

# Membership Application (Personal)

I / We wish to apply for following Membership and Shares in the Credit Union.

Member type ☐ Individual ☐ Joint  
(tick one)

Member Number:

## Applicant 1

Title (circle one) Mr Mrs Miss Ms Other

Surname

Given name(s)

Residential address   
Street number and name

Suburb  State  Postcode

Postal address (leave blank if same as above)   
Prefix and box number

Suburb  State  Postcode

Contact phone numbers   
Work

Home

Mobile

Fax

Email

Date of birth

Gender ☐ Male ☐ Female

## Applicant 2 (only to be completed if applying for Joint Membership)

Title (circle one) Mr Mrs Miss Ms Other

Surname

Given name(s)

Residential address   
Street number and name

Suburb  State  Postcode

Postal address (leave blank if same as above)   
Prefix and box number

Suburb  State  Postcode

Contact phone numbers   
Work

Home

Mobile

Fax

Email

Date of birth

Gender ☐ Male ☐ Female

Member has been advised ☐ Web ☐ Redicard ☐ Visa  
☐ Phone ☐ Cheque Account ☐ Other Products

I / We apply for membership and one \$10.00 share per Member in the Credit Union. I / We agree to be bound by all of the terms and conditions as contained in this form and overleaf.

Applicant 1   
Signature

Date / /

Applicant 2   
Signature

Date / /

## Related Memberships (if applicable)

Related Memberships

We wish to join CPS Credit Union Co-operative (ACT) Ltd. And agree that if this application is approved, I/we shall be bound by the provisions of the Banking Act 1959 and amendments and by the Constitution of the Credit Union as governed by the Corporations ACT and as altered from time to time (a copy of this Constitution has been offered). I/we hereby apply for one \$10.00 share in the Credit Union.

Further I/we acknowledge the right of the Board of Directors to refuse membership.

I/we believe the above details to be true and correct and acknowledge that the Credit Union will utilise its right to charge the shares or the credit balance of the deposit accounts in relation to any debt owed by me/us to the Credit Union.

The credit union requires you to establish your identity, in the manner required by the Financial Transactions Act, 1988 before your membership application can be accepted. Credit Union staff will help you with this.

I/we acknowledge that it is an offence under the Financial Transactions Report Act (FTR Act) 1988 to make a false or misleading statement. For the purpose of S.18 of the FTR act 1988, all accounts and signatory information provided to the Credit Union on this form shall apply to all accounts unless otherwise specified. The FTR Act also requires disclosure by you of commonly known names. It this applies to you, please complete the details above.

I/we acknowledge that the Primary Member is the first named applicant on the Credit Union membership register. The person named, as the Primary Member will hold the shares and be entitled to exercise all voting rights at meetings of members. A joint member is entitled to operate on the Primary Members accounts. Joint Title in those accounts will be held by the Primary Member and the Joint Member as joint tenants.

CPS Staff to complete

Completed By:  Date:

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## Privacy Statement and Consent

To be a member of a credit union the Corporations Act requires us to obtain your name and address. Other information we ask you to supply on an 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. Your personal information will not be used or disclosed except for a purpose set out; below, for a purpose you would reasonably expect, a purpose required or authorised by law or for a purpose otherwise authorised by you. Subject to the exceptions set out in the Privacy Act, 1988, you may access the personal information we hold about you by asking us.

1. You agree that the personal information you provide to CPS in this application, deliver the CPS products and services that you request, send you the CPS members' newsletter, maintain a record of your membership, comply with legislative and regulatory requirements, conduct market research, develop and identify products and services that may interest you and (unless you ask us not to) provide you with information about other products and services.
2. You agree that the personal information you provide to CPS in this application may be used by us for related purposes, such as collection action in the event of loan default.
3. You agree that we may disclose your personal information to our agents, contractors and external advisors (including Credit Union Services Corporation (Australia) Limited) whom we engage from time to time to carry out or advise on our functions and activities, to regulatory bodies, government agencies, law enforcement bodies and courts and (unless you tell us not to) to Credit Union Services Corporation (Australia) Limited and its subsidiaries and our related bodies corporate (if any) for the marketing of their products and services.
4. Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive direct marketing communications. You may do this by completing the relevant form, which is available on request. Every time we send you a direct marketing communication we will also give you the opportunity to decline further communications of that type.

How can you gain access to your information?

If you have any queries about the information that we hold about you, please contact CPS Credit Union Co-operative (ACT) Limited in any of the following ways:

## Terms and Conditions

These terms and conditions govern your General Savings Accounts S1, S2, S3, S4.

1. Interest will be calculated on the balance of the Account at the end of each day and credited to the Account on the 31 May and 30 November or when the Account is closed.
2. The rate of interest which applies to the Account may be varied and re-varied by the Board of Directors at such time and to such rates as it sees fit. We do have to give notice of any variations unless we are legally required to do so. You may obtain information on our current interest rates from any CPS Branch.
3. We will forward a Statement of Account to you at least every six months.
4. The Board of Directors may introduce and vary fees and charges on the Account from time to time. You may obtain information on the current fees and charges from any CPS Branch.
5. The Board of Directors may vary or re-vary these terms and conditions by publishing such variation in either our newsletter, the local media and/or in writing.
6. General terms and conditions applying to all CPS Credit Union Accounts are available on request.
7. Relevant provisions of the Credit Union Code of Practice apply to this Account. Details available on request.

In these terms and conditions "we" means CPS Credit Union Co-operative (ACT) Limited and "us" and "our" have a corresponding meaning and "you" means the member holding the Account and "your" has a corresponding meaning.

NB: Different forms of access apply to various savings accounts. Details available on request.

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## PLEASE SIGN YOUR NEW REDICARD IMMEDIATELY

Dear Member,

Thank you for choosing to use the CPS Redicard. Please sign the card immediately and keep a record of your Redicard number in a safe place.

Until we receive the Acknowledgement Advice sent with your PIN your Redicard will remain inactive. (If this Redicard is a renewal of an existing card you will not receive a new PIN or acknowledgement Advice as your current PIN will remain active.)

Once your Redicard is activated you will benefit from access to the following services:

### **Credit Union Rediteller (24 hours a day, 7 days a week)**

To withdraw cash up to \$500 per card (or higher limit by request) per day, or transfer funds between accounts. The accounts you can access at a Credit Union Rediteller are:

Screen Display	Your Account
First Savings	S1
Second Savings	S2
Third Savings	S9

You may elect to alter the access for these savings accounts to other than those specified above.

### **Other ATM Networks**

As an added convenience you also have access to the ANZ Night and Day, National Australia Bank Flexiteller, Cashcard, St George Multicard, Commonwealth Autobank, Westpac HandyBank and Colonial State Bank ATM Networks.

These networks allow withdrawals of cash up to \$500 per card (or your nominated amount) per day from your First Savings Account.

### **Electronic Funds Transfer at Point of Sale (EFTPOS) First Savings Account only**

Your Redicard can be used to purchase goods at retailers where the Westpac Handyway, National Australia Bank Flexipay, Commonwealth Autobank, ANZ, or Colonial State Bank EFTPOS signs are displayed. You may also obtain limited cash from some of these retailers, however they reserve the right to restrict the amount of cash which can be withdrawn.

EFTPOS can be used to access funds (including the unused portion of your credit limit under any pre-arranged credit facility) in your First Savings Account or your nominated account. At nominated EFTPOS terminals the daily limit is restricted to \$500 per card (or your nominated amount), however retailers may set a lesser limit.

### **BPAY**

Your card can be used to pay bills using the BPAY system. To register for BPAY please enquire at any Branch or call the Telephone Response Centre on (02) 62860555.

### **EFTPOS Transaction Approval and Overdrawn Accounts**

An EFTPOS transaction at a retailer may in some circumstances be approved, even if the transaction will overdraw an account. By approving the transaction the purchase is allowed to proceed, but if this leads to an overdrawn account greater than (\$10.00, a fee of \$6.00 will be applied to cover the Credit Union's costs in relation to the overdrawn balance.

Overdrawing an account can be avoided by checking the account balance prior to undertaking a transaction, using the Credit Union's 24 hour balance and enquiry telephone service on (02) 6286 0666.

Members may also apply for a line of credit to be attached to their First Savings Account or nominated account. At times when there are no funds in this account, the line of credit will be drawn against and members will avoid an overdrawn situation.

More details of lines of credit facilities can be obtained from any Branch or the Telephone Response centre on (02) 6286 0555.

### **Some Important Points to Remember**

- Remember not to carry your Redicard and PIN together.
- Restricted access and limits may apply to members under 16.
- Should your Redicard be lost, damaged or a replacement card required, a fee of \$3.00 for the issue of a replacement card may be charged to your account.
- Each time you use your Redicard to make a cash withdrawal at any ATM that is not a Rediteller, The Credit Union will debit your account with a transaction fee of \$1.25. A fee of \$0.75 will apply for each declined transaction at non-Rediteller ATM's
- Each time you use your Redicard to make a cash withdrawal at any non-CPS owned Rediteller, the Credit Union will debit your account with a transaction fee of \$1.15. A fee of \$0.75 will apply to enquiries, declined transactions and transfers at non-CPS owned Rediteller's.
- A fee of \$0.50 per transaction will be levied on your account whenever you make more than ten transactions through an EFTPOS terminal each month.
- A fee of \$0.40 will apply for each declined transaction on any EFTPOS terminal.
- Other transaction fees and charges apply to savings accounts.. Full details are listed in the fees and charges booklet, which is available on request.
- Other transaction and miscellaneous fee and charges apply to business accounts. Full details are listed in the booklet, "Welcome to CPS Business Accounts", which is available on request.

### **Redicard Hotline**

If your card is lost or stolen you must immediately notify the 24 hour Redicard Hotline toll-free on 1800 224 004. Alternatively ring the Credit Union on (02) 6286 0555 during business hours.

We will send you regular statements detailing your Redicard activity. You should check the entries on the statement and if you find there is an error or an unauthorised transaction you must contact the Credit Union so that we can investigate the problem on your behalf.

If you require any additional information please contact your nearest Branch or the Telephone Response Centre on (02) 6286 0555, who will be happy to assist you.

Yours Faithfully,

Robert Keogh  
GENERAL MANAGER