

ACCOUNT OWNER(S) DETAILS

Customer 1

Full Given Names & Surname

Mobile Number Email

(If international please add country code e.g. +64)

Customer 2

Full Given Names & Surname

Mobile Number Email

(If international please add country code e.g. +64)

TRANSACTION ACCOUNT

I/We require a **Glide account**.

Glide account – everyday banking account with no monthly account keeping fees*, multiple cashless payment options

* Other Fees & Charges may apply.

If this is a joint account, how should it be operated;

Either may make withdrawals, use Visa Debit cards, make changes or close the account.

Both customers are required to sign to make withdrawals, make changes or close the account. (This will mean Visa Debit cards are not available and mobile app and internet banking will have restricted 'view only' access).

Visa Debit Card Yes, I/We request a Visa Debit Card. (A card will be requested for each account holder).

OFFSET ACCOUNT

Please note: An offset account is only available with an eligible loan product and must have been indicated through your loan application. The Offset account ownership must be identical to the loan account ownership.

I/We would like to convert our existing MyState Bank transaction account to an Offset account and link to my/our eligible loan.

*Offset account incurs monthly account keeping fees.

Account No.

OR

I /We would like to open a new MyState Bank Offset account and link to my/our eligible loan(s).

If this is a joint account, how should it be operated;

Either may make withdrawals, use Visa Debit cards, make changes or close the account.

Both customers are required to sign to make withdrawals, make changes or close the account. (This will mean Visa Debit cards are not available and mobile app and internet banking will have restricted 'view only' access).

Visa Debit Card Yes, I/We request a Visa Debit Card. (A card will be requested for each account holder).

TAX INFORMATION

While it's not compulsory, to make sure we don't withhold tax unnecessarily from the interest you earn, please provide your Australian Tax File Number (TFN). For your protection the collection and use of TFNs is strictly regulated by the taxation legislation and the *Privacy Act 1988 (Cth)*.

Please tick one box only:

I/We do not wish to have withholding tax deducted from my account(s) and I/we will provide my/our TFN if my/our loan is approved.

I/We do not wish to have withholding tax deducted from my account(s) and I/we will provide my/our exemption number.

I/We wish to have withholding tax deducted from my/our account(s) and will not disclose my/our TFN.

You are able to advise us of your TFN or exemption number by calling us on 138 001 or visiting a MyState Bank branch. Please note, that until you provide these details, Withholding Tax may be deducted from your account.

MYSTATE BANK INFORMATION

I do not wish to receive marketing/promotional materials from MyState Bank, subsidiaries and its promotional partners.

SETTLEMENT SHORTFALL AUTHORITY

IMPORTANT: Funds can only be debited from a MyState account and cannot be debited from another financial institution. Funds need to be in your nominated account 2 days prior to settlement.

MyState Account No. (State **NEW Account** if MyState account number not yet known).

I/We hereby request and authorise MyState Bank to debit my/our MYSTATE account the full shortfall amount as advised by my/our solicitor for settlement:

OR

I/We authorise MyState to debit my/our MYSTATE nominated account up to: \$ (Please note that we are not authorised to debit additional funds over the maximum amount you enter, should your solicitor require further funds).

OR

I/We will arrange settlement shortfall funds with our solicitor.

DECLARATION

IMPORTANT

These products are offered with no advice. Before applying for any products please read the relevant Disclosure Documentation including: [Target Market Determinations](#), [Terms & Conditions Deposit Accounts & Electronic Banking](#), [Fees and Charges Deposit Accounts](#), [Interest Rates for Personal Deposit Accounts](#) and [Terms and Conditions for Visa Debit Cards](#) at <https://mystate.com.au/legal/> or contact us on 138 001.

Please consider your personal objectives, needs and financial situation before making a decision to acquire any of the products above. Please note that MyState Bank does not provide any incentives for the application of further products.

Offset Accounts (if applicable)

Please read the terms and conditions carefully.

Credit interest is not paid on funds held in this account. Whilst your offset balance may exceed the home loan balance there is no benefit in doing this on the amount that exceeds the home loan balance. These excess funds are not offset, nor do they accrue interest.

If the loan account is closed or the loan product becomes ineligible for an Offset Account, we will automatically convert this to a MyState Bank Glide Account unless otherwise directed.

Offset arrangement is unavailable during any fixed rate periods.

Glide Accounts (if applicable)

In certain circumstances MyState Bank has the right to use any credit balance in any savings account or fixed term deposit account you have with MyState Bank to repay any debt that you owe MyState Bank.

I/we understand that if opening a Glide account and I hold a government concession card, a more suitable account may be a Basic Account. I understand that by proceeding with this application a Basic Account is not being opened, however a Basic Account is available by contacting MyState and meeting the eligibility criteria.

Visa Debit Card (if applicable)

I/We agree to abide by the conditions of use now supplied to me/us and acknowledge that my/our signature on this General Declaration application form signifies my/our acceptance of these conditions.

General Disclosure

I/We agree to be bound by MyState Bank's [Terms and Conditions Deposit Accounts & Electronic Banking](#), [Fees & Charges Deposit Accounts](#), [Interest Rates Deposit Accounts](#) and [Terms and Conditions for Visa Debit Cards](#) (if applicable) and have read and understood these documents before applying for these products. Copies are available by calling MyState Bank on 138 001 or visiting mystate.com.au. I/We acknowledge and agree that I/we will be deemed to have accepted the Terms and Conditions and Fees and Charges to relevant services or accounts on the first use of that service or account.

I/We consent that in giving MyState Bank email, mobile phone or telephone details, MyState Bank may use these to communicate in relation to the application or any MyState Bank products. This including providing updates, application information, approval acknowledgments, reminders and (unless we tell the bank not to) marketing information.

I/We agree that MyState Bank is not liable for any loss or damage caused to me by persons authorised to operate this account. (If applicable).

DECLARATION CONTINUED

I/We consent to statements of account, notices and other documents including terms and conditions to be sent to me/us by post, electronically (attachment or hyperlink) or in any other way permitted by law or as otherwise agreed.

If you do not wish to receive communications electronically, please update your preference by giving us a call on 138 001.

I/We believe the details provided in this application form to be true and correct. It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* to give false and misleading information.

I/We understand MyState Bank will collect personal information from me/us as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and that it may take steps to verify the personal information it has collected. I/We 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 (Cth)*. I/We understand that if I/we provide MyState Bank with incomplete or inaccurate information that MyState Bank may not be able to provide me/us with the products or services that I/we are seeking.

I/We acknowledge that I/we have made my/our own decision/s in applying for any products and services using this form, and my/our broker has not provided any recommendation and/or opinion intended to influence my/our decision concerning this application.

I/We have read and agree to the collection, uses and disclosures of my/our personal information as set out in the separate document **Privacy Policy** available at <https://mystate.com.au/legal/> or any branch.

I/We consent to MyState Bank contacting some relevant employers to verify employment details. This may include current, future or past employers.

MUST BE SIGNED BELOW TO AUTHORISE

Applicant 1

Full Given Names & Surname

Signature Date

Applicant 2

Full Given Names & Surname

Signature Date