

Fixed Term Deposit Application

Member number		Deposit No.:	<i>Office Use Only</i>
Member name			
Daytime contact number			
Email address			
Deposit amount	\$		
Term	Months	Interest Rate	%
Deposit is by	<input type="checkbox"/> Cash / cheque		
	<input type="checkbox"/> Transfer from account		
	<small>Account number</small>	<small>Account Type</small>	
Interest payment instructions	<input type="checkbox"/> Transfer to my Intech Savings account		
	<small>Account number</small>	<small>Account type</small>	
	<input type="checkbox"/> Compound (add to my deposit)		<input type="checkbox"/> Send me a cheque
	<input type="checkbox"/> Transfer to an external account		
	<small>BSB</small>	<small>Account Number</small>	<small>Name</small>
	<small>Bank</small>		
	<input type="checkbox"/> Pay monthly (Regular Income interest rates apply)		
Principal Instruction	<i>Unless instructed otherwise, on maturity the term investment will be renewed for the same term at the rate of interest applicable at the rollover date. You will be advised of the pending maturity approximately 2 weeks prior to the maturity date,</i>		
Alternate instructions on maturity			
	I acknowledge that we have received and read the Intech Credit Union's Account & Access Facility Conditions of Use.		
For taxation purposes (Please select one)	<input type="checkbox"/> I have previously advised my Tax File Number / Exemption and wish to apply it to this account		
	<input type="checkbox"/> I do not want to quote a Tax File Number / Exemption		
Signature			

Do you want this Fixed Term Deposit to be held in joint names? Yes No

If Yes, then please read the following statement

Confidentiality - We'll treat all your personal data with strict confidentiality in accordance with our Privacy Policy.
 For a copy of the policy please contact our Privacy Officer at privacy@intechcu.com.au
 Intech Credit Union Limited ABN 70 087 650 191 AFSL 236779

Information for joint account holders

A joint account is an account held by two or more persons. The important legal consequences of holding a joint account are:

- the right of survivorship – when one joint account holder dies, the surviving joint holders automatically take the deceased joint holder’s interest in the account (for business accounts different rules may apply – see note below).
- joint and several liability – if the account is overdrawn, each joint holder is individually liable for the full amount owing.

You can operate a joint account on an ‘all to sign’ or ‘either/or to sign’ basis:

- ‘all to sign’ means all joint holders must sign withdrawal forms, cheques etc
- ‘either/or to sign’ means any one joint holder can sign withdrawal slips, cheques etc.

All joint account holders must consent to the joint account being operated on and ‘either/or to sign’ basis. However, any one joint account holder can cancel this arrangement, making it ‘all to sign’.

Note: The right of survivorship does not automatically apply to joint business accounts, such as partnerships. A partner’s interest in a business joint account would normally pass to beneficiaries nominated in the partner’s will or next of kin if there is no will.

If you are operating a business partnership joint account, you should obtain your own legal advice to ensure your wishes are carried out.

Note: Joint account holders must be members

Joint holder

1 st Person		Membership Number	<input style="width:100%;" type="text"/>
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms
	<input type="checkbox"/> Miss	<input type="checkbox"/> Other
First Name	<input style="width:100%;" type="text"/>	Home Phone	<input style="width:100%;" type="text"/>
Surname	<input style="width:100%;" type="text"/>	Daytime Phone	<input style="width:100%;" type="text"/>
Given Names	<input style="width:100%;" type="text"/>	Mobile Phone	<input style="width:100%;" type="text"/>
Specimen Signature	<input style="width:100%;" type="text"/>		Date <input style="width:100%;" type="text"/>

2nd Person		Membership Number	<input style="width:100%;" type="text"/>
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms
	<input type="checkbox"/> Miss	<input type="checkbox"/> Other
First Name	<input style="width:100%;" type="text"/>	Home Phone	<input style="width:100%;" type="text"/>
Surname	<input style="width:100%;" type="text"/>	Daytime Phone	<input style="width:100%;" type="text"/>
Given Names	<input style="width:100%;" type="text"/>	Mobile Phone	<input style="width:100%;" type="text"/>
Specimen Signature	<input style="width:100%;" type="text"/>		Date <input style="width:100%;" type="text"/>

Office use only

Signature Checked Loaded by Date

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