

When to use this form

This form is required when the Beneficial Owner is not a signing authority on the membership and is required to provide Identification.

Why does Heritage collect this information?

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 we are required to collect and verify the details of beneficial owners of our customers. A beneficial owner is defined as 'an individual who ultimately owns or controls (directly or indirectly) the customer' (for more details visit www.austrac.gov.au). You have been identified as a beneficial owner and are required to complete this form, however this form does not authorise access to the customer's accounts. If access is required please contact the account holder.

Foreign Residency Tax requirements

As a financial institution we are not allowed to give tax advice.

Heritage is required by law to identify accounts held by foreign country tax residents and report information in regards to these accounts to the Australian Taxation Office. You may need to consult a tax professional for advice on completing your foreign tax residency status.

The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

Identification requirements

In addition to this completed form, Heritage requires identification that must verify your full name and either your full residential address or your date of birth (or both) as outlined below.

- A primary photographic document; or
- 2 primary non-photographic documents; or
- 1 primary non-photographic and 1 secondary document.

How to return this form and required identification

If you consent to verifying your identity via electronic verification you can email through the completed form to beneficialowner@heritage.com.au

Or return this form and provide identification in person at your local branch.

Alternatively you can return this form and original certified copies of Identification, or provide document details and consent to us completing electronic verification on your behalf (see page 3) via post to:

Heritage Bank
Attention Banking Services
PO Box 190
Toowoomba QLD 4350

BENEFICIAL OWNER FORM

Please complete all details of this form.



Membership Details

Membership number: _____

Membership name: _____

Existing relationship with Heritage

Do you have an existing relationship with Heritage Yes No

If yes, list existing membership number: _____

Personal Details

Title: _____ Surname: _____

Given names: _____

Date of birth: _____

Phone number: _____

Email: _____

Residential address details:

Property: _____ Unit/flat # _____ : House #: _____

Street name: _____ Street type: _____

Suburb: State: _____ Postcode: _____

Foreign Tax residency certification

Are you, for Tax purposes, a resident of any country other than Australia? No Yes

If YES, please complete the below "Common Reporting Standard details: Resident of a foreign country" section to complete your application.

Common Reporting Standard details: Resident of a foreign country

	Country / Jurisdiction of Tax residence	TIN (Taxpayer Identification Number)	If no TIN available, select reason: A The country/jurisdiction where the Account Holder is resident does not issue TINs B Unable to provide to the bank due to the law by country/ Jurisdiction of tax residence C Unable to obtain a TIN or equivalent (please state reason why)
1			A B C
2			A B C
3			A B C

Declaration

By signing this Beneficial Owner Form, I agree to the following:

- That it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to make a false and misleading statement. I/We declare that the details as shown on this form are complete and accurate.
- For my personal information to be collected, used and disclosed in accordance with Heritage's Privacy Policy. This includes verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.
- This information reflects my tax residency status.
- I will update Heritage within 90 days if my tax residency status has changed, and provide Heritage with an updated Party Form (and any documentary evidence as required).
- I acknowledge that information regarding a related account to the entity named in this form and details contained in this form may be provided to the Australian Taxation Office and exchanged with tax authorities of another country/jurisdiction.
- I have received the Heritage Bank Privacy Policy and consented to the use and disclosure of my personal information as stated in the Heritage Bank Privacy Policy.

Foreign Country Tax Information Declaration

I/we declare: - that the information provided in this form is correct and reflects my/our tax residency status;
- that I/we will update Heritage immediately if my/our tax residency status is to change in the future.

I/we acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided to the Australian Taxation Office and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

Electronic Verification Consent

If you would like Heritage to verify your identity details using electronic verification, please provide document details below and provide us with your consent to undertake the verification.

How it works

For electronic identity verification we ask you to provide personal information (your name, residential address and date of birth) and the details of identification documents (such as Drivers licence and/or Passport). The information is passed on to external organisations in order to electronically match in whole or part your information with the identification records on their databases. Organisations such as Equifax Pty Ltd, Dun & Bradstreet and Experian Australia Pty Ltd will assess and advise the Bank whether all or some of the information you have provided match their record. By providing your consent below, you consent to the external organisation preparing and providing Heritage Bank Ltd with an Assessment (the external organisation may use your personal information, and personal information it holds for the purposes of preparing an Assessment).

What we'll do with your data

We will only use the Assessment we receive from the external organisation for the purpose of verifying your identity as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If we are unable to verify your identity electronically, we will need to verify your identity manually via one of the other means outlined on the first page of this form.

Will this show on my credit history?

Identity verification is not an enquiry on your creditworthiness. A credit assessment with a credit reporting agency is a separate enquiry. Electronic identity verification does not leave evidence of an enquiry on your credit record.

Australian Driver Licence: State of Issue _____

Licence Number _____

Australian Passport: Passport Number _____

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.

Signature of Beneficial Owner

Name (please print): _____

Signature: _____

Date _____