

Application Guide

Macquarie Bank Term Deposit

Important information about your application

Who can open an Account?

- Individuals over 16 years old
- Companies
- Incorporated or unincorporated bodies (eg strata bodies corporate, trade unions and sporting associations)
- Trustees for other entities – see table on pages 2 to 4
- Government bodies
- Registered co-operatives

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

If you are opening a Macquarie Bank Term Deposit on behalf of a minor (ie acting as trustee) you are required to quote a Tax File Number or exemption reason to prevent tax being withheld from the interest earned from your Account.

If you are opening an Account on behalf of a minor or another entity, we require you to provide supporting documentation.

Residential, postal and Account mailing addresses

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

Your welcome letter and personal Online Banking details for online services will be sent to your email or postal address. 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.

Attorneys

If you are signing under power of attorney, please 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.

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	The individual	<p>Please provide a certified copy[^] of one primary document OR two secondary documents.</p> <p>Primary documents</p> <ul style="list-style-type: none"> • 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). <p>Secondary documents</p> <p>Please provide one document from Group A AND one document from Group B.</p> <ul style="list-style-type: none"> • Group A <ul style="list-style-type: none"> – Australian birth certificate – Australian citizenship certificate – Pension card issued by Centrelink – Health card issued by Centrelink • Group B <ul style="list-style-type: none"> – A document issued by the Australian Taxation Office within the preceding 12 months that contains your name and residential address (eg Notice of Assessment) – A document issued by a local government body or utilities provider within the preceding three months that records the provision of services to your address or to you (eg water or electricity bill). The document must contain your name and residential address – A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual. The document must contain your name and residential address. <p>Identification documents must have been certified within the last 12 months, at the time of acceptance by us.</p> <p>If you are unable to provide the above, please contact Macquarie to discuss other identification options.</p>	<ul style="list-style-type: none"> • FSC/FPA individual identification form.

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 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.

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
Joint	Each individual investor	Each signatory must provide the identification requirements outlined in the Individual section on page 2.	<ul style="list-style-type: none"> FSC/FPA individual identification form for each signatory.
Sole trader	The individual and the business name	<ul style="list-style-type: none"> Copy of Registration of Business Name, and Sole traders must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> Copy of Registration of Business Name, and FSC/FPA individual and sole traders identification form.
Deceased estate (Executor)	The executors of the estate	<ul style="list-style-type: none"> A certified copy[^] of the grant of probate or Letters of Administration, and Each executor must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> A certified copy[^] of the grant of probate or Letters of Administration, and FSC/FPA individual identification form for each executor.
Non-corporate trust or superannuation fund	The trustees* of the trust	<ul style="list-style-type: none"> Macquarie trust identification form, and Certified copy[^] of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> 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 Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA regulated or unregulated trust identification form, and Certified copy[^] of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> 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 FSC/FPA individual identification form for each signatory.
Corporate trust or superannuation fund	The corporate trustee*	<ul style="list-style-type: none"> Macquarie trust identification form, and Macquarie company identification form, and Certified copy[^] of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> 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 Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA regulated or unregulated trust identification form, and FSC/FPA Australian or foreign companies identification form, and Certified copy[^] of an up-to-date extract of the trust deed. The extract should include the page which shows: <ul style="list-style-type: none"> 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 FSC/FPA individual identification form for each signatory.

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.

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
Company or business	The company or the proprietor (individuals or a company) trading as a business name	<ul style="list-style-type: none"> Macquarie company identification form, and Copy of the Certificate of Incorporation or Registration, and Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA Australian or foreign companies identification form, and Copy of the Certificate of Incorporation or Registration, and FSC/FPA individual identification form for each signatory.
Incorporated body or association	The name of the incorporated body	<ul style="list-style-type: none"> Macquarie association identification form or Macquarie registered co-operative identification form, and Certified copy[^] of the Certificate of Incorporation or Registration, and Copy of signed meeting minutes that show which officers can open and operate the Account, and Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA associations identification form or registered co-operative identification form, or Certified copy[^] of the Certificate of Incorporation or Registration, and Copy of signed meeting minutes that show which officers can open and operate the Account, and FSC/FPA individual identification form for each signatory.
Unincorporated body or association	Officers on behalf of the unincorporated body	<ul style="list-style-type: none"> Macquarie association identification form or Macquarie registered co-operative identification form, and Certified copy[^] of the Certificate of Registration, and Copy of signed meeting minutes that show which officers can open and operate the Account, and Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA associations identification form or registered co-operative identification form, or Certified copy[^] of the Certificate of Registration, and Copy of signed meeting minutes that show which officers can open and operate the Account, and FSC/FPA individual identification form for each signatory.
Investing for a child under the age of 18	Individual (the parent or guardian)	<ul style="list-style-type: none"> Certified copy[^] of the minor's birth certificate, and Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> Certified copy[^] of the minor's birth certificate, and FSC/FPA individual identification form for each signatory.
Partnership	The principals of the partnership	<ul style="list-style-type: none"> Macquarie partnership identification form, and Certified copy[^] of an extract of the partnership deed, showing the names of the partners, signatories and date of execution, and Each signatory must provide the identification requirements outlined in the Individual section on page 2. 	<ul style="list-style-type: none"> FSC/FPA partnership and partners identification form, and FSC/FPA individual identification form for each signatory.

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.

The application form will guide you through the questions that are applicable to the type of application you are making. Please note: for some account types we require additional documentation. The table on pages 2 to 4 will advise you of any additional requirements.

Identification (ID) requirements

When do I need to provide identification?

You must supply identification and/or supporting documentation unless you are an active Account holder who has already supplied identification. This also applies to individuals who are authorised third party signatories on your Account.

Why do I need to provide identification?

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and Macquarie internal policies and procedures require the collection and verification of specific information from clients.

What identification do I need to provide?

This will depend on the type of account you are opening and whether or not you are being identified through an authorised financial adviser.

Identification through an authorised financial adviser

If you are being identified by your financial adviser, then your Adviser will need to:

- complete the relevant *FSC/FPA identification* form for the type of account you are opening (see pages 4 to 6 for details of the form you will need to complete). Identification forms are available from [macquarie.com/idforms](https://www.macquarie.com/idforms)
- verify certain identification documents such as your passport or driver's licence. Each form has different requirements, which are specified on the form, and
- send a copy of the completed form to us.

What is an authorised financial adviser?

An Adviser who has held an Australian Financial Services Licence (AFSL), or has provided financial services as a representative on behalf of an AFSL holder, for two or more continuous years.

Foreign tax residency information – FATCA and CRS

As a result of FATCA and CRS we have to obtain and disclose information about certain clients to the Australian Taxation Office or Revenue Authorities like the US Internal Revenue Service (IRS). Please refer to the section headed 'Foreign tax residency information - FATCA and CRS' in the Further Information Document for more information. Accordingly all applicants are required to answer certain questions as part of their application. If indicated during the application, you may also be required to complete an additional Tax details form and answer the questions that are applicable to you.

This form can be found at [macquarie.com/idforms](https://www.macquarie.com/idforms) and must be returned to us along with your completed *Application* form. If you are being identified by an authorised financial adviser as part of your application then your adviser can provide your FATCA and CRS information through the completion of the *FATCA/CRS* questions contained in the relevant *FSC/FPA Identification* form and return them to us as part of the application process.

Identification not being undertaken by an authorised financial adviser

If you are not being identified by an authorised financial adviser, then you will need to follow the steps below:

- for individual and joint accounts, applicants must complete the application form and attach an original certified copy of one primary document or two secondary documents (see page 4 for a list of accepted identification documents), or
- if the Account is for another type of entity, such as a company or trust, use the relevant Macquarie identification form for the type of account you are opening (see pages 4 to 6 for details of the form you will need to complete).

Please note: all individuals, including directors, trustees, signatories, etc. are required to provide certified copies of individual identification, eg either passport or driver's licence (see page 2 for further details).

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.

Please note: you can either visit a Macquarie office with original identification documents or mail certified copies of the identification documents.

What is required for a company, that has a third party authority on a client's Account with a number of nominated authorised signatories?

Where a company has a number of authorised signatories who can operate a client's Account, original certified copies of identification must be provided for each authorised signatory or the company/firm may appoint a verifying officer. The verifying officer must identify and verify the identity of the individuals who act as authorised signatories.

The verifying officer is required to:

- be nominated by the company using Part B of the *Verifying Officer* form, available from **macquarie.com/idforms**
- complete Part C of the *Verifying Officer* form, and
- send the form to us with the supporting identification documentation (unless completing an *FSC/FPA identification* form).

For more information about Macquarie Bank Term Deposits, contact your Financial Services Professional or call 1300 739 980 (or +61 7 3233 8136, for overseas queries). You can also email us at **termdeposits@macquarie.com** or visit our website at **macquarie.com/personal**

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