



MALENY CREDIT UNION

MEMBERSHIP APPLICATION FORM

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MEMBERS DECLARATION OF SHARED VALUES

Every organisation, through its activities, explicitly or implicitly projects a set of values. The Maleny Credit Union is a member-owned banking and financial services enterprise. It is also a social enterprise, that is, its purpose is to improve the lives of members through ethical, sustainable and community focused services as outlined in Maleny Credit Union's Constitution.

In December 2012, the Maleny Credit Union Board surveyed members to better understand what ethical behaviours (above and beyond those required by law) they wanted the Maleny Credit Union to adopt. Building on the results of that survey and the Mission Statement of Maleny Credit Union, the Board has decided to ask all members (including staff and directors) to endorse a Declaration of Shared Values pertaining to the financial activities of the Maleny Credit Union and its members. It is now main-stream for businesses to be explicit about the values they practice. The Board is asking members to be explicit about the values of the Maleny Credit Union.

DECLARATION

We, the Members, Staff and Directors of Maleny Credit Union, agree to the following ethical values in the conduct of our financial affairs and support Maleny Credit Union in applying these same values in the conduct of its business:

- 1. In all our financial dealings, we will aspire, to the best of our ability, to promote the collective well-being of human, animal and plant life on planet Earth.*
- 2. We understand that the Maleny Credit Union has a comprehensive Ethical Policy that guides its implementation of the principles of sustainable and ethical banking. The policy can be downloaded from www.mcu.com.au/ethicalpolicy. We understand that, as members of the Maleny Credit Union, we may be asked from time to time to provide input into the formulation of its Ethical Policy.*
- 3. In our relations with all Maleny Credit Union members, we (including Staff and Directors) will demonstrate and encourage-*
 - honesty and integrity*
 - transparency and accountability, and*
 - best practice governance.*
- 4. We will encourage financial responsibility in all Maleny Credit Union members. In particular, we will-*
 - endeavour to conduct our own financial affairs responsibly*
 - expect that directors will adopt prudent risk management in their stewardship of member savings, and*
 - expect that Staff and Directors will promote prudent financial practices to members and non-members alike.*
- 5. We will support the endeavours of Maleny Credit Union to foster a stronger social and economic community through facilities such as the Maleny Credit Union's Charitable Trust and Monthly Giving Program.*
- 6. We endorse the Maleny Credit Union's policy to avoid financial dealings or instruments which are detrimental to the environment or to society (www.un.org/en/documents/udhr). This would include, for example, activities that-*
 - encourage production of weapons, tobacco or harvesting of old growth forest*
 - engage in predatory practices or labour exploitation, or*
 - abuse human dignity or contravene the Universal Declaration of Human Rights,*

“What you stand for is becoming as important as what you sell.”

Richard Barrett, Values Coordinator,
World Bank, as quoted in The Bulletin,
May 22, 2001

7. We endorse the Maleny Credit Union's policy to develop prudent financial products and services that assist persons/organisations who-
- promote sustainable resource and energy use
 - encourage dignity and respect for all people
 - promote positive workplace and management practices, and
 - pursue any activity of benefit to society or the environment as described in Maleny Credit Union's ethical policy.
8. We endorse the seven internationally recognised principles of cooperation which also apply to member-owned mutuals: voluntary membership, democratic control, economic participation, autonomy, education, cooperation among cooperatives and concern for community www.ica.coop/en/what-co-op/co-operative-identity-values-principles
9. In our personal financial dealings, to the best of our ability, we will endeavour to act in accord with the shared values that we ask the Maleny Credit Union to promote.

Signed: _____ Member number: _____ Date: _____

ETHICS POLICY OF MALENY CREDIT UNION 2013

The Maleny Credit Union is a member-owned, financial services enterprise. Its activities are guided by the Objects laid out in Clause 2 of its Constitution, by its Vision and Mission statements and by the ethical principles introduced in the Members Declaration of Shared Values. The objective of this Ethics Policy is to formalise the ethical principles of the Maleny Credit Union and to provide operational guidelines for Staff and Directors.

The Policy consists of seven parts:

- Part 1: A list of references and links to documents that inform this policy.
- Part 2: A list of activities that MCU will seek to support through development of products and active engagement as part of its business operations.
- Part 3: A list of activities that MCU will seek to avoid supporting explicitly or implicitly as part of its business operations.
- Part 4: The Environment Policy
- Part 5: The Community Development Policy
- Part 6: Principles of corporate governance and financial stewardship.
- Part 7: Processes for review, update, compliance and reporting with respect to this policy.

The full Ethics Policy can be viewed at www.mcu.com.au/about-mcu/our-ethics/

MCU SPARE CHANGE PROGRAM

The MCU Spare Change Program is a compulsory program that automatically donates any "cents" in any Everyday Account(s) to the Charitable Trust at the end of each month. Maximum of 99 cents per account per month. With the sweep of funds going to the Charitable Trust, this program assists members in providing sponsorship support for local worthy not-for-profit groups.

All parties agree that:

- The sweep will be performed at the end of each calendar month on all 'Everyday' type accounts on this membership
- The entire funds will be deposited into the Charitable Trust Account to benefit local, national and global community groups
- For taxation purposes, the amount of your annual donation will be noted on your June statement





MEMBERSHIP APPLICATION

Maleny Credit Union (MCU Ltd trading as) Bunya House, 28 Maple St, Maleny Q 4552 Mail: PO Box 1099, Maleny Q 4552
Ph: 07 5499 8988 Fax: 07 5494 3363 Email: info@mcu.com.au Web: www.mcu.com.au
ABN 52 087 650 995 | AFSL & Australian credit licence 246921 | BSB 704-606

PERSONAL DETAILS

MEMBER NAME*	MEMBER No (OFFICE USE ONLY)
DATE OF BIRTH*	GENDER <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MS. <input type="checkbox"/> DR.
MAILING ADDRESS	
POSTCODE	
RESIDENTIAL ADDRESS*	
POSTCODE	
HOME PHONE	MOBILE PHONE
WORK PHONE	EMAIL ADDRESS*

*mandatory

MEMBERSHIP DECLARATION

I apply for membership and 5 x \$2 shares of Maleny Credit Union (MCU Ltd trading as). I agree to be bound by the Constitution of Maleny Credit Union in place from time to time, a copy of which is available at mcu.com.au.

I believe the above details to be true and correct. I understand that it is an offence under the Anti-Money Laundering and CounterTerrorism Financing Act 2006 to give false and misleading information.

I understand that collection of my Tax File Number or Exemption is authorised and their use and disclosure are strictly, regulated by the law and the Privacy Act 1988. I understand that quoting my Tax file Number is not compulsory but failing to do so may result in tax being taken out of my interest. I understand that the Tax File Number will be applied to all accounts under this membership unless I specifically request otherwise. The Australian Taxation Office has specific laws on Savings and Investment accounts in regard to the TaxFile Number(TFN). For more information refer to the Australian Taxation Office.

I understand Maleny Credit Union will collect personal information from me as required by the Anti- Money Laundering and CounterTerrorism Financing Act 2006 and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

I understand that if I provide Maleny Credit Union with incomplete or inaccurate information that Maleny Credit Union may not be able to provide me with the products or services that I am seeking. Your needs and financial circumstances have not been taken into account. Our Account and Access Facility Conditions of Use and Schedule of Fees Accounts and Access Facilities are available online or from our branch. You should read both these documents before deciding whether to purchase accounts or access facilities issued by Maleny Credit Union.

A staff member will contact you to complete the application process. Statements will be provided by internet banking unless otherwise stated.

Please do not send me any direct marketing updates on Maleny Credit Union's products or services.

* If you require a joint account then a "Joint account authority" must be completed.

SIGNATURE _____ DATE _____



FILE NUMBER (TFN)

Disclosure of your TFN is optional. Declining to quote is not an offence. This written record of your TFN will be destroyed once loaded onto our system.

TAX FILE NUMBER _____ TAX FILE EXEMPTION _____

If you do not disclose your TFN then withholding tax will be deducted from any interest paid to your accounts.

MONTHLY GIVING PROGRAM

The Maleny Credit Union Monthly Giving Program has been created to facilitate members' donations to the organisation of their choice as part of their membership of the Maleny Credit Union. The minimum donation amount is \$1 per week and will be debited from your Maleny Credit Union account of your choice.

LOCAL / REGIONAL

\$	Sunshine Coast Environment Council		works on environmental protection, conservation and sustainability and is the peak environmental advocacy group on the Sunshine Coast.
\$	Maleny Credit Union's Charitable Trust		is a tax deductible tax exempt Trust established by MCU to assist financing and support local community groups whose activities enhance the local environment and community. MCU determines the allocation of funds.
\$	Sunshine Coast Riding for the Disabled		is a not-for-profit association located at North Arm. They offer horse riding, hippotherapy, equine assisted learning and carriage riding to those with a disability. We cater for young and old alike.
\$	Barung Landcare		is based in Maleny and is a leading community-based organisation working to develop ethical solutions for a sustainable future. Barung Landcare supports local and regional community empowerment to conserve and enhance the rich diversity of natural resources of the Blackall Range and environs.

NATIONAL

\$	Australia Zoo Wildlife Hospital		was established in 2002, initially by Steve and Terri Irwin, as a way to include and involve other caring people to support the protection of injured, threatened or endangered wildlife – from the individual animal to an entire species.
\$	Australian Wildlife Conservancy		is an independent, non-profit organisation dedicated to the conservation of Australia's threatened wildlife and ecosystems. AWC sanctuaries protect over 100 threatened ecosystems and 170 threatened wildlife species, also more than any other non-government conservation group in the country.
\$	Australian Conservation Council		is an independent, non-profit organisation dedicated to the conservation of Australia's threatened wildlife and ecosystems.
\$	Beyond Blue		is working to reduce the impact of depression and anxiety in the community by raising awareness and understanding, empowering people to seek help, and supporting recovery, management and resilience.

GLOBAL

\$	Amnesty International		is a worldwide movement of people campaigning to protect human rights. They have a vision of a world in which every person enjoys all of the rights stated in the Universal Declaration of Human Rights and other international human rights standards.
\$	Medicins Sans Frontieres		is the world's leading independent organisation for medical humanitarian aid. Field staff provide assistance to people caught in crises around the world.
\$	Fred Hollows Foundation		has worked in over 40 countries around the world and with Indigenous communities in remote parts of Australia, and continues to be inspired by Fred's lifelong endeavour to end avoidable blindness and improve Indigenous health.
\$	UNICEF Australia		supports children in need with charity donations from you to help them survive and improve their lives

PRIVACY CONSENT:

I agree that the recipient organisation of my donations will be provided with my personal details to enable them to provide a receipt for my donations. I wish my donations to remain anonymous.

MEMBER NAME

MEMBER NUMBER