

Power of attorney notification

A Power of attorney is a document that gives another adult person legal authority to act on your behalf. Please return this completed form to Teachers Mutual Bank Limited with an original certified copy of the Power of attorney.

What are your personal details?

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>
Given names	<input type="text"/>		
Surname	<input type="text"/>		
Address			
Suburb	State	Postcode	
Home phone	Work phone	Mobile phone	
Email			

What are your Power of attorney's details?

Type of Power of attorney <input type="checkbox"/> General <input type="checkbox"/> Enduring	(If not a member, complete a Certified Copy Certificate)		
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Member no.	<input type="text"/>
Given names	<input type="text"/>		
Surname	<input type="text"/>		
Address			
Suburb	State	Postcode	
Home phone	Work phone	Mobile phone	
Email			

Access facilities required

As Power of attorney I would like to apply for a card and Personal Identification Number(s) (PIN) to enable access to the account (please tick).

Visa Debit card

Please sign below in black pen only

Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the Anti-Money Laundering and Counter Terrorism Financing Act
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate or illegal activity, such as fraud
- ▶ comply with our legal obligations to assist law enforcement agencies or regulators
- ▶ inform you about products or services that we think may be of interest to you, including those of our business partners and our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981 ('Tertiary Travel').

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary, Tertiary Travel.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals.

The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders' Mortgage Insurance ("LMI").

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com.

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140

Phone: 13 12 21 Email: privacy@tmbank.com.au

Post: PO Box 7501, SILVERWATER NSW 2128

V9 2018 07 16

Acknowledgment and consent for electronic verification of identity


- I confirm that I am authorised to provide the personal information presented and consent to my information being disclosed to:
- ▶ a credit reporting body and
 - ▶ relevant government record issuers and record holders
- for the purposes of verifying my identity.

My signature and date

Signature of member/customer	Date
------------------------------	------

Note: If member is unable to sign, a current letter from a doctor or carer facility is required.

Office use only	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Returning this form	
	Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2128

Faxed or scanned documents cannot be accepted