

# At Call/Term Deposit New Account Application



Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence no. 237502

Please send completed form to Client Administration: Macquarie Bank Limited, GPO Box 1515, Sydney NSW 2001, email [clientadmin@macquarie.com](mailto:clientadmin@macquarie.com) or fax 1300 302 116. **Please USE BLACK INK when completing this form.**

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## Client details

Contact name:

Contact phone number:

Mobile phone number:

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## Account details

Account Number:

Account name (this name will appear on all statements and correspondence):

Australian Company/Business Number:

Statement address:

Suburb/town:

State:

Postcode:

3

## Investment details

Purpose of investment:

Savings

Growth

Income

Retirement

Business

Other (provide details below)

Source of funds:

Asset sale

Savings

Inheritance/gift

Normal course of business proceeds/profit

Commission

Other (provide details below)

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## Investment amount

Investment amount: \$ Transfer method:  Electronic transfer by account holder ► **go to section 5** Cheque attached ► *Please note, for Term Deposit Accounts, cheques can only be used for an initial deposit. You cannot use cheques as a way to add funds to the Term Deposit at any other time. Please ensure that your cheque is made payable to the account name as detailed on page 1 ► go to section 5* In accordance with signed direct debit request authority, transfer from the following account ► **Provide details below**BSB:  Account number: 

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## Account type

A. Account type:

 At Call ► **go to section 6** Term Deposit ► **choose one of the following options:** Standard term (1, 2, 3, 4, 6, 8, 9 months, 1 year or 2 years)  Select term maturity date (minimum 30 days) (DDMMYYYY) **Note:** for terms exceeding 30 days, from 19 January 2015 you must provide us with at least 31 days' notice to close your account and access funds prior to the maturity date, except in limited hardship related circumstances.

B. Rollover instructions upon maturity:

 Move to At Call Reinvest for same term Advise rollover at later stage/update rollover on Active Banking

C. Instructions for crediting interest payable:

 Reinvest to this account ► **go to section 6** Transfer to another account ► **Provide details below** I/We understand that in the event I/we break my/our Term Deposit, the nominated account below will be direct debited with the relevant interest adjustment, as outlined in the Product Disclosure Statement.Account name: BSB:  Account number:

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## Tax File Number

**Please read this before answering the question.**

If you do not have a Tax File Number (TFN) or Australian Business Number (ABN) you must give a reason for exemption.

Exemption reasons are:

- A. I am under 16 years of age and do not earn sufficient income. Please provide your date of birth.
- B. Organisation not required to lodge a tax return.
- C. I receive the age, service, invalid or veteran pension.
- D. Other pension (wife, carer, widow, sole parent or special benefit pension).
- E. Non-resident of Australia.
- F. Territory Resident.

**You are not required to provide your TFN, however, if you do not provide your TFN (including both TFN's for joint accounts), ABN or claim an exemption, then we are required under the Income Tax Assessment Act 1936 to deduct withholding tax (at the highest rate) from any interest accrued on your account.**

## Beneficiary 1

TFN/ABN number  Reason for exemption (e.g. 'C')

Full name

Is the beneficiary entitled to interest?  Yes  No

Street number and name:

Suburb/town:  State:  Postcode:

## Beneficiary 2 (if applicable)

TFN/ABN number  Reason for exemption (e.g. 'C')

Full name

Is the beneficiary entitled to interest?  Yes  No

Street number and name:

Suburb/town:  State:  Postcode:

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## Existing signatory

**Are you an existing signatory on an account held with Business Banking, Macquarie Bank Limited?**

All signatories to an account need to identify themselves to Business Banking, Macquarie Bank Limited.

Yes ► If you have already been identified on one of our accounts please nominate below:

Account name:

Account number:

Account name:

Account number:

No – if you have not previously been identified please complete the Individual Customer Identification Form.

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# Active Banking

- Yes – I am an existing Macquarie Active Banking user. ► *Fill in details below*
- No – I would like to apply to access and use Macquarie Active Banking (apply now).

**Details of existing Macquarie Active Banking Users**

Indicate which accounts and facilities are to be accessed and what level of access is required. You **MUST** tick all levels of access required.

The access levels available are:

|           |                       |   |
|-----------|-----------------------|---|
| <b>V</b>  | <b>View</b>           | Allows a User to view account and transaction details only.   |
| <b>C</b>  | <b>Create</b>         | Allows a User to view account and transaction details, roll-over Term Deposits, generate transactions, stop cheque payments and initiate open and closure requests. Opening an account without an initial funds transfer does not require authorisation. Create access does not allow the User to authorise transactions. |
| <b>AS</b> | <b>Sole Authorise</b> | Allows a User to authorise transactions and account openings and closures solely. You can have multiple Users with sole authorise access. Does not include create access.   |
| <b>AD</b> | <b>Dual Authorise</b> | Allows a User to authorise transactions and account openings and closures, but only in conjunction with another authoriser. You can have multiple Users with dual authorise access. Does not include create access.   |

**ADDITIONAL FUNCTIONALITY:**

|          |                 |   |
|----------|-----------------|---|
| <b>D</b> | <b>Download</b> | Allows a User to download account and transaction data via Macquarie Download files for use with compatible software platforms. Download files may contain a group of accounts and their setup can be discussed with your Relationship Manager. |
|----------|-----------------|---|

|   | Name                 | Macquarie Access Code | Access level             |                          |                          |                          |                          |
|---|----------------------|-----------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|   |                      |                       | V                        | C                        | AS                       | AD                       | D                        |
| 1 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | <input type="text"/> | <input type="text"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



## Director(s)/Account Holder(s)

I/we acknowledge receipt of the Macquarie Bank Limited "Deposit Products and Non Cash Payment Facilities" Product Disclosure Statement (PDS) and acknowledge the terms and conditions of the PDS apply to this Account, including the Privacy Statement in the PDS which describes the handling of my personal information including direct marketing.\*

By signing this application, I/we also acknowledge that the At Call / Term Deposit terms and conditions on page 5 of this application form apply to this Account. I/we acknowledge that, prior to signing this application, I/we were given a copy of those terms and conditions and I/we have read and understand them.

Please complete:  I/we acknowledge this application form was obtained and signed while in Australia.

### Signature

Date (DDMMYYYY):

Name of authorised Director(s)/Account Holder(s)

If a company, specify your corporate title (Director/Company Secretary)

### Signature

Date (DDMMYYYY):

Name of authorised Director(s)/Account Holder(s)

If a company, specify your corporate title (Director/Company Secretary)

The following must sign above:

- two directors or a director and a company secretary, or
- for a sole director/secretary company, the director/company secretary, or
- for partnerships, any two partners, or
- all account holders (joint accounts only) or
- for associations, all members or all authorised signatories necessary.

\* You can change your marketing preferences by telephoning us on 1800 806 310 or visiting [www.macquarie.com.au/optout-bfs](http://www.macquarie.com.au/optout-bfs)

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## Additional/Authorised Signatories

If signatories are the same as Director(s)/Account Holder above, you are not required to complete this section.

If signatories are additional, please specify if these:

- replace signatures above  
 are additional to the signatures above

### Signature

Date (DDMMYYYY):

Full name

### Signature

Date (DDMMYYYY):

Full name

### Method of operation:

- Any one to sign       Any two to sign

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## At Call / Term Deposit Terms & Conditions\*

- All cheques received for the deposit must be payable to specified account holder name.
- 24 hour call funds must be deposited for at least 3 'Banking Days' prior to withdrawal. 'Banking Days' are defined as any day (excluding Saturday) that banks in the appropriate state/s are open for normal business.
- Minimum initial deposit amount to establish an At Call/Term Deposit Account is \$10,000.00.
- Funds withdrawn at closure will be electronically credited to a bank account you nominate by the next Business Day. Cheque withdrawals are not available.
- You may provide us with withdrawal & deposit requests by facsimile which purport to be from any one or more Signatories (in accordance with signing authority)
- An advice confirming your investment details will be provided after account opening. However, advice will not be sent confirming ongoing transactions.
- A statement of Account will be sent to you half yearly and for terms over 12 months annually. You should check this Statement of Account immediately upon receipt and contact us should you have any queries.
- Interest will be calculated and accrued daily using the end of day closing balance. Interest is paid monthly on all At Call accounts. Interest is paid on maturity for all fixed terms from 30 days to 1 year and annually for any fixed terms greater than 1 year. Any outstanding accrued interest is paid upon account closure.
- If your investment is for a fixed term (not At Call), the interest rate will remain fixed for the term selected at the time of your investment or re-investment. The interest rate on your At Call/Term Deposit will be at the prevailing Term Deposit interest rate.  
You can obtain details of current interest rates by contacting your Account Manager.
- Additional services, such as same-day electronic transfers to a nominated bank account, are available on request but are subject to a fee. Please contact your Account Manager to discuss any service you require and any applicable fees.
- For terms exceeding 30 days, from 19 January 2015 you must provide us with at least 31 days' notice to close your account and access funds prior to the maturity date, except in limited hardship related circumstances.
- Upon maturity, we will repay or reinvest all or part of your deposit in accordance with your instructions. Where we have not received any instructions prior to maturity, we will roll your deposit on the same Term Deposit market rate.
- In the event you close your Term Deposit Account prior to the maturity date your interest will be adjusted. From the date of the initial deposit to the day before closure, interest will be calculated on the entire balance of your account at a rate which is 75% of the interest rate that would have applied had the account not been closed prior to the scheduled maturity date.
- Any changes made to the account (change of address, additional banking details, etc) must be made in writing and signed in accordance with signing authority on the account.
- It is a federal requirement under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 that we appropriately identify you if you open an Account or become a signatory to an Account. Completion of a Customer Identification Form is required for any new account holder or any new signatory that has not been identified previously.
- Where required by law, we will deduct tax from any interest earned where you have not supplied your Tax File Number (TFN), or if you are a non-resident of Australia.
- It is not an offence if you decide not to supply us with your TFN. However if you do not supply us with your TFN or you have not supplied us with your exemption status, tax will be deducted from income earned on your account at the highest marginal rate plus Medicare levy and forwarded to the Australian Taxation Office.
- We reserve the right to deduct from your account any government charges or taxes which are introduced or become applicable to your account after the account is opened.
- We reserve the right to waive, suspend, add or alter these terms and conditions without prior notice.

\* Full terms and conditions are contained in the Macquarie Bank Limited "Deposit products and non cash payment facilities" Product Disclosure Statement.

Please return all relevant forms by mail to **Client Administration, Macquarie Bank Limited, GPO Box 1515, Sydney NSW 2001.**