



...it's all about Exceptional Service

MEMBERSHIP APPLICATION

ELIGIBILITY FOR SHAREHOLDER MEMBERSHIP OF RAILWAYS CREDIT UNION

Shareholding membership for Railways Credit Union is exclusively limited to:

- Employees of QR;
- Employees of Railways Credit Union Limited;
- Ex-employees of QR Limited;
- Ex-employees of a QR Limited subsidiary, provided that person was employed by the subsidiary during the time the subsidiary was controlled by QR Limited;
- Current employees of organisations that have a close affinity with the Credit Union or QR and are approved by the Board;
- The person is 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.

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
 QR Payroll Deduction Which is in the name of
Signature of Account holder

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.
By supplying your contact details you acknowledge that you would like to be contacted about the Credit Union's products and services for the duration of your membership with the Credit Union.
Employer QR Service Number (if applicable)

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. You can obtain one of these through our website at www.railwayscreditunion.com.au or by calling 1300 362 216.

Signature: _____ Date: ___ / ___ / ___

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 Financial Transaction Reports Act 1988 requires that you produce proof of identity before your account may be opened. For the purposes of section 18 of the Financial Transaction Reports Act 1988, 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. It is an offence under the Financial Transaction Reports Act 1988 to make a false or misleading statement.

Part A: Details of Member

1. Name of member

Surname
Given Names

2. Account Name/Title (name(s) the account is to be held in)

3. Account Number (if unknown leave blank)

4. Signature **X** _____ (to be signed in the presence of the referee)

Part B: Documents examined by referee

5. Primary identification document

(birth certificate, citizenship certificate or international travel document
eg. passport)

Type of document

Name on document

Document number

Date of birth ___ / ___ / ____ Date of issue ___ / ___ / ____

Office of issue (for a travel document, show country of issue)

Fill out the section below only if you do not have a primary identification document or the name shown on the primary identification document is different to the name in Part A.

6. Secondary identification document

Name on document

Date of birth ___ / ___ / ____

Address

State Postcode

Type of document

Document number

Issued by

Date of issue ___ / ___ / ____

Date of expiry ___ / ___ / ____

Part C: Details of acceptable referee

7. Name of acceptable referee See list of acceptable referees on page 4

Surname

Given Names

8. Occupation

9. Address

State Postcode

10. Category of referee (see list page 4)

Part D: Statement by acceptable referee

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

12. The signatory has been commonly known to me by the name shown in Part A for a period of:

13. I have examined the identification documents whose details are shown in Part B, consisting of (tick one)

- 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

14. 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

15. 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

16. The signatory signed the identification reference in my presence.

X _____

Signature of acceptable referee _____ / ___ / ____

RAILWAYS CREDIT UNION VALUES



Integrity



Commitment



Exceptional Service



Mutuality in Action

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. The reference must set out the name used by the signatory in relation to the account and must state that:

1. The referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
2. 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
3. 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:

- 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 as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary Identification Documents

These 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.

Categories of Acceptable Referees

1. Accountants (Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants).
2. A member of council (of a municipal, city, town, district, shire, State or Territory).
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of a financial institution or a corporation that is a registered corporation within the meaning of the Financial Corporations Act 1974; who has been employed continuously for at least 5 years by one or more financial bodies.
8. A legal practitioner of a Federal, State or Territory court.

9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the Defence Act 1903.
11. A dentist, medical practitioner, pharmacist, or veterinary surgeon.
12. A registered nurse.
15. A judge or master of a Federal, State or Territory court.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion.
21. A notary public.
22. A member of the police force in charge of a police station.
23. A member of the police force with the rank of sergeant or above.
24. A manager of a post office.
25. A public employee who has been so employed continuously for a period of at least 5 years.
26. A full-time teacher who has been so employed continuously for a period of at least 5 years.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIIA of the Income Tax Assessment Act 1936.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.

FOR A FULL LIST OF CATEGORIES OF REFEREES PLEASE CALL THE CREDIT UNION ON 1300 362 216.

Railways
CREDIT UNION

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Branch: Member Service Centre, Concourse, Brisbane Central Station

Post: GPO Box 648, Brisbane QLD 4001

Phone: 1300 362 216

Fax: 07 3221 1672

Website: www.railwayscreditunion.com.au

Email: info@railwayscreditunion.com.au

BSB: 804-056