



Hunter United

Hunter United

First Home Saver
Account Application



A Better Way to Save for Your First Home

Hunter United can now offer you the First Home Saver Account (FHSA).

This account, developed by the Government, is designed to make it easier to save for your first home. It attracts Government contributions and earns interest which is taxed at a low rate.

The restrictions on withdrawals help you reach your first home deposit savings goal.

If you have read the Product Disclosure Statement and you are eligible to open a First Home Saver Account, please complete the application attached and lodge in person to any Hunter United branch or post to:

Hunter United First Home Saver Account Application

PO Box 851, Newcastle NSW 2300

If you need any assistance with the application or the Product Disclosure Statement call in to see our helpful staff in-branch or phone us on 4941 3888.

To ensure regular contributions are made to your account to help you reach your savings goal sooner, please also complete either the Internal Transfer Application section (A) OR Ezy Debit Application (B).

First Home Saver Account Application

APPLICANT DETAILS

Membership No:

Surname (Mr/Mrs/Miss/Ms): _____

Given names: _____

D.O.B: / /

Home address: _____

Postcode: _____

Phone (H): _____

(W): _____

Email: _____

ACKNOWLEDGEMENT AND CONSENT

Under the First Home Saver Accounts Act 2008, we are authorised to collect your tax file number and other information about your FHSA. Although you are not obliged to provide your tax file number, we cannot open an FHSA for you without it. We can only use your tax file number for lawful purposes. We are authorised to, & will, disclose your tax file number & other information to the Commissioner of Taxation. If you later transfer the balance of your account to a super fund or to another provider, your tax file number must also be disclosed to that fund or provider. You won't be able to open an account if you don't provide your tax file number.

I declare that:

- I have read and understand the eligibility conditions for FHSA and that I am eligible to open an FHSA;
- I have never owned or jointly owned a dwelling that has been my main residence in Australia or Norfolk Island.

And one of the following applies:

- I have never held another FHSA or;
- I currently have an FHSA but I want the balance of my existing FHSA transferred to the new FHSA I am now opening (if so, complete the transfer authority);
- I have held an FHSA which was closed for one of the following reasons:
 - The purchase of a dwelling that was to become my main residence did not eventuate and I am opening this new FHSA within six months of closing the previous FHSA;
 - I closed the FHSA within the cooling-off period and I am now opening this new FHSA.

Full name: _____

Applicant's signature: _____

Date: / /

If you make a false or misleading statement, there are significant penalties, and you may be prosecuted. You won't be able to open an account if you do not provide your tax file number.

A. Internal Transfer Application

TRANSFER FROM

Account name: _____

HU Membership no: _____

HU Account no: _____

CREDIT TO

Account name: _____

HU Membership no: _____

FHSA no: _____

(HU staff to advise)

AMOUNT AND FREQUENCY DETAILS

Transfer amount: \$ _____

Commencing: / /

& at weekly/fortnightly/monthly/quarterly/half yearly/yearly intervals after that

a one off transfer only

(circle preferred)

SIGNATURE OF ACCOUNT HOLDER

Signature: _____

Date: / /

(If signing for an organisation, sign and print full name & capacity for signing e.g Director, Partner)

B. Ezy Debit Application

REQUEST AND AUTHORITY TO DEBIT

Surname or Company name: _____

Given names or ACN/ARBN: _____

I request and authorise Hunter United Credit Union, Debit User Number 148009 to process any amount Hunter United Credit Union deems to debit or charge you through the Bulk Electronic Clearing System from an account held at the Financial Institution below subject to the terms & conditions of the EZY Debit Request Service Agreement & further instruction that may be provided below.

NAME OF FINANCIAL INSTITUTION THAT HOLDS THE ACCOUNT

Financial Institution name: _____

Address: _____

ACCOUNT DETAILS TO BE DEBITED

Account name: _____

BSB no: _____

Account no: _____

AMOUNT AND FREQUENCY DETAILS

Transfer amount: \$ _____

Commencing: / /

Credit to my HU Membership no: _____

FHSA no: _____

(HU staff to advise)

& at weekly/fortnightly/monthly/quarterly/half yearly/yearly intervals after that

a one off debit only

(circle preferred)

ACKNOWLEDGEMENT

By signing this EZY Debit Request I acknowledge having read this and understand the terms & conditions under which debit arrangements are made between myself & Hunter United Credit Union as laid down in this EZY Debit Request and in my EZY Debit Request Service Agreement (see overleaf). I also acknowledge reading the Savings Account Fees & Charges Brochure.

SIGNATURE OF ACCOUNT HOLDER

Signature: _____

Date: / /

(If signing for an organisation, sign and print full name & capacity for signing e.g Director, Partner)

EZY DEBIT REQUEST SERVICE AGREEMENT

DEFINITIONS "Account" means the account held at your financial institution from which we are authorised to arrange for funds to be debited. "Agreement" means this EZY Debit Request Service Agreement between you and us. "Business day" means a day other than a Saturday or Sunday or a national public holiday. "Debit day" means the day that payment by you to us is due. "Debit payment" means a particular transaction where a debit is made. "EZY Debit Request" means the EZY Debit Request between you and us. "Us or we" means Hunter United Credit Union you have authorised by signing a EZY Debit Request or completing an online request through the internet banking facility. "You" means the customer who signed the EZY Debit Request. "Your financial institution" is the financial institution where you hold the account that you have authorised us to arrange to debit.

DEBITING YOUR ACCOUNT By signing a EZY Debit Request or completing an online request through the internet banking facility you have authorised us to arrange for funds to be debited from your account. You should refer to the EZY Debit Request and this Agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account as authorised in the EZY Debit Request. If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution. Funds will be cleared for access from your Hunter United account by 5 pm on the next business day if your instructions are received and accepted by us prior to 3pm.

CHANGES BY US We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

CHANGES BY YOU If you wish to **stop** or **defer** a debit payment, you must notify us in writing at 5 working days before the next debit day. This notice should be given to us in the first instance. You may cancel your authority for us to debit your account at any time by giving us 5 working days notice in writing before the next debit day. This notice should be given to us in the first instance. You may change the arrangement (but not stop, defer or cancel) under a Direct Debit Request by telephoning us on **02 4941 3888**.

YOUR OBLIGATIONS It is your responsibility to ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with the EZY Debit Request. If there are insufficient funds in your account to meet a debit payment:

- you will be charged a fee by Hunter United Credit Union (refer to the Hunter United fees & charges brochure);
- you may also incur fees or charges imposed or incurred by us and;
- you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

You should check your account statement to verify that the amounts debited from your account are correct. If Hunter United Credit Union is liable to pay goods and services tax (GST) on a supply made by Hunter United Credit Union in connection with this Agreement, then you agree to pay Hunter United Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

DISPUTES If you believe that there has been an error in debiting your account, you should notify us directly on (02) 4941 3888 & confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. If we conclude, as a result of our investigations, that your account has been incorrectly debited we will request your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If we conclude as a result of our investigations that your account has not been incorrectly debited we will provide you with reasons & any evidence for this finding. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

ACCOUNTS You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct by checking them against a recent account statement, and;
- with your financial institution before completing the EZY Debit Request if you have any queries about how to complete the EZY Debit Request.

CONFIDENTIALITY We will keep any information (including your account details) in your EZY Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure & to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law, or;
- for the purposes of this Agreement (including disclosing information in connection with any query or claim).

NOTICE If you wish to notify us in writing about anything relating to this Agreement you should write to Hunter United Credit Union PO BOX 851 NEWCASTLE 2300. We will notify you by sending a notice in the ordinary post to your membership address. Any notice will be deemed to have been received two business days after it is posted.

Issued by Hunter United Employees' Credit Union ABN 68 087 650 182 AFSL 238316

OFFICE USE ONLY

FHSA Opening code:

- New FHSA "N"
 Transferred from another FHSA "T"
 Family Law obligation "F"
 Re-contributing of FHSA amounts after failure to purchase property "R"
 Other "O"

www.hunterunited.com.au



Hunter United