

# Under 18 Membership Application Form

This is an application for a Membership to be owned by a person aged under 18 years.

## 1. DETAILS OF PERSON UNDER 18

Title ☐ Mr ☐ Miss

Given Name(s)

Surname

Residential Address

Suburb/Town

State

Postcode

Mailing Address (if different from residential)

Suburb/Town

State

Postcode

Home Phone Number

Daytime Phone Number

Mobile Phone Number

Security Password (if 13 years and over. Identifies you when speaking to our Member Service Team)

Date of Birth

Email address (parent's email acceptable)

## 2. MEMBERSHIP ELIGIBILITY

Membership confers the rights and obligations under the Credit Union's Constitution, a copy of which you can obtain on request. Please tick and complete the option that best suits your membership eligibility:

☐ I am related to a current shareholding member: (Please give details: Name and Relationship to relative)

☐ I have no association with First Option Credit Union, but I would like to become a member

How did you hear about us? ☐ Website ☐ Friend/Relative ☐ Event ☐ Other (please specify)

## 3. STATEMENTS

- By default, the person under 18 will receive a regular paper statement.
- Members aged 13 and over can register for Internet Banking to receive Online Statements. To register, please contact the Member Service Team.
- If a parent/guardian wishes to see this account on their statement, please contact the Member Service Team.

## 4. TAX FILE NUMBER

After input, this record will be detached from this authority and destroyed.

Children under 16 are exempt from providing a Tax File Number. This exemption applies to the first \$420pa (pro rata) on interest earned. Interest earned in excess of this amount will be taxed at current rates unless a Tax File Number is supplied.

## 5. ACCOUNT TYPES

Select the account type(s) you would like to open:

- ☐ **S17** Smart Start Access Saver (for members 13 to 24 years old)
- ☐ **S9** - Christmas Saver
- ☐ **S16** - Kids Bonus Saver
- ☐ **S50** - iT Saver (Online Savings)
- ☐ **Term Deposit** (separate form required)

Visa Debit card access, Internet and Telephone Banking are available to Members aged 13 and over.

To discuss these options please contact the Member Service Team.

## 6. ADD PARENT OR GUARDIAN AS ACCOUNT SIGNATORY / AUTHORITY TO OPERATE

Required if child is aged under 13 years

Is the parent/guardian an existing First Option Member?

- ☐ **Yes** (continue below)
- ☐ **No** (continue below and complete an 'Account Signatory' form)

Parent/Guardian 1 Name

Parent/Guardian 2 Name

Member No. 1 (if applicable)

Member No. 2 (if applicable)

As the parent/guardian, I authorise First Option Credit Union to:

- ☐ Set up a regular payment of \$  every ☐ week ☐ fortnight ☐ month  
from my account number (eg. 123456 S1)  to this new account

The first payment to commence from         until further notice

OR

- ☐ Process a once off payment of \$   
from my account number (eg. 123456 S1)  to this new account

Parent/Guardian 1 Signature

Parent/Guardian 2 Signature

## 7. SIGNATURE OF APPLICANT

Required for persons aged 13 years or over

Date

Please complete and return this form to the address below, along with a copy of the applicant's Birth Certificate.

Tel 1300 855 675  
Fax 1800 356 675  
Email [info@firstoptioncu.com.au](mailto:info@firstoptioncu.com.au)  
Web [www.firstoptioncu.com.au](http://www.firstoptioncu.com.au)

VIC Mail:  
PO Box 7063, St Kilda Road VIC 8004  
NSW Mail:  
Locked Bag 7000, Granville NSW 2142

**firstoption**  
CREDIT UNION

## PRIVACY NOTIFICATION

### Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us

### Collection and use of your information

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act

### How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

### How you can access your information

You can request access to your information at any time by contacting First Option.

### What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this

to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at [www.equifax.com](http://www.equifax.com). You can contact Equifax by phone on 13 83 32.

### Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans - property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors

We will also disclose your information to law enforcement and government agencies as required by law

### Our Privacy Policy

Our Privacy Policy is available at [www.firstoptioncu.com.au](http://www.firstoptioncu.com.au). The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information

### Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

### How to contact us

You can contact us by:

Tel: 1300 855 675

Fax: 1800 356 675

Email: [info@firstoption.com.au](mailto:info@firstoption.com.au)