



FREQUENTLY ASKED QUESTIONS – PREMIUM ONLINE ACCOUNT

How do I apply?

Applications must be made online via www.hunterunited.com.au/colourmehappy. If you need assistance, please call 1800 10 10 63.

What ID will be required?

In the first instance, we will aim to verify your ID online. All we need to do this are details of either your current driver's licence, Medicare card or Passport. The following page outlines the full range of acceptable forms of ID.

Why would a 'certified' ID document be needed?

If the online ID check fails for any reason or you don't have a current driver's licence, Medicare card or Passport, we will need some alternative ID from you, the details of which are contained at the back of this document.

Either an original or a 'wet seal' certified copy of ID documents can be provided in person or sent to us via post. Wet seal means a copy of the original that contains the fresh seal/signature of the person who certified your ID document. A copy of the seal or signature won't comply with our requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

If I'm already a Hunter United customer, will I need to provide ID to open a new account?

If you're already a Hunter United customer, we won't need any further ID information from you, unless your details need updating. If you're new to Hunter United, refer to the detailed ID requirements at the back of this document.

How do I transfer money into my Term Deposit account?

You can transfer money into your Premium Online Investor Account via cheque, internal transfer, direct debit (Ezy Debit) or direct credit.

If you have money you would like to transfer from another financial institution, you can use our Ezy Debit system to direct debit the money into your Term Deposit account. We will set this up for you after we receive your online application.

How will I know when my account has been opened and when do I start earning interest?

We will use the email you provide in your application to let you know your account has been opened successfully.

Your funds will start earning interest the day your transferred funds clear into your Premium Online Investor account.

How can I access my money?

You can only access your money via transfer to your linked account. This facility is available 24x7 via Internet Banking.

What is the Government's Financial Claims Scheme?

The Australian Government's Financial Claims Scheme (FCS) protects customer's deposits, up to the value of \$250,000 per person, in the unlikely event that a bank, building society or credit union fails. So, you can be assured your money is safe in a Hunter United account.

HOW WE IDENTIFY INDIVIDUALS

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) requires Hunter United to verify your identity prior to accepting you as a customer. We can verify you from reliable and independent documentation or electronic data. Please see the three different options below:

1. Electronic verification:

We can disclose your personal information to a credit reporting body, document issuer and/or Official Record Holders for the purpose of confirming your identity electronically. In order for us to attempt to verify your identity electronically you must provide:

- Full name, current residential address & date of birth; **and details of your**
- Driver's licence; or
- Medicare card; or
- Passport

OR provide an original or certified copy of the following, via post or in person

2. Primary photographic identification document*:

- A driver's licence issued by an Australian State or Territory or equivalent authority of a foreign country
- A passport issued by the Australian government
- A proof of age card issued by an Australian State or Territory which contains a photograph of the person in whose name it was issued
- A passport issued by a foreign government or the United Nations with a photograph and signature and authorised translation if not in English
- A national identity card issued by a foreign government or the United Nations with a photograph and signature and authorised translation if not in English

* The document must not have expired (other than a passport issued by the Commonwealth that expired within the preceding 2 years).

OR provide an original or certified copy of the following, via post or in person

3. Primary non-photographic identification document (please provide one of the following):

- A birth certificate or birth extract issued by a State or Territory
- A citizenship certificate issued by the Australian government
- A citizenship certificate issued by a foreign government and authorised translation if not in English
- A birth certificate issued by a foreign government or the United Nations and authorised translation if not in English
- A concession card or an equivalent term that expresses the same concept for concession holder (e.g. pension card health care card)



Secondary identification document

A notice containing the name and residential address of the individual, issued by (please provide one of the following):

- The Commonwealth, a State or Territory within the preceding twelve months that records the provision of financial benefits to the individual
- The Australian Taxation Office within the preceding 12 months that records a debt relating to taxation
- By a local government body or utilities provider within the preceding three months that records the provision of services to that address or to that person
- In relation to a person under the age of 18, by a school principal within the preceding three months that records the period of time that the person attended the school

HOW TO CERTIFY A COPY OF AN ORIGINAL DOCUMENT

A certified copy means a document that has been certified as a true copy of an original document by one of the following persons:

- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- A judge of a court
- A magistrate
- A chief executive officer of a Commonwealth court
- A registrar or deputy registrar of a court
- A Justice of the Peace
- A notary public (for the purposes of the Statutory Declaration Regulations 1993)
- A police officer
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer with 2 or more continuous years of service with one or more financial institution (for the purposes of the Statutory Declaration Regulations 1993)
- A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership

Please note, the certifying officer must apply the following to each copy:

“This is a true copy of the original document sighted by me” and provide their name; address; contact telephone number; profession or occupation and date verified.

Hunter United can only accept original ‘wet seal’ certified copies - photocopies or scanned copies of a certified copy will not be accepted.

Hunter United cannot not accept a certifying officer certifying their own documents or those of family members.

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