BENEFICIAL OWNER FORM

Heritage Bank

When to use this form

This form is required when the Beneficial Owner has not completed an Addition of Party Form 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.

This form does not authorise access to the customer's accounts unless the account holder has signed the 'Authority to Access Account' section.

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, social security number for US citizens.

Identification requirements

In addition to this form, Heritage is required to identify you. You may consent for Heritage to verify your identity electronically (see page 3), alternatively you will need to supply identification as per the Membership ID Requirements. If you are unable to present identification in-branch please refer to the Identification Certification Information Sheet.

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 this form with 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

HBPF0053

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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: _____

Commonly known as: _____ Date of birth: _____

Phone number: _____

Email: _____

Residential address details:

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

Street name: _____ Street type: _____

Suburb/state: _____ Postcode: _____

Foreign country tax details

Are you a US citizen or resident of any country other than Australia for tax purposes?

☐ No ☐ Yes – please provide foreign tax details for each country in the table below.

	Country / Jurisdiction of Tax residence	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

If more than 3 countries are selected, please call our Contact Centre on 13 14 22

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Authority to Access Accounts

Do you wish to be a signatory on the membership? ☐ Yes ☐ No

If Yes, complete the following questions

First School: _____

Mothers Maiden Name: _____

Mailing Address: _____

_____

Authority to Access Accounts

I/we certify that:

- Authority has been given to the party nominated in this form to conduct operations on behalf of me/us.
- This signing authority will extend to all accounts and term deposits opened under the above member number and will remain in force until Heritage has received notice in writing of the cancellation thereof.
- Cheque Accounts: This does not refer to cheques dated prior to the date hereof and presented for payment on or after such date.

Name: _____
Please print

Signature: _____ Date: _____

Name: _____
Please print

Signature: _____ Date: _____

Name: _____
Please print

Signature: _____ Date: _____

Name: _____
Please print

Signature: _____ Date: _____

Declaration

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

- To be bound by the terms and conditions as outlined in the Guide to Heritage Deposit Products.
- 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.
- I/we consent to the collection, use and disclosure of personal information, including the verification of personal information as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 as outlined in Heritage's Privacy Statement.
- 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.

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Electronic Verification Consent

This form is to be completed if you would like Heritage to verify your identity details using electronic verification. You do not have to agree to electronic verification. You can choose instead to visit one of our branches so we can verify your identity in person. Please provide document details below and provide us with your consent to undertake the verification. Please also supply a copy of the identification documents noted below.

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.

These external organisations will assess and advise Heritage whether all or some of the information you have provided match their records. The external data sources used to verify your identity include:

- Credit information files held by credit reporting bodies including Equifax, Experian and Illion (this is only to confirm your identity and is not a credit check)
- Publicly available information such as the electoral roll
- Information held by the official record holder via third party systems

By providing your consent below, you consent to the external organisation preparing and providing Heritage and People's Choice 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.

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: _____

Card Number: _____

Licence Number and Card Number are different numbers. If these numbers are not provided, verification will fail.

Australian Passport: Passport Number: _____

Foreign Passport: Passport Number: _____

Verification only available to relevant Australian Visa holders.

☐ 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 via third party systems for the purpose of confirming my identity.

Signature of Beneficial Owner

Name (please print): _____

Signature: _____ Date: _____

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