

### Application for Online Banking

All members who require internet banking access must complete a separate Online Banking Application form to enable access to Online Banking using individual Login and Access Codes. This form is to be completed if you are applying for Online Banking for the first time. Please note:

- For accounts with ANY to sign, members can elect the level of access required.
- For accounts with TWO to sign, members will receive "Enquiry Only" access only.

**MEMBER DETAILS** – Note: An "Authority to Operate" on an account cannot apply for Online Banking access without the Account Owners Signature authorising the request.

Member/Client No: _____
Title: _____ Surname: _____ Given Names: _____
Address: _____ _____ Postcode: _____
Phone No: Home ( ) _____ Work ( ) _____
Mobile: _____ Email Address: _____
If your Address is new, please tick the "YES" box opposite and we will update your details <input type="checkbox"/> YES

ACCOUNT DETAILS		
Account Access:		
Account Number	Full Access	Enquiry Only
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Terms and Conditions apply – refer to our Terms and Conditions and Schedule of Fees and Charges brochure available online at [www.adcu.com.au](http://www.adcu.com.au) or ring 1300 13 23 28.

**SIGNATURES** – Note: An "Authority to Operate" on an account cannot apply for Online Banking access without the Account Owners Signature authorising the request.

Authority to Operate Signature:	<input type="text"/>
Print Name:	<input type="text"/>
Account Owner Signature:	<input type="text"/>
Print Name:	<input type="text"/>

Please return this form by: Fax: (02) 9240 4120

Mail: PO Box H151 Australia Square NSW 1215, in person at any ADCU branch

Office Use Only			
Account 'Related Clients' checked for correct authorisation & Account owner's authorisation verified:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Verification Details:	<input type="text"/>
Staff Name & Operator Number:	<input type="text"/>	Date:	<input type="text"/>
Event Loaded:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Sent to MCC:	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Website and Online Banking

[www.adcu.com.au](http://www.adcu.com.au)

### All Enquiries & 24 Hour Phone Banking

1300 13 23 28

### Email

[service@adcu.com.au](mailto:service@adcu.com.au)

### Australia Wide Branch Network.

This product is issued by Australian Defence Credit Union Limited AFSL No. 2379688. Terms and Conditions are available at our offices or online at [www.adcu.com.au](http://www.adcu.com.au). On application we will give you a Terms and Conditions brochure which you should read and consider in deciding whether to use any product.



AUSTRALIAN DEFENCE  
CREDIT UNION

*we understand you!*

Australian Defence Credit Union Limited  
ABN 48 087 649 741 AFSL No. 237988

OLS/BR/0308

## ALL YOUR BANKING NEEDS 24/7



ONLINE SERVICES



AUSTRALIAN DEFENCE  
CREDIT UNION

*we understand you!*

## ▲ ONLINE SERVICES

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All you need online, 24 hours a day, 7 days a week.

You can do all your banking, pay your bills, apply for products and services and obtain all the information you need online.

## ▲ ONLINE BANKING AT WWW.ADCU.COM.AU

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### Money Management

- Check your account balances and transaction history
- Transfer funds between accounts
- Update your personal details
- Personalise your account descriptions

### Electronic Payments

- Pay your bills with BPay immediately or at a future date
- Transfer money by Electronic Funds transfer to accounts at other financial institutions

### Loans Redraw

You can arrange to redraw advance repayments on your loan by downloading a Redraw Registration form. Once you have registered, you can transfer money from your loan account to your ADCU savings account, an external account, or use BPay to pay a bill.

To register for Online banking, simply logon to [www.adcu.com.au](http://www.adcu.com.au), select 'Apply Online' then download the application form.

## ▲ ONLINE APPLICATIONS

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You can apply for a loan, line of credit or credit card online. There are also applications for membership and many other products and services which can be downloaded and printed as 'pdf' forms, then mailed or faxed to us.

Other online services include:

- Ordering American Express foreign currency
- Requesting a quote for general insurance

## ▲ INFORMATION

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Log on to [www.adcu.com.au](http://www.adcu.com.au) to find out all you need to know about us, including:

- The range of products and services available
- Interest rates and fees & charges
- News
- Financial tips about money management, including buying a car or home, budgeting, fraud prevention, wealth creation and legal issues
- A range of financial calculators to help you with borrowing, saving, investing and budgeting

## ▲ 24-HOUR PHONE BANKING 1300 13 23 28

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Phone Banking is available 24 hours a day, 7 days a week, providing convenient access to:

- Current balances on your savings, investment and loan accounts
- Details of your recent transactions
- Transfer of funds between your own and other members' accounts
- Redraw advance loan repayments
- Use BPay to pay bills immediately or on a future date
- Find out interest earned and paid on your accounts
- Change your access code

To use Phone Banking, you need to enter an access code available from us, then select the services you require.

## ▲ 24-HOUR PHONE BANKING GUIDE

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To use Phone Banking, call 1300 13 23 28 at any time, 24 hours a day. You need a TouchTone phone. You will be requested to key in your membership number, followed by the 'hash' button, then your Telephone Access Code (a 4 to 6 digit number of your choice), followed by the 'hash' button.

Once you are used to the format, you can 'key ahead' at any time during a message by pressing the button for the service you wish to use. The services available on Phone Banking are:

**Press 1** for the balances of all your savings accounts

**Press 2** for the balances of your loan and investment accounts

**Press 3** for details of your last five transactions. Select the required account, eg "1" for S1 Account, then:

**Press 1** for all transactions

**Press 2** for personal cheque transactions

**Press 3** for VISA access card transactions

**Press 4** for ATM transactions

**Press 5** for EFTPOS transactions

You also have the option of obtaining your previous five transactions.

**Press 4** to transfer funds between your own accounts.

**Press 5** for BPay

**Press 6** for Loans Redraw

**Press 8** for other Services

**Press 1** for interest earned during last financial year

**Press 2** to change your Telephone Access Code

**Press 3** to access another membership