MACQUARIE

Application Guide

Macquarie Bank Term Deposit

Important information about your application

Who can open an Account?

- Individuals and Joint applicants
- Sole trader
- Partnership (only available to Business Banking clients)
- Company or business
- Unregulated trust
- Regulated trust
- Incorporated body or association
- Deceased estate (executor)

For paper applications with five or more applicants, please attach a separate completed application form with additional applicants' details.

Third party authority and attorneys

You can appoint another person or company to have access to and operate your Account by completing the Third Party Authority form available online.

If you are signing under power of attorney, please also provide certified copies of identification (eg driver's licence) with an attached original certified copy of the power of attorney and specimen signature(s) of the attorney(s) if not displayed on the document.

Please consider carefully who you appoint as a third-party authority or attorney on your Account as we may follow their instructions as if they were yours. You will be liable for their transaction requests, including if they result in financial loss. It's important that you understand this risk and what level of access you give to them.

What is a certified copy?

A copy of the original documentation that has been signed as a true and correct copy by your financial adviser or another authorised person. This cannot be faxed. The authorised person should also print their name, date and position and if possible affix an official stamp. Authorised persons may include financial advisers, judges, magistrates, justices of the peace, lawyers/solicitors, police officers and chartered accountants or persons prescribed under the *Statutory Declarations Regulations 1993*. Identification documents must have been certified within the last 12 months, at the time of acceptance by us.

Where can I find the forms listed in this guide?

Please visit **macquarie.com.au/idforms** to find the forms listed in this guide.

Residential and Account mailing addresses

Please note we are required to collect a residential address for the applicant(s).

The applicants will receive a welcome letter and personal Online Banking details for online services will be sent to your email. This cannot be care of a third party.

The Account mailing address and/or email address will be used to send all other correspondence regarding your Account such as statements. This address can be care of a third party such as your Financial Services Professional.

Account types and application requirements

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	**I am providing my identification through my financial adviser**
Individual/Joint	Each individual investor	Please provide a certified copy^ of one primary document **OR** two secondary documents. **Primary documents** • Australian issued passport (current or expired less than two years) • International passport (current) • Government issued driver's licence (current) • Card issued under a State or Territory for the purpose of proving your age and containing your photograph (current). • National identity card issued by a foreign government, the UN or an agency of the UN that contains a signature or photo of the customer. **Secondary documents** Please provide one document from Group A **AND** one document from Group B. • Group A – Australian birth certificate – Australian citizenship certificate – Commonwealth Seniors Health Card issued by Services Australia – Health Care Card issued by Services Australia – Pensioner Concession Card issued by Services Australia – Australian Visa • Group B – A notice issued to an individual, of a kind listed below, that contains the name of the individual and his or her residential address: – Issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual, OR – Issued by the Australian Taxation Office within the preceding 12 months that records a debt payable to or by the – individual by or to the Commonwealth – under a taxation law, OR – Issued by a local government body or utilities provider within the preceding 3 months that records the provision of services to that address or to that person.	FSC/FPA individual identification form for each account holder.

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	**I am providing my identification through my financial adviser**
Individual/Joint *(continued)*	Each individual investor	If the customer is under the age of 18, a notice that: • was issued by a school principal within the preceding three months • contains the name of the customer and his or her residential address; AND records the period of time that the customer attended at the school. Identification documents must have been certified within the last 12 months, at the time of acceptance by us. The name on the documents must match the name on the application form. If this differs, we may follow up for additional information. If you are unable to provide the above, please contact Macquarie to discuss other identification options.	FSC/FPA individual identification form for each account holder.
Sole trader	The individual and the business name	• Copy of Registration of Business Name, and ABN. • Sole traders must provide the identification requirements outlined in the Individual section.	• Copy of Registration of Business Name. • FSC/FPA individual and sole traders identification form.
Partnership (*only available to Business Banking clients*)	The principals of the partnership	• Macquarie partnership identification form. • Certified copy^ of an extract of the partnership deed, showing the names of the partners, signatories and date of execution. • Each signatory must provide the identification requirements outlined in the Individual section. • The entities or individuals that form the partnership must provide the identification requirements outlined in their relevant section.	• FSC/FPA partnership and partners identification form. • FSC/FPA individual identification form for each signatory.
Company or business	The company or the proprietor (individuals or a company) trading as a business name	• Macquarie company identification form. • Each signatory must provide the identification requirements outlined in the Individual section.	• FSC/FPA Australian or foreign companies' identification form. • FSC/FPA individual identification form for each signatory.

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	**I am providing my identification through my financial adviser**
Unregulated trust	The trustees* of the trust or the corporate trustee	• Macquarie trust identification form. • Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: – the trust name – name(s) of trustee(s) – signature(s) of trustee(s) with witnesses' signatures – date of execution – name(s) of beneficiary – name(s) of settlor, and • If the trustee is an individual: Each trustee must provide the identification requirements outlined in the Individual section. • If the trustee is a company: Please see the company/business section.	• FSC/FPA regulated or unregulated trust identification form. • Certified copy^ of an up-to-date extract of the trust deed. The extract should include the page which shows: – the trust name – name(s) of trustee(s) – signature(s) of trustee(s) with witnesses' signatures – date of execution – name(s) of beneficiary – name(s) of settlor. • FSC/FPA individual identification form for each signatory.
Regulated trust (eg SMSF)	The individual (minimum 2) or corporate trustees* Note: The trust must be in complying or registered status with the ATO.	• Macquarie trust identification form. • Macquarie company identification form. • ABN. • Each signatory must provide the identification requirements outlined in the Individual section.	• FSC/FPA regulated or unregulated trust identification form. • FSC/FPA Australian or foreign companies identification form. • FSC/FPA individual identification form for each signatory.

Account type	Whose name must the Account be in?	What identification form do I need to provide?#	
		I am providing my identification directly to Macquarie	I am providing my identification through my financial adviser
Incorporated body or association	The name of the incorporated body	• Macquarie association identification form or Macquarie registered co-operative identification form. • Copy of signed meeting minutes that show which officers can open and operate the Account. • Each signatory must provide the identification requirements outlined in the Individual section.	• FSC/FPA associations identification form or registered. • co-operative identification form. • Copy of signed meeting minutes that show which officers can open and operate the Account. • FSC/FPA individual identification form for each signatory.
Deceased estate (Executor)	The executors of the estate	A certified copy^ of the grant of probate or Letters of Administration. Each executor must provide the identification requirements outlined in the Individual section.	• A certified copy^ of the grant of probate or Letters of Administration. • FSC/FPA individual identification form for each executor.

Additional documentation may be required in some circumstances. We reserve the right to vary these requirements.

^ A certified copy is a copy which has been certified as being a true and accurate copy of the original by an authorised person (as prescribed under *Statutory Declarations Regulations 1993*), such as a financial adviser who has held an AFSL for two or more continuous years, a judge, magistrate, justice of the peace, lawyer/solicitor, police officer or chartered accountant.

* Applications must be in the name of the trust and trustee.

For more information about Macquarie Bank Term Deposits, visit **macquarie.com.au/termdeposits** or contact your Financial Services Professional.

Financial Services Professionals visit our website at **macquarie.com.au/adviser**.

The Macquarie Bank Term Deposit is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 (Macquarie).