

RaboDirect account opening checklist



Secure Investments F.I.B. Pty Ltd (ABN 73 006 476 400 / AFSL 240893) KAS00001GAX6

Documents we require you to send us




To complete your application and activate your account we need you to send us the following documents (use the list below as a checklist for yourself):

- The signed Application Form.
- The signed Direct Debit Authority.
- Certified* copy of an original Passport or Drivers Licence for the first applicant.
- Certified* copy of an original Passport or Drivers Licence for the second applicant.

Next steps

- 1** Send your documents to:
- | | | | | | |
|---------------------|----|------------------|---|---|---|
| RaboDirect | OR | RaboDirect |  |  |  |
| Reply Paid 4715 | | GPO Box 4715 | | | |
| Sydney NSW 2001 | | Sydney NSW 2001 | | | |
| (no stamp required) | | (stamp required) | | | |

Please note due to circumstances beyond our control, there may be delivery delays with the Reply Paid Service.

- 2** We will verify your documents and open your account. You'll receive your Welcome Pack containing your Digipass within 5 business days and your initial PIN a few days later. Please keep your welcome letter in a safe place as it contains the details you will need to access your account.
- 
- 
- 

If you do not receive your Welcome Pack, please call our Customer Contact Centre on 1800 445 445, 8am to 7pm (Sydney time), Monday to Friday.

- 3** Once your RaboDirect account is opened, and your linked account has been verified, we will initiate all direct debit requests specified on your Account Application Form.

We look forward to receiving your details and opening your RaboDirect Account.

Regards,

The RaboDirect Team

*** Certifying copies of an original document:** The authorised certifier must write on the copied document: 'I hereby certify this document is a true copy of the original document shown to me on [date]' and their Authorisation title (e.g. Justice of the Peace), print and sign their name.

Authorised certifiers are: Legal practitioners; Judges; Magistrates; Commonwealth court CEOs; Registrar or deputy registrar of a court; Justice of the Peace; Notary public; Police officer; A person in charge of a post office; An Australian consular or diplomatic officer; A member of the Institute of Chartered accountants; CPA Australia or the National Institute of Accountants; An officer, permanent employee or authorised representative with 2 or more continuous years of service with one of the following: the Australian Postal Corporation, a financial institution, a finance company, Australian Financial Services Limited (AFSL) holder; Medical Practitioners; Chiropractors; Dentists; Nurses; Optometrists; Pharmacists; Physiotherapists; Psychologists; Veterinary Surgeons; An officer of the Australian Defence Force; Patent Attorney; Trademarks Attorney; Sheriff; Teacher employed on a full-time basis at a school or tertiary institution.



Joint Account Application Form

First applicant's details (You must be over 12 years of age and must be a tax resident of Australia)

Email: _____

Contact Numbers (at least one is required):

Mobile number: _____ Home number: (____) _____

Work number: (____) _____

Title: Dr Miss Mr Mrs Ms

First name: _____ Middle name(s): _____

Last name: _____

Date of birth: ____ / ____ / ____

Telephone PIN: _____ This is used for identification purposes over the phone. It needs to be a 4-digit number, and cannot be consecutive, repeated numbers or same as your date of birth.

Residential Address

Address: _____

Town/Suburb: _____ State: _____ Postcode: _____

Postal Address (Note: this must be the postal address of one of the applicants as all mail will be sent to this address)

Is your postal address the same as your residential address? Yes No

Address: _____

Town/Suburb: _____ State: _____ Postcode: _____

Tax information (Refer to note 1)

Tax file number: _____

Tax exemption (optional): A recipient of another pension An entity that is not required
 Investor is a pensioner

Linked account (Refer to note 2)

To transfer money in and out of your new RaboDirect account, you will need to link it to an existing account with another bank which has the same name as your new RaboDirect account.

Account name: _____

BSB: _____

Account number: _____

Financial institution: _____

Branch: _____



Second applicant's details (You must be over 12 years of age and must be a tax resident of Australia)

Email: _____

Contact Numbers (at least one is required):

Mobile number: _____ Home number: (____) _____

Work number: (____) _____

Title: Dr Miss Mr Mrs Ms

First name: _____ Middle name(s): _____

Last name: _____

Date of birth: ____ / ____ / _____

Residential Address

Same as first applicant's address: Yes No

Address: _____

Town/Suburb: _____ State: _____ Postcode: _____

Tax information (Refer to note 1)

Tax file number: _____

Tax exemption (optional): A recipient of another pension An entity that is not required
 Investor is a pensioner

Account details (Refer to note 3)

How would you like to make your initial deposit: We will credit our RaboDirect account
 Direct debit our linked account

If you would like us to **direct debit** your linked account, please specify the following:

Initial deposit amount: \$ _____

Account to be credited: High Interest Savings Account PremiumSaver

Regular savings plan (optional - Refer to note 4)

Would you like to set up a regular savings plan? Yes No

Regular savings amount: \$ _____

Frequency: Weekly Fortnightly Monthly
 Quarterly Half yearly Annually



Start Date: ___ / ___ / _____

Account to be credited: High Interest Savings Account PremiumSaver

Term deposit details (optional)

Add a term deposit to your account and lock in a great rate? Yes No

Term: 1 month 3 months 6 months 9 months
 1 year 15 months 18 months 2 years
 3 years 4 years 5 years

For terms 1 year or greater, please select interest payment frequency:

Monthly Quarterly Semi annually Annually

Interest rate: _____

The interest rate applicable on your term deposit will be the interest rate agreed with your intermediary. If for any reason, this rate is no longer available at the time your RaboDirect account is opened, the term deposit will not be opened and RaboDirect will contact you or your intermediary for further instructions.

Interest will be paid back to your linked account unless indicated below:

Interest to be paid to our Master Savings Account

Amount (min. \$1,000) \$ _____

The maturing Term Deposit will automatically be paid back to your linked account unless indicated below:

Automatically invest in a new Term Deposit? Yes, principal and interest
 Yes, principal only
 No, pay principal and interest to our Master Savings Account

How will you fund your term deposit: We will credit our RaboDirect account
 Direct debit our linked account

Promotion code (optional): KAS00001GAX6



Direct Debit Authority

We authorise and request Rabobank Australia Limited (User 319181), until further notice in writing, to arrange for our linked account to be debited via the Bulk Electronic Clearing System with any amounts set out in the above application form and any further amounts we instruct Rabobank Australia Limited to debit from time to time.

We have read the Direct Debit Authority Service Agreement in the RaboDirect Terms and Conditions and agree to its terms.

Signature(s): _____ ✍ **Please sign here**

Name(s): _____ Date: ___ / ___ / _____

Authorisation, undertaking and acknowledgment from Account Owner(s)

(must be signed by both the first applicant and the second applicant)


1. We authorise Secure Investments F.I.B. Pty Ltd (ABN 73 006 476 400, AFSL 240893) (the Intermediary) to take the following actions in connection with this application to acquire financial products issued by Rabobank Australia Limited (ABN 50 001 621 129, AFSL 234 700) (Rabobank):
 - a) provide to Rabobank copies of all documents reasonably requested by Rabobank, which may include personal information relating to us;
 - b) provide instructions to Rabobank on our behalf relating to (please choose one or more of the following options):
 - (i) applying for a RaboDirect account;
 - (ii) opening a term deposit;
 - (iii) transferring funds between RaboDirect Master Savings Account and PremiumSaver deposit accounts;
 - (iv) transferring funds between our RaboDirect deposit accounts and Linked Account; and
 - (v) where to transfer a term deposit balance upon maturity; and
 - c) disclose information about us that may be reasonably requested by Rabobank, including details of our bank account for the purposes of the Direct Debit Authority provided to Rabobank in this application.
2. We authorise Rabobank to:
 - a) communicate with the Intermediary as our agent in relation to this application;
 - b) provide to the Intermediary as our agent, information about this application, information regarding our RaboDirect account, and end of financial year statements relating to our RaboDirect account;
 - c) where we hold any term deposit issued by Rabobank, unless we have otherwise instructed Rabobank, transfer the entire balance of the term deposit to the Linked Account nominated in this application upon maturity; and
3. We undertake to advise Rabobank in writing as soon as practically possible when we no longer authorise Secure Investments F.I.B. Pty Ltd to act as agent on our behalf.
4. We acknowledge that Rabobank may not be held liable for any consequences of any actions it takes in accordance with instructions given by the Intermediary or any other person whom we have notified to Rabobank as having the authority to act as our agent and to give such instructions, provided that Rabobank acts reasonably and has no reason to know or reasonably suspect that the person purporting to act on our behalf does not have our authority.
5. We have read and agree to the RaboDirect Terms and Conditions, including any supplementary conditions (where provided) applicable for accounts opened by Secure Investments F.I.B. Pty Ltd.
6. We have received, read and understood the Financial Services Guide.



7. We have read the Consent to receive electronic communication and agree to receive by electronic means information which RaboDirect is required to provide (under legislation or otherwise).
8. We have read this completed Application Form and confirm that all details contained in it are true and correct.

A joint account is an account that is owned together (jointly) by two or more people (Multi-owner Account). Each account owner of a Multi-owner Account will be liable for any amount(s) due to us on the account. If a Multi-owner Account has an Authorised Signatory, only the Authorised Signatory may give us any instructions relating to the Account. If a Multi-owner Account has no Authorised Signatory, each owner may give us any instructions relating to the Account. Account owners may change the way the account is operated by instructing us in writing. Call the Customer Contact Centre on 1800 445 445 between 8am and 7pm Monday to Friday (Sydney time) for more information.

Signature of first applicant: _____  **Please sign here**
Name: _____ Date: ___ / ___ / _____

Signature of second applicant: _____  **Please sign here**
Name: _____ Date: ___ / ___ / _____

Notes:

1. Without a TFN or Exemption, tax may be deducted at the top marginal rate plus Medicare levy by RaboDirect from your interest and investment income at the time it is paid.
Quotation of your TFN or Exemption to RaboDirect is authorised, and its use and disclosure are strictly regulated by the tax laws and privacy legislation. You are not required by law to quote your TFN or Exemption if you do not wish to do so. For more information, contact the Australian Taxation Office on 13 28 61.
Quotation of your TFN or Exemption will apply to this RaboDirect facility (including any deposit accounts and other investments) unless you notify us otherwise.
2. To transfer money in and out of your new RaboDirect account, you need to link it to your existing account with another bank.
Please note:
 1. The linked account must be in the same name as your RaboDirect account.
 2. Please ensure the linked account allows for direct debits to be taken from it, as Rabobank Australia Limited will debit the linked account for any amounts instructed by you.
3. Any amount of funds stipulated as opening deposit, regular savings or term deposit, must be in whole dollars. The transfer will be processed once all signed documents have been received and checked by RaboDirect.
4. As part of this application process you may choose to create regular deposits from your linked account into your RaboDirect account. Please note that if your account has not been opened by the start date you selected, the regular deposit will start on the next available cycle date.