current ExxonMobil Employee Security Card
- Citizenship Certificate issued by a foreign government (with English translation if required)
- Birth Certificate issued by a foreign government (with English translation if required)



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 13 '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 style="width: 100%;" type="text"/>	
OCCUPATION	<input style="width: 100%;" type="text"/>	
NAME OF BUSINESS/ PRACTICE	<input style="width: 100%;" type="text"/>	
TELEPHONE NUMBER	<input style="width: 100%;" type="text"/>	
RESIDENTIAL OR BUSINESS ADDRESS (PO Box not acceptable)	<input style="width: 100%;" type="text"/>	
CERTIFIER'S SIGNATURE	<input style="width: 45%; height: 30px;" type="text" value="X"/>	Date <input style="width: 40%; height: 30px;" 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**.