

I wish to join the NZ Firefighters Credit Union (Credit Union) and agree to conform to its Rules and amendments thereof and subscribe for at least one share

Applicant's personal details

Title	_____	Date of Birth	_____	Marital Status	_____
Surname	_____			First names	_____
Residential address	_____			Postal address if different	_____

Email Work	_____			Email Home	_____
Contact Number	_____			Mobile Phone	_____

Taxation, Citizenship and Residency

IRD Number	_____	Tax Rate	10.5%	17.5%	30.0%	33.0%
Country of Citizenship	_____	Are you a citizen of another country?	Yes	No		
If yes - Please list all other countries of citizenship	_____					
Are you a tax resident of another country?	Yes	If yes	Country	Tax Number		
	No		Country	Tax Number		

Qualification for membership

Fire and Emergency NZ	_____	Your payroll number and watch	_____
Family	I am related to a Credit Union member	Name	_____
		Address	_____

AccessDebit Mastercard® application

I wish to be issued a AccessDebit Mastercard® and agree to the Terms and Conditions overleaf.

Electronic Banking - Please register me for Internet Banking and Mobile Banking



I understand that by signing this Application I, as the primary account holder (above) will be registered for Electronic Banking and when I choose to activate these services I will abide by the Terms and Conditions. These Terms and Conditions can be accessed at www.firefighters.co.nz.

I will not disclose my password or PIN (Personal Identification Number) to any other party.

Signing Authority – By signing this form I agree to be bound by the Terms and Conditions as detailed overleaf and the General Terms and Conditions of the New Zealand Firefighters Credit Union which are available online at www.firefighters.co.nz.

I understand I will be sent a text link to a biometric verification app 'APLY', that I will need to complete in order to comply with the RBNZ AML and customer due diligence regulations.

or

I include copies of the required certified identification documents as detailed in the "Identification Guide"

I confirm that this authority is validly executed and binding on me

Signature

Date

Once completed please print, sign and return to the New Zealand Firefighters Credit Union, via email to nzfcu@firefighters.co.nz or by mail to New Zealand Firefighters Credit Union, PO Box 33097, WMC, Lower Hutt 5045.

Names of two contacts not living with you

Title	_____	First name	_____	Surname	_____
Address	_____			Telephone numbers	_____
Title	_____	First name	_____	Surname	_____
Address	_____			Telephone numbers	_____

AccessDebit Mastercard® Terms and Conditions

1. I hereby apply for an AccessDebit Mastercard® and a PIN (Personal Identification Number) to be issued to me to enable me to access my Credit Union accounts at authorised electronic banking terminals such as Automated Teller Machines (ATMs) and Point of Sale terminals (EFTPOS).
2. I confirm that I will read, understand and agree to abide by the Credit Union's Cardholder Terms and Conditions of Use governing the use of the AccessDebit Mastercard® at the time of issue and as amended from time to time.
3. I confirm that I will read, understand and agree to abide by the Credit Union's Fees and Charges applicable for the issue and use of the AccessDebit Mastercard® as per the Credit Union website, www.firefighters.co.nz.
4. I acknowledge that my signature on this application form signifies my unconditional acceptance of the above details and undertaking provided herein.
5. I understand that my application is subject to confirmation and acceptance.
6. Should my accounts become overdrawn without prior approval from the Credit Union due to the use of my AccessDebit Mastercard®, I acknowledge that all shares and deposits held with the Credit Union in my name may be utilised (set off) towards payment of any debt incurred through my use of the AccessDebit Mastercard®.

Terms and Conditions:

Membership - Membership of the New Zealand Firefighters Credit Union, (Credit Union) shall be open to persons being employees of Fire and Emergency New Zealand, associate members, including any such person aged 16 years or younger.

A member may withdraw from the Credit Union at any time, but 60 days' notice of withdrawal may be required. All amounts paid in on shares of any kind together with any interest credited thereto to the date thereof shall be paid to such withdrawing members as their funds become available and only after deducting therefrom any amounts due from such member to the Credit Union.

Accuracy of information - The Credit Union does not accept any responsibility or liability for the accuracy of the information given by you, or anyone acting on your behalf (other than us), in any instruction. You will be solely responsible for ensuring such information, including other parties' bank account numbers, is accurate.

Instructions to the Credit Union - You agree that the Credit Union may, at its sole discretion, accept instructions from you or people authorised to operate your account(s) by post, telephone, facsimile, email, text, electronic banking service or any other means in the course of our relationship, and you authorise the Credit Union to act on any such instructions.

You also authorise the Credit Union to carry out any transactions initiated by any means using your PIN (e.g. at an automatic teller machine), any of your Security Details, or by any other means agreed with you. The Credit Union may not take any further steps to verify such instructions or transactions. This authority applies regardless of any operating authorities that exist for an account and may not be withdrawn.

The Credit Union will exercise reasonable care and skill to ensure transactions are made as instructed. It is your responsibility to ensure there is enough money in your account at all times to ensure such transactions can be made.

You agree to maintain appropriate internal controls to ensure that unauthorised, forged or fraudulent instructions are not given to the Credit Union.

Set-Off - The Credit Union may at any time without notice, set-off, combine or apply any other credit balance of the member to meet the member's obligations to the Credit Union.

Liability - To the extent permitted by law you indemnify the Credit Union against all liability incurred by the Credit Union resulting from the Credit Union acting or omitting to act in accordance with a telephone or electronically generated instruction or any other instruction to the Credit Union regarding your account(s).

Information - You have the right to access the information held by the Credit Union and to correct any information that is wrong. You agree to receive up to date information on the Credit Unions' products and services.

Disclosure of Information - You authorise the Credit Union to disclose information to selected third parties, where we are required by or authorised under the law to do so.

Complaints - You can send your complaint to the New Zealand Firefighters Credit Union via mail to New Zealand Firefighters Credit Union, PO Box 33097, WMC, Lower Hutt 5045, or phone 0508 613 328 or fax 0508 568 233 or email nzfcu@firefighters.co.nz.

If you are still unhappy you can contact our independent dispute resolution provider Financial Services Complaints Limited (FSCL). This service is free to you. FSCL contact details are Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6145 or phone 0800 347 257 or fax 04 472 3728 or email info@fscl.org.nz or via their website www.fscl.org.nz.

Electronic Identity Verification:

By supplying us with your Driver's Licence and Proof of Address, you consent to us verifying your identity electronically against external data sources. We do this by providing your details securely to a third party which specialises in electronic identity verification. Your details will not be forwarded to any other third parties or used for any other purpose.