



MALENY CREDIT UNION

ACCOUNT APPLICATION FORM

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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. 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 A 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 policy.*

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 non-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 the membership*
- *The entire funds will be deposits into the Charitable Trust Account to benefit local, national and global community groups*
- *For taxation purposes, the amount of your annual donation may be found on your 6-monthly statement.*



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.



ACCOUNT 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

ACCOUNT HOLDER NAME*	ACCOUNT HOLDER NO. (OFFICE USE ONLY)
DATE OF BIRTH*	GENDER M <input type="checkbox"/> F <input type="checkbox"/>
MAILING ADDRESS	POSTCODE
RESIDENTIAL ADDRESS*	POSTCODE
HOME PHONE*	MOBILE PHONE*
WORK PHONE	EMAIL ADDRESS*

*mandatory

ACCOUNT HOLDER DECLARATION

I believe the above details to be true and correct. I understand that it is an offence under the Anti-Money Laundering and Counter Terrorism 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 unless I specifically request otherwise. The Australian Taxation office has specific laws on Savings and Investment accounts in regard to the Tax File 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.

I understand that Maleny Credit Union use the information provided to let me know about other products, services and promotions from time to time.

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

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

MONTHLY GIVING PROGRAM

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

LOCAL / REGIONAL

\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	Sunshine Coast Environment Council		works on environmental protection, conservation and sustainability and is the peak environmental advocacy group on the Sunshine Coast.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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

\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	Australian Conservation Council		is an independent, non-profit organisation dedicated to the conservation of Australia's threatened wildlife and ecosystems.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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

\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.
\$ please tick <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M	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.

ACCOUNT HOLDER NAME _____ ACCOUNT NUMBER _____