

Reference from an Acceptable Referee (s.21) Only complete if sending your application by post. If visiting a service centre, bring appropriate identification.

This form must be signed by an 'Acceptable Referee'. See category of acceptable referees (see below)

Applicant

Part A: Details of signatory

Surname
Given names
Signature (to be signed in presence of referee)

Part B: Documents examined by referee

Primary identification document – birth certificate, citizenship certificate or internal travel document e.g. passport

Type of document	
Name on document	
Date of birth	Date of issue
Office of issue (For travel document, show country of issue)	

Secondary identification document

Name on document	
Date of birth	
Address	
Type of document	
Document number	
Issued by	
Date of issue	Date of expiry

Part C: Details of acceptable referee

Surname	
Given names	
Occupation	
Address	
	Postcode
Category of referee (see below)	

Privacy Notice: In making this application, bnext will collect personal information about you as specified in the application and other documents you are given to complete as part of this application. bnext will use the personal information collected about you for the purposes of assessing your application for membership, issue of a share and to open a deposit account; for constitutional and administrative purposes associated with your membership; in order for us to keep in contact with you; and be in a position to tell you about other products and services bnext is able to offer you. Provision of your Tax File Number is optional. bnext discloses information collected about you to government agencies where it is required to do so under applicable laws, such as taxation and government benefit laws including under Cash Transaction Reporting laws. bnext may engage third party service providers to assist in the provision of products and services to you and may disclose personal information to them in confidence. If you are unable to provide bnext with the personal information requested then bnext may be unable to approve your application. You may access personal information we hold about you on written request to the bnext Privacy Manager. A copy of bnext's Privacy Statement is available on request and is also available from bnext.com.au. From time to time you may make application for other products or services offered by bnext and at those times we may collect other personal information from you. You should refer to any other additional privacy information provided to you at that time for details of the further personal information required by us.

Tax File Number: Collection of tax file number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. Please note that it is not against the law if you choose not to give your tax file number, but tax may be taken out of your interest or dividends. If you need more information about tax file numbers, call the Tax Office on 13 28 61.

Tele-Assist Code – Terms and Conditions

- Once an application has been received and processed, bnext will (when a Member Number and Tele-Assist Code are quoted) accept instructions by telephone for transactions and authorisations on the related membership. All transactions and authorisations made under these circumstances shall be valid and constitute permissible debits where applicable to the related account. bnext shall not be liable in respect of any claims by any member where the transactions or authorisation has been effected in accordance with such an instruction. This applies even if the instruction has not been given by bnext member or a person authorised on their behalf.
- All payments through this service are subject to sufficient funds being available in the member's account.
- If, for any reason whatsoever, bnext fails or is unable to complete a transaction or authorisation in accordance with a member's instruction, it shall be under no obligation to advise the member of such failure or inability. Nor shall it be liable for any loss or damage suffered by the member as a result of such failure or inability. bnext will however use its best endeavours to notify the member of such failure or inability either verbally, or in writing.
- bnext will only act on full and understandable instructions received. In the event that full details are not received, bnext will, in normal circumstances, attempt to contact the member by telephone, or in writing, but will not be obliged to do so.
- The member should confirm that all entries are in accordance with the instructions given when statements are received.
- Members wishing to discontinue or amend the use of their Tele-Assist Code must do so in writing.
- bnext reserves the right to cancel a member's access to telephone banking at any time and without notice.
- Terms and Conditions may be altered, amended or added to at any time.
- Fees and charges are payable for some services. Full details are provided in our Fees and Charges and Transaction Limits Brochure.

Part D: Statement by acceptable referee

I have known the signatory for a period of (minimum 12 months)

<i>I have known the signatory by the name shown in Part A for a period of</i>
<i>I have examined the identification documents whose details are shown in Part B, consisting of (tick one):</i>

- A primary document in the name shown in Part A
- A secondary document in the name shown in Part A, plus a primary document in a former name
- Only a secondary document in the name shown in Part A

Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

The signatory signed the identification reference in my presence.

Signature of referee	Date	/	/
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Conditions: I apply for membership of bnext. bnext is a registered trademark of Big Sky Credit Union Ltd. **I undertake to lodge with this application the sum of \$2.00 for share capital which is refundable should I cease to be a member.** I understand that this application is subject to approval or refusal at the absolute discretion of bnext. Upon admission to bnext, I agree to be bound by the Constitution as amended from time to time. I understand that if a shareholding membership currently exists in the same name(s), a new account as opposed to a new membership will be opened. In this case, an additional \$2 for purchase of share capital is not required. I acknowledge that conduct of any account(s) with bnext will be regulated by the bnext Account and Access Facility Document issued by bnext from time to time, and by I making this application and by operating the account(s) I agree to be bound by those terms and conditions. I acknowledge that where this application is for joint membership all applicants must sign this application. The account and signatory information that you provided in connection with this application (including 100 point check or identification reference) will, for the purpose of s18 of the Financial Transaction Reports Act, 1988, apply to all accounts which may be opened by you with bnext from time to time, unless otherwise specified. bnext requires you to establish your identity, in the manner required by the Financial Transaction Reports Act, 1988, before your membership application can be accepted. bnext staff can help you with this.

Visa Card: Your Visa Card will not be activated until we have received acknowledgement from you of receipt of your Visa Card and PIN. Transactions are debited as they are received. Request for transactions which, if acted upon, would exceed the amount standing to the credit of the account or the overdraft limit attaching to the account, if applicable, may be declined by bnext in its sole discretion.

- Product and Services:** Please indicate if you do not wish to be informed about bnext's products and services
- Electronic Communication:** Please indicate if you do not give consent for commercial electronic messages, from bnext to be sent from time to time

Notes of guidance for acceptable referees

An Identification Reference must be signed in the presence of an acceptable referee. An Identification Reference is to be provided for each signatory to an account, and comprises a written and signed reference by a person within a specified class of acceptable referees, declared by the Minister by Notice in the Gazette (see list below). The reference must set out the name used by the signatory in relation to the account and must state that:

- the referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- during the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- the referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name, and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name.

Primary identification documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired passport which has not been cancelled and was current within the preceding 2 years;
 - other document of identity having the same characteristics of a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents are documents (other than a primary identification document) which establish the identity of the signatory e.g. Australian driver's licence.

Warning: It is an offence under section 21 of the *Financial Transaction Reports Act 1988* to make a false or misleading statement.