

Bank Use Only	This A/C No: : : : : :
	Primary Officer <input type="text"/> Officer 2 <input type="text"/>

Personal Account Application

1 Deposit Details

Opening Deposit Amount excluding Term Deposit	\$ <input type="text"/>	Currency of Account (if not AUD)	<input type="text"/>
Type of Account	<input type="text"/>		

2 Term Deposit Details

Term: (Please select the term of your Personal Term Deposit by marking the box with an X:)

1 month
 3 months
 6 months
 1 year
 (other)

Opening Deposit: (The Laiki Term Deposit requires a minimum opening balance of \$25,000 AUD.)

\$ <input type="text"/>	Currency of Account (if not AUD)	<input type="text"/>
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On Maturity: Please specify what you would like to do with the funds in your Personal Term Deposit at maturity. **Any new Personal Term Deposit will be subject to the relevant LBA interest rate and terms and conditions at the time of opening.**
 (Please select one option only, by marking the box with an X:)

Renew Personal Term Deposit for the same term (until further notified)
 Close my Personal Term Deposit and have the funds paid to the linked bank account in Section 5

3 Personal Details

Applicant 1		Applicant 2	
Surname	<input type="text"/>	Title:	<input type="text"/>
Given Names (First and Middle Names)	<input type="text"/>		
Other Names (Otherwise known as)	<input type="text"/>		
Date of Birth	/ /	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	/ /
Home Address (Overseas addresses for non-resident)	Postcode:		Postcode:
Postal Address	Postcode:		Postcode:
Contact Details	H: W:	H: W:	
	M:	M:	
Occupation	Employers Name:	Employers Name:	
Country of Birth	<input type="text"/>		
Residency Status	Australian Citizenship: Yes / No If No Specify Country of Residence: _____	Australian Citizenship: Yes / No If No Specify Country of Residence: _____	
Do you believe that you would be defined as a PEP or Are you directly related to a PEP?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Politically Exposed Persons - Are Individuals who are or have been entrusted with prominent public functions in a foreign country. e.g Senior Politicians, Senior Government, Heads of State, Judicial or Military Officials, Senior Executives of State Owned Corporations, important Political Party officials.

4 Notification of Australian Tax File Number or Exemption (Optional)

If you choose not to supply your Australian Tax File Number, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

WRITE YOUR TAX FILE NUMBER - (Branch Staff - Detach and destroy this section only after input)

1. <input type="text"/>	Tax File Number - if you do not want a joint account holder to see your TFN, please ask for a separate notification form.	1. <input type="text"/>
2. <input type="text"/>		2. <input type="text"/>

5 Authority to Operate and Mode of Operation

(a) I authorise and direct Laiki now and at all times in the future:

- to establish in my name any banking account which Laiki is prepared to establish including any account which I may wish to conduct as a trustee for any other person(s);
- to debit each account from time to time with government and bank charges;
- to act upon this authority until Laiki receives written notice from me that it may no longer do so;
- to exercise the banker's right to combine accounts;
- to permit any signatory who is authorised by me to operate an account to give receipts for monies withdrawn from, and to endorse instruments that may be paid to the credit of, that account;
- without prejudice to Laiki's rights at law and in equity, if there is more than one Accountholder and one of them dies, to pay any credit balance in an account to the surviving Accountholder; and
- to allow the additional signatories (if any) whose names and signatures appear in paragraph (d) below to operate accounts in accordance with the Mode of Operation specified in this Authority.

- if there is a dispute regarding an account(s) Laiki may, in its absolute discretion, close or suspend the account(s) until, in Laiki's opinion, the dispute has been resolved;
- this Authority supersedes any previous Authority I have given Laiki with respect to the same subject matter;
- if an account is overdrawn the debit balance will be due and payable to Laiki immediately, without Laiki having to make demand, and interest will accrue on any such debit balance at the highest rate charged by Laiki in respect of similar overdrawings at that time; and
- accounts must be conducted in accordance with Laiki's conditions of use issued from time to time in respect of such accounts and cards.

(c) where there is more than one Accountholder, I/we acknowledge that:

- (i) my liability to Laiki is joint and several with the other Accountholder(s);
- (ii) in this Application the Applicant may be referred to as "I" "me" and "my" and these pronouns will be taken to mean, respectively, "we", "us" and "our" where there is more than one Applicant.
- (iii) the bank may accept for the credit of the account any cheque or other negotiable instrument payable to any one or more of us; and
- (iv) the bank is not obliged to enquire into the circumstances of any instructions I/we give in relation to the conduct of my/our joint account. The bank is not liable for any loss or damage I/we or anyone else suffers due to the bank acting on those instructions in good faith.

(b) I agree that:

- I will pay government and bank charges in respect of each account;

Method of Operation:

The banking facilities pursuant to this are to be operated by:

- Either Applicant Applicant 1 only Applicant 2 only Both Applicants
 Other - Please specify: _____

6 Linked Bank Account

You must link an external Australian bank account (**must be in the same name(s) as the applicant(s) in Section 3**), to your new LBA Account.

External Bank Account

Name of Bank

BSB Number (*Mandatory*)

Account Number (*Mandatory*)

Account Holder's name on external bank account (*Mandatory- must be same as the applicant in Section 2*)

***Withdrawals can only be credited to the above nominated bank account**

***Withdrawal/Renewal instructions can be sent through eBanking, mail (GPO Box 4288, Sydney NSW 2001) OR fax (1300888710)**

7 eBanking (Internet banking)

Do you require internet banking? No Yes - eBank Registration form LB0308 is required to be completed

Privacy of Personal Information

The Personal Information requested on this document is required by Laiki in the course of banking services provided to you. You may, on request, access the information we have collected from you. Should you decline to provide us with the information requested in this document we would not be in a position to assist you with our banking services. Laiki reserves the right to refuse to provide you with banking services if you have not provided the required information. Further information on Laiki's privacy practices is available on request.

8 Application Declaration - All Applicants to Sign

I/We confirm that all details provided on this form are correct. I/We consent to the use of my personal information as provided for in this document and I/We consent to the bank verifying this information or any document, I/we have provided the bank in support of this application (using internal or external methods). I/We confirm that I/We have received, read and understood all parts of the Product Disclosure Statement and Financial Services Guide and accept all the terms and conditions contained therein.

I/We confirm that if a method of payment, other than cash is requested by me/us, that fees and charges are payable for the selected method.

Before signing this authority, please ensure that all alterations have been initialled and blank spaces ruled through.

Print Name of Applicant 1

Signature Applicant 1 (please keep signature inside the box)

Print Name of Applicant 2 (if applicable)

Signature Applicant 2 (please keep signature inside the box)

Print Name of Applicant 3 (if applicable)

Signature Applicant 3 (please keep signature inside the box)

Print Name of Applicant 4 (if applicable)

Signature Applicant 4 (please keep signature inside the box)

Appendix A: Identification Form (for non-LBA customers)

1

Type of identification documents required to be collected

- | | |
|---------------------------------------|---------------|
| 1 PRIMARY PHOTOGRAPHIC | + 1 SECONDARY |
| OR | |
| 1 PRIMARY NON-PHOTOGRAPHIC | + 2 SECONDARY |
| OR | |
| 2 PRIMARY DOCUMENTS (ANY COMBINATION) | |

Please Note: Verification of the documents collected needs to be performed by the bank before the customer will be considered as verified and able to proceed with obtaining banking products and services

70 PRIMARY PHOTOGRAPHIC IDENTIFICATION DOCUMENT (AN ORIGINAL OR CERTIFIED COPY)

- a licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued. e.g. Drivers Licence.
- a passport issued by the Commonwealth (current or one that has expired within last 2 years)
- a passport or a similar document issued for the purpose of international travel, that:
 - (a) contains a photograph and the signature of the person in whose name the document is issued;
 - (b) is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - (c) if it is written in a language that is not understood by the person carrying out the verification - is accompanied by an English translation prepared by an accredited translator.
- a card issued under a law of a State or Territory for the purpose of proving the person's age which contains a photograph of the person in whose name the document is issued. e.g. Proof of age card, Keypass.
- a national identity card issued for the purpose of identification, that:
 - (a) contains a photograph and the signature of the person in whose name the document is issued;
 - (b) is issued by a foreign government, the United Nations or an agency of the United Nations
 - (c) if it is written in a language that is not understood by the person carrying out the verification – is accompanied by an English translation prepared by an accredited translator.
- an identification card for a public employee e.g. Defence Force, Police Force
- a student identification card issued by a tertiary institution

50 PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION DOCUMENT (AN ORIGINAL OR CERTIFIED COPY)

- a birth certificate or birth extract issued by a State or Territory;
- a citizenship certificate issued by the Commonwealth;
- a citizenship certificate issued by a foreign government that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator;
- a birth certificate issued by a foreign government, the United Nations or an agency of the United Nations that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator;
- a pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits.

30 SECONDARY IDENTIFICATION DOCUMENT (AN ORIGINAL OR CERTIFIED COPY)

- a notice that:
 - (a) was issued to an individual by the Commonwealth, a State or Territory within the preceding twelve months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be);e.g. Department of Veterans Affairs card, Medicare card
- a notice that:
 - (a) was issued to an individual by the Australian Taxation Office within the preceding 12 months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records a debt payable to or by the individual by or to (respectively) the Commonwealth under Commonwealth law relating to taxation;
- a notice that:
 - (a) was issued to an individual by a local government body or utilities provider within the preceding three months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records the provision of services by that local government body or utilities provider to that address or to that person.e.g. Rates, Electricity, Water, Phone, Jury Duty Notice, Electoral Enrolment Card, Land Title Office records, Rental or Lease Agreement.
- in relation to a person under the age of 18, a notice that:
 - (a) was issued to a person by a school principal within the preceding three months;
 - (b) contains the name of the person and his or her residential address; and
 - (c) records the period of time that the person attended at the school.

Certifier required (if providing copies of documents to bank)

- If you are providing a copy of your acceptable identification documents, you need to have the document/s certified by a person on the certifier categories list. The certifier will need to complete this section.
- The certifier cannot be related to you.
- **If you are presenting an original document directly to a Laiki Bank Australia staff member, then the document does not need to be certified.**
- An alterations should be crossed out and initialled. Do use of correction fluid on this form.

Certifier categories

1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or a High Court of Australia as a legal practitioner.
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar or deputy registrar of a court.
6. A Justice of the Peace.
7. A notary public.
8. A police officer.
9. An agent of the Australian Postal Corporation who is in charge of supplying postal services to the public.
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian consular officer or an Australian diplomatic officer.
12. An officer with 2 or more continuous years service with one or more financial institutions.
13. A finance compant officer with 2 or more continuous years of service with one or more financial institutions.
14. An officer with, or authorised representative of, a holder of an Australian Financial Services licensees.
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

Certifier's Details & Statement

Title: Mr Mrs Miss Ms Other _____

Surname: _____

Given names: _____

Residential or Business _____

Address (NOT PO Box) _____ Postcode: _____

Daytime telephone number: (_____) _____

Occupation: _____ Certifier category: _____

I have examined the original identification documents and I have endorsed each copy accordingly.

Certifier Signature: _____ **Date:** _____

(It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information).

**The certifier must have cited the original documents and must have certified each copy of the original. Certified documents must be attached to this form and forwarded to Laiki Bank Australia.
WE DO NOT ACCEPT COPIES OF CERTIFIED DOCUMENTS.**

Each page must be certified as follows:

*This is to certify that this is a true copy of the original which I have sighted.
Date
Name
Signed
Certifier Type (from list above)
Registration number (if applicable)*