

**The product issuer is: Police Bank Ltd**

Border Bank is a division of Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018.  
25 Pelican Street, Surry Hills NSW 2010.

**Phone:** 132 267 | **Email:** info@borderbank.com.au | **Website:** borderbank.com.au

## MEMBER DETAILS

**Are you already a Border Bank member?**

No, I'd like to become a member of Border Bank

Yes, I'm an existing member and would like to open a new account

**Member Status**

Single

Joint

Authority to Operate

Power of Attorney

**What is/are your membership number/s?**  
(if known)

## YOUR PERSONAL DETAILS

### Member Details (Applicant 1)

**Are you a citizen or permanent resident of Australia?**

Yes

No

**Are you a citizen of any country other than Australia?**

Yes

No

**If yes, what other countries are you a citizen of?**

### Purpose of Border Bank Membership

Transactional

Savings / Investments

Short-term borrowing

Long-term borrowing

**Title**

**Your full name as it appears on your identification**

**Date of birth**      /      /

**Preferred / Other name** (if any)

**Do you identify as Aboriginal or Torres Strait Islander?**

Yes

No

**Do you receive a government concession payment or hold a concession card?**

Yes

No

### Member Details (Applicant 2)

**Are you a citizen or permanent resident of Australia?**

Yes

No

**Are you a citizen of any country other than Australia?**

Yes

No

**If yes, what other countries are you a citizen of?**

### Purpose of Border Bank Membership

Transactional

Savings / Investments

Short-term borrowing

Long-term borrowing

**Title**

**Your full name as it appears on your identification**

**Date of birth**      /      /

**Preferred / Other name** (if any)

**Do you identify as Aboriginal or Torres Strait Islander?**

Yes

No

**Do you receive a government concession payment or hold a concession card?**

Yes

No

## WHERE DO YOU LIVE?

### Member Details (Applicant 1)

#### What is your residential address?

Unit/Street No.

Street Name

Suburb/Town

State Postcode

#### Is your postal address different to your residential address?

Yes, please add your postal address below

No, move onto the next question

Unit/Street No.

Street Name

Suburb/Town

State Postcode

#### How can we contact you?

Email

Mobile Number

### Member Details (Applicant 2)

#### What is your residential address?

Unit/Street No.

Street Name

Suburb/Town

State Postcode

#### Is your postal address different to your residential address?

Yes, please add your postal address below

No, move onto the next question

Unit/Street No.

Street Name

Suburb/Town

State Postcode

#### How can we contact you?

Email

Mobile Number

## SOURCE OF FUNDS AND WEALTH

### What is your primary source of funds?

Source of funds focuses on the origin of the funds that you'll be using for your transactions or dealings with Border Bank. Please select one option only.

Business income (including profits, dividends)

Gifts

Investment income (shares, investment funds)

Real estate (sale proceeds, rental income)

Savings

Other (please specify)

Employment income (including commission, bonuses)

Inheritance

Legal settlements / compensation

Sale of assets (shares, vehicles, other)

Loan

### What is your primary source of wealth?

Source of Wealth relates to the origin of your entire body of assets (e.g. how was your wealth obtained). Please select one option only.

Business income (including profits, dividends)

Gifts

Investment income (shares, investment funds)

Real estate (sale proceeds, rental income)

Savings

Other (please specify)

Employment income (including commission, bonuses)

Inheritance

Legal settlements / compensation

Sale of assets (shares, vehicles, other)

## OCCUPATION DETAILS

### Member Details (Applicant 1)

#### What is your employment status?

Employed      Self-employed      Unemployed  
 Student      Retired

#### If you are employed or self-employed, what best describes your occupation?

#### Who is your employer?

#### Select one of the below that applies to you

- I currently work in Border Protection, Immigration, National Security or related vocations, law enforcement, or justice
- I am employed by a government agency or regulator (e.g. APRA, ASIC)
- I am a student at the Australian Border Force College
- I am a Border Force or law enforcement contractor or trainer
- I am a security industry worker
- I am a direct family member of a Border Force officer or law enforcement worker
- I am related to a Border Bank member
- I am an essential worker (e.g. police, nurse, teacher) or Board approved individual outside the other standard categories
- None of the above / I'm applying as an individual

### Member Details (Applicant 2)

#### What is your employment status?

Employed      Self-employed      Unemployed  
 Student      Retired

#### If you are employed or self-employed, what best describes your occupation?

#### Who is your employer?

#### Select one of the below that applies to you

- I currently work in Border Protection, Immigration, National Security or related vocations, law enforcement, or justice
- I am employed by a government agency or regulator (e.g. APRA, ASIC)
- I am a student at the Australian Border Force College
- I am a Border Force or law enforcement contractor or trainer
- I am a security industry worker
- I am a direct family member of a Border Force officer or law enforcement worker
- I am related to a Border Bank member
- I am an essential worker (e.g. police, nurse, teacher) or Board approved individual outside the other standard categories
- None of the above / I'm applying as an individual

## ACCOUNTS AND PRODUCTS

*As a new member, you'll automatically be set up for the S1 Easy Access Account. If you are under the age of 30, you also have the option to apply for the U30 SUPER CHARGE Account. Important: Please read the Financial Services Guide, Terms and Conditions, Target Market Determinations, and Access Methods Terms and Conditions before applying for any product. You can download these documents from our website.*

#### Please select the Accounts you wish to open

S1 Easy Access Transaction Account	S19 U30 SUPER CHARGE Account	S23 Bonus Saver Account
Visa Debit Card	Visa Credit Card	Personal/Car Loans
Home Loans	S11 Safeguard	Direct Deposit
Term Deposit Account	Internet Banking	
Other (please specify)		

## METHOD OF OPERATION (If method of operation differs across accounts complete a new application form)

All of the signatories (all to sign)      Any of the signatories (anyone to sign)

Other (please specify)

Note: If no selection is made, the method of operation defaults to 'All to sign'. Internet Banking can only be accessed if 'Anyone to sign' is selected.

## AUTHORISED SIGNATORIES/POWER OF ATTORNEY

Title	Surname	Given Names	Member No.
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Title	Surname	Given Names	Member No.
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## APPLICATIONS AND DECLARATIONS

By signing this form, I/we apply to become a Member of Border Bank. I/ We agree that this application and these declarations apply to all my/our accounts with the Bank.

**Identity** - I/We declare that I/we have or will provide proof of identity as required by law and the names listed in the application are the only names by which I/we are known.

**Constitution** - I/We understand that Border Bank is a corporation and agree to be bound by its Constitution as altered from time to time.

I/we accept that this application must be approved by Border Bank's Board of Directors.

I/We provide the \$10 guarantee required to become a Member of Border Bank.

**Application** - I/we declare that all the information provided in this application is true, correct and not misleading; and acknowledge that Border Bank will rely on this information and may terminate the membership if it is not true, correct or is misleading.

**Product Information** - I/we agree:

- to receive the Financial Services Guide (FSG) and other disclosure documents for any product electronically. I am aware that I can opt out of receiving these electronically at any time by calling 132 267 and requesting paper copies.
- that I/we should read the FSG before using a product and that I/we can and should save a copy.
- to be bound by the FSG and its terms and conditions and related conditions of use.
- to obtain written confirmation of the opening or closing of any product available by calling 132 267.
- that Border Bank may set off any debt I/we may owe the Bank against the credit balance of any of my/our accounts.

**Understanding** - I/we acknowledge that I/we have been given the opportunity to ask questions about this application and have received satisfactory answers to my/our questions.

**Authorised Signatories** - I/we have read the FSG regarding the operation of accounts by an ATO, and I/we agree that the authorised signatories identified in this application form are authorised to operate my/our accounts and I/we are responsible for all transactions completed by authorised signatories.

**Joint Members** - We acknowledge that as joint Members we may open accounts and obtain products as individuals; and Border Bank may send me/ us one copy of any notices or documents including account statements and variation notices.

**Tax File Number** - It is optional to provide us with your TFN but if you do not do so, we will deduct tax from your interest earned at the highest personal income tax rate. For more information about TFNs see [ato.gov.au](http://ato.gov.au). Companies may provide their ABN.

I/We have read the Privacy Notice and am/are aware the Privacy Policy is available by visiting Border Bank's website.

I/We am/are aware of the following:

I/We agree that Border Bank may send me marketing material on Border Bank and third party products from time to time. I understand that I/we may instruct Border Bank not to send any marketing material to me at any time by calling 132 267.

I/We authorise Border Bank to provide its relevant service providers:

- Any information provided by me/us in this document (including personal information).
- Any other information (including personal information) I/we may provide to Border Bank or which they may lawfully obtain about me where the provision of such information is required or allowed by law. This includes the verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act (2006).

### Privacy Notice Outline

This Privacy Notice describes how we collect, use and share your personal information. The Notice sets out:

- the kinds of personal information we collect
- the reason why we collect and use your information
- who we share your information with
- where you can find our Privacy Policy
- how you can contact us.

### What is personal information

Personal information includes information or an opinion about an individual that's identified or reasonably identifiable. This includes the individual's name, age, gender, postcode, contact details, or financial information, such as credit card or transaction details, as well as a range of other types of data.

### Collection & use of your information

The law requires us to collect and hold information on you:

- for our register of members under the Corporations Act 2001 (Cth)
- to assess your application for a loan and your capacity to repay the loan under the National Consumer Credit Protection Act (2009)
- to verify or confirm your identity under relevant legislation.

Accordingly, we collect information about you to:

- provide you with membership benefits, services and products or information about those benefits, services and products
- research, design, market, manage and price our membership benefits, services and products
- process payments
- when your PayID is registered, your details (including your name) will be available to people who use the service and enter your mobile phone PayID. PayID® is a registered trademark of NPP Australia Limited ABN 68 601 428 737
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- track products or services that you view on our website using cookies, where your settings allow us to, and send you information and advertising about those products or services
- contact you to assist you to complete online applications that you may have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

If you do not give us the information we request, credit and financial services laws may not allow us to admit you to membership or provide you with the service or product that you have applied for.

**How we collect your information**

We will collect information about you and your financial position from you directly. When you apply for a loan, we collect information about your credit history from a credit reporting body.

**How you can access your information**

You can request access to your information at any time.

**Providing your information to credit reporting bodies**

The credit reporting bodies we disclose information to include Equifax Australia Information Services, and Solutions Pty Ltd, Illion (Australia) Pty Ltd and Tasmanian Collection Service Pty Ltd. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness. You can ask the above credit reporting bodies not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud (including identity fraud). You can view their privacy policies on their respective websites - Equifax: [equifax.com.au/privacy](http://equifax.com.au/privacy), and Illion: [illion.com.au/privacy-policy](http://illion.com.au/privacy-policy), Tasmanian Collection Service: [tascol.com.au/privacy/](http://tascol.com.au/privacy/)

**Providing your information to other entities**

We disclose your information to other entities as needed or as required by law. We may disclose your information to entities such as:

- entities that can verify your identity
- clearing, payment and credit card scheme providers
- third party partners, affiliated product and service suppliers, service providers, contractors or agents. For example, contractors who do some of our work for us, including statement printing and mail out, card, market research or direct marketing
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies, banks and other financial institutions that have previously lent to you, or if we need to process a claim for mistaken payment
- persons you use as referees or guarantors for your loan
- for property loans – property valuers and insurers
- mortgage documentation service
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators

- people authorised to use your account such as cardholders or family members
- law enforcement and government agencies as required by law.

**Our Privacy Policy**

Our Privacy Policy is available at [borderbank.com.au](http://borderbank.com.au) and contains information such as:

- that contained in this Privacy Notice
- how you can seek correction of information that we hold on you
- how you can make a complaint about a breach of your privacy or the conduct of a credit reporting body, and how we will deal with your complaint
- we are likely to disclose when you ask us to process a transaction to financial institutions overseas. Where we do so, we ensure there are arrangements in place to protect your information
- the new mandatory CCR (comprehensive credit reporting) regime that requires Border Bank to share your credit history with credit reporting bodies
- your ability to request or share your CDR (Consumer Data Right) data with other financial institutions under the CDR scheme.

**Contact us:**

- in person at one of our Branches
- by visiting our website at [borderbank.com.au](http://borderbank.com.au)
- by calling us on 132 267
- by emailing us at [info@borderbank.com.au](mailto:info@borderbank.com.au)
- by writing to us at 25 Pelican Street, Surry Hills NSW 2010.

Last updated: February 2026

## MEMBER SIGNATURE

**Signature (Applicant 1)**

**Signature (Applicant 2)**

Date / /

Date / /

## AUTHORITY TO OPERATE/POWER OF ATTORNEY

**Signature (Applicant 1)**

**Signature (Applicant 2)**

Date / /

Date / /

**BANKER USE ONLY**

Banker Name

Operator Number

Date completed

**YOUR TAX RESIDENCY INFORMATION**

*Collection of tax file numbers is authorised, and its use and disclosure are strictly regulated by the tax laws and Privacy Act. Quotation is not compulsory but tax may be taken out of your interest if you do not quote your tax file number or claim an exemption. For more information about the use of tax file numbers please contact the Australian Tax Office.*

**Member Details (Applicant 1)**

Is Australia your country of Residence for tax purposes?

(if yes, insert TFN)

If No and you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)

If you do not have a TIN for a country you are a tax resident of please tick a reason why:

The country does not issue TINs to residents

Other reason why you do not have a TIN (please provide an explanation):

Exemption

**Member Details (Applicant 2)**

Is Australia your country of Residence for tax purposes?

(if yes, insert TFN)

If No and you are a foreign taxpayer, provide your Taxpayer Identification Number (TIN)

If you do not have a TIN for a country you are a tax resident of please tick a reason why:

The country does not issue TINs to residents

Other reason why you do not have a TIN (please provide an explanation):

Exemption