

Baptist Financial Services Australia Ltd

ABN 56 002 861 789 – AFSL 311062
("BFS" and "Baptist Financial Services")
A delegated body of Australian Baptist Ministries



Ph 1300 650 542

Email clients@bfs.org.au

Web www.bfs.org.au

PO Box 122 Epping NSW 1710

ACCOUNT APPLICATION - EXISTING CLIENT

(ONLY IF NO change of signatories) (Individuals or Businesses)

Please complete the Account Application, print and sign, before sending it to us via clients@bfs.org.au

Account Name: _____ Client No. _____

How to Invest:

Please ensure that you have:

- Read and understood our 'Financial Services Guide' and 'Product Disclosure Statement – BFS Non Cash Payment Products' which explain our services, our privacy policy, complaints handling process, details the terms and conditions, as well as the key features, benefits and risks of using our non-cash payment products;
- Read and understood our Product Information Statement – Offer Document (relating to our debenture products) as it details the terms and conditions, as well as the key features, benefits and risks of investing in the debenture products covered by this application form; and
- Completed the relevant sections of this Application Form.

Important Information:

- Baptist Financial Services is a public company limited by guarantee and is a Registered Charity.
- BFS is not prudentially supervised by Australian Prudential Regulation Authority and therefore, an investor in our products will not receive the benefit of the financial claims scheme or the depositor protection provisions in the *Banking Act 1959* (Cth).
- Investment in our debenture products is only intended for investors whose primary investment purpose is to support the charitable purposes of BFS.
- Client funds invested in BFS debentures are used to support our charitable purposes and to provide loans and services to churches and associated Christian ministries.
- BFS has an Identification Statement lodged with Australian Securities and Investments Commission ('ASIC') regarding our debenture products, the current version of which can be viewed on our website: www.bfs.org.au.
- BFS is required by law to notify us that our products and services are not subject to the usual protections for investors under the *Corporations Act 2001* (Cth) and are not regulated by ASIC.
- Investors of BFS debenture products may be unable to get some or all of their money back when they expect to, or at all. Our investments are only intended for investors whose primary investment purpose is to support our charitable purpose, and our products are not comparable to investments issued by banks, finance companies or fund managers.

STEP 1. Account Selection

Please use BLOCK LETTERS and tick as appropriate:

I/we wish to open the following account(s):

Term Investment Opening amount \$ _____

Number of months at . % per annum with interest payable:
(Insert Term) (Insert interest rate)

Monthly 3 Monthly 6 Monthly Annually On Maturity

Notice of Withdrawal Account Opening amount \$ _____
(31 days notice required for withdrawals)

Pensioner Deeming Account Opening amount \$ _____
(31 days notice required for withdrawals)

Development Fund Account Opening amount \$ _____
(31 days notice required for withdrawals)

(over)

Funeral Investment Account

Opening amount \$ _____

Please note: A Funeral Investment Account can only be opened in one name. If more than one applicant is named on this form, please indicate here which applicant is applying for the Funeral Investment Account.

Applicant Applying for the Funeral Investment Account: _____

STEP 2. Funds Required to Open Account

If you wish BFS to make the initial investment by electronic funds transfer, please complete and sign the Direct Debit Authority overleaf. The Terms and Conditions for a Direct Debit Authority are contained in our 'Product Disclosure Statement and Terms & Conditions - BFS Non Cash Payment Products' made available to you.

Please tick as appropriate:

Electronic funds transfer OR Cheque/s attached OR Cash lodged at BFS State Office

STEP 3. Your interest Payment Details

Please note this is not applicable for Funeral Investment Account as interest can only be added to the Funeral Account. Please select one of the following:

Add interest to this account (compound) OR

Pay interest to another financial institution (Australian ADI) account in your name. Details of the account are:

Account name			
Financial Institution		Branch	
BSB number		Account number	

STEP 4. Account Operating Instructions

Signatories and authority for new account/s requested above to be identical to existing account/s in the same name.

Internet account access is required for this account. Yes No

Each Applicant needs to complete and attach an Application for BFSOnline Access.

STEP 5. Beneficial Owner Information (for all accounts except individuals)

Pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), we are required to re-verify relevant information from time to time is true and correct. Where a Client Identification and Verification checklist has not been completed within the last 3 years of the date of this application, please download from www.bfs.org.au ('Form Access'), complete and confirm you have attached the applicable the Client Identification and Verification checklist as set out below. This is not required for individual accounts. BFS uses a Credit Reporting Agency (CRA) assessment to meet these regulatory obligations and each signatory's consent is required to undertake a CRA assessment.

I have attached the applicable Client Identification and Verification documents for:

INDIVIDUAL OR SOLE TRADER **PARTNERSHIP** **DOMESTIC COMPANY** **TRUST**
 UNINCORPORATED ASSOCIATIONS **INCORPORATED ASSOCIATIONS** **MINUTES**

Please ensure the forms are completed with certified copy/s of documentation specified (including all pages). For Incorporated and Unincorporated Associations please also attached the authorising Minutes of the Association.

STEP 6. Sign Here

I/We apply for Baptist Financial Services to issue the above debentures and open the above-mentioned account(s) and I/we declare that:

- The following signatories are authorised to act in respect of all accounts opened with this application;
- I/we understand that BFS is not bound to accept the application and may reject the application at its discretion;
- I/we have read and understood the 'Important Information' on page 1;
- I/we have received, read and accept the terms and conditions as contained in our 'Product Information Statement – Offer Document: Debentures', 'Financial Services Guide' and 'Product Disclosure Statement and Terms & Conditions – BFS Non Cash Payment Products';

- If we are joint applicants, I/we agree that instructions may be given to BFS by either one of us and either of us may operate the account and bind the other;
- I/we understand that we have had the opportunity to receive financial product advice;
- I/we have provided BFS a signed Client Acknowledgement or that a signed Client Acknowledgement accompanies this application form; and
- I/we consent to BFS and its representatives to act as my agent in seeking access to my credit information held by credit reporting bodies and credit providers. This authority applies to inquiries made by BFS at any time in connection with the provision of services to me by BFS in order to verify my personal information (including name, residential address and date of birth) for AML/CTF purposes.

Applicant 1 signature	Applicant 2 signature
SIGN HERE	SIGN HERE
Name: _____	Name: _____
Date: ____ / ____ / _____	Date: ____ / ____ / _____

<p>Office use only: Client Acknowledgement</p> <p>Date Received: _____</p>

Further Important Information

Verification of Identity using information at a credit reporting agency (CRA)

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires Baptist Financial Services Australia Ltd (BFS) to confirm and verify your identity before:

- an account can be opened in the name of an individual;
- you are eligible to lodge funds into an account; or
- you can be an authorised signatory to an account.

To enable us to verify your identify, we may disclose personal information such as your name, date of birth, and address to a CRA to obtain an assessment of whether that personal information matches information held by the CRA. The CRA may check your information with the document issuer or official record holder. The CRA may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. If we are unable to verify your identity using information held by a CRA we will provide you with a notice to this effect and give you the opportunity to contact the CRA to update your information held by them or verify your identity using an alternative method acceptable to us.

Privacy Statement

BFS is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which provides further information about how we handle your information, is available upon request or by accessing our website www.bfs.org.au.

BFS's contact details for privacy purposes are as follows:

BFS's Privacy Officer

clients@bfs.org.au

PO Box 122, Epping NSW 1710 and 1300 650 542

We generally collect personal information directly from you. For example, personal information will be collected through our application processes, forms and other interactions with you in the course of providing you with our products and services, including when you visit our website, call us or send us correspondence. We may also obtain credit information about you from identity verifiers, credit providers and credit reporting bodies on your behalf if necessary, for us to provide our services to you.

BFS collects and holds personal information for the purposes set out in the Privacy Policy.

If you do not provide us with the personal information we request, we may not be able to provide you with our products or services or meet your needs appropriately.

We may use and disclose the personal information we collect about you for the following purposes:

- to assist BFS in providing you our products and services;
- completion of documentation and application forms;
- to consider and assess your request for a product or service;
- let you know about other products or services we offer, send you information about special offers or invite you to events;
- to protect our business and other clients from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving BFS;
- to comply with relevant laws, regulations and other legal obligations; and
- to help us improve the products and services offered to our clients, and to enhance our overall business.

The types of organisations to whom we may need to disclose your personal information to include:

- a related entity of BFS;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- your guarantor, referee(s), employer or co-account holder;
- financial product issuers;
- other credit providers and credit reporting bodies;
- a debt collector; and
- anyone else to whom you authorise us to disclose it.

We may disclose personal information to recipients that are located outside Australia in some circumstances. Any disclosure of personal information to overseas recipients will be in accordance with our Privacy Policy.

Our Privacy Policy contains information about how:

- you may access information, including credit information, held about you;
- you may seek the correction of information, including credit information, about you;
- you may complain about a breach of the Privacy Act 1988, including the Australian Privacy Principles and the Credit Reporting Code; and
- we will deal with a privacy complaint.

We may use personal information we collect from you to send marketing material from time to time, unless you elect not to receive the material. We will not provide your personal information to any third party other than in accordance with our Privacy Policy.

We may also disclose your personal information to a CRA for the purpose set out above in 'Verification of Identity using information at a credit reporting agency (CRA)'.

Information about credit reporting, including the contact details of the CRAs we deal with, how we or a CRA may use your information, how to access our policies and your rights in relation to your credit information, is available at www.bfs.org.au. You can request to have this information provided in hard copy by contacting our Privacy Officer.