

DISCLOSURE CERTIFICATE – PARTNERSHIP

I am a Partner in the Partnership described below and provide Great Southern Bank with this disclosure certificate pursuant to Chapter 30 and Part 4.5.8 of the *Anti-Money Laundering and Counter-Terrorism Financing Rules 2007*.

1 Information about the Partnership

Please provide the following information about the Partnership:

ABN of the Partnership

Name of the Partnership

Full business name (if any) of the partnership as registered under any State or Territory business names legislation

Country the Partnership was established in

State/Territory the Partnership was established in

Date Partnership was Established

You certify that the Partnership is a general partnership where the Partners are equally responsible for the business of the Partnership and have unlimited liability for the debts and obligations of the Partnership.

2 Information about Partnership documents

Does the Partnership have any of the following documents?

A formal partnership agreement

☐ Yes

☐ No

A certified extract of minutes of a Partnership meeting

☐ Yes

☐ No

A notice from the Australian Taxation Office which states the Partnership name, such as a notice of assessment, issued within the last 12 months.

☐ Yes

☐ No

If any of these documents exist, they must be attached to this disclosure certificate if they have not already been provided.

Great Southern Bank is required to identify the shareholder/ownership structure and the beneficial owner of a business. The beneficial owner is a person who owns or controls 25% or more of the customer i.e. exercises 25% or more of the voting rights, owns 25% or more of the property on dissolution/wind-up or otherwise exercises effective control over the financial and operating policies (e.g. CEO).

Partnership with four or less Partners

If there are four or less Partners in the Partnership, please specify below the full name and residential address of each Partner.

Full Name of Partner	Residential Address of Partner

Partnership with more than four Partners

If there are more than four Partners in the Partnership, please (a) attach a list or document specifying the full name and residential address of each Partner and (b) specify below the full name and residential address of each Senior Managing Official of the Partnership.

A Senior Managing Official is an individual who makes, or participates in making, decisions that affect the whole, or a substantial part, of the business of the Partnership or who has the capacity to affect significantly the financial standing of the Partnership such as a managing partner, chief executive officer, chief financial officer or equivalent.

Full Name of Senior Managing Official	Residential Address of Senior Managing Official

You confirm that the Partnership only consists of the Partners you have specified in Section 3 including any Partners specified in any list or document you attach. You acknowledge that any list or document you attach forms part of this disclosure certificate.

You confirm that no Partner has a power of veto over any other Partner and that there are no other beneficial owners of the Partnership other than the Partners you have specified in Section 3.

I understand that criminal or civil penalties may apply under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* for providing false or misleading information, producing false or misleading documents, and for receiving a designated service using a false customer name.

☐ I certify that the information provided in this disclosure certificate is true, accurate, and complete, to the best of my knowledge and belief, that I am an appropriate officer of the Partnership for the purposes of this disclosure certificate and I have provided each of the Partners named in Section 3 a copy of Section 5.

Full name

Date

Great Southern Bank, a business name of Credit Union Australia Limited ABN 44 087 650 959, ('Great Southern Bank', 'we', 'us', 'our') respects your privacy and is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) (the 'Privacy Act'), the Australian Privacy Principles (the 'APPs') and the Privacy (Credit Reporting) Code 2014 (the 'Credit Reporting Code').

This privacy notice applies to all personal information collected by Great Southern Bank and our third-party service providers in connection with the Great Southern Bank Business+ mobile app (the 'Business+ App') and the Business+ online banking portal ('Business+ Online') and the products and services provided to you via the Business+ App and Business+ Online (the 'Services').

Why we collect your personal information

We use your information to identify you, assess your credit worthiness, set up and manage your membership, accounts, Services, and relationship with Great Southern Bank, notify you about our Business+ Services and to undertake research and development. In many instances, collection of your information is required by law, for example, under the Corporations Act 2001, the Anti-Money Laundering and Counter Terrorism Financing Act 2006, and the Credit Reporting Code. Without collecting your information we may not be able to provide you with our Services.

We also use your information for other purposes, including keeping you informed about Services issued or distributed by Great Southern Bank and trusted third parties.

How we collect your personal information

We collect information directly from you and from third parties (those third parties are listed below) through:

- your application for, use, and access of Business+ Banking App or Business+ Banking Online, including through the chat function;
- your application for, use, and access of the Business+ Services;
- providers of any third party services that you have connected to Business+ Banking or that you may access through Business+ Banking;
- other third parties (for example, identity verification service providers, financial and cyber crime monitoring organisations and credit reporting bodies);
- customer representatives who support Business+ Banking Services; and
- other ways with your consent, permission or direction to do so.

Every time you apply for a Business+ Service we'll let you know what information we need and who we will collect it from.

Who we share information with

We may collect and disclose your personal information from and to third parties including:

- Our agents, assignees and contractors
- Our service providers including those used for identity verification, software/IT support, account management (including payments), mailing material to you, member and product research and accounting, legal and audit services

- A person acting on your behalf including a financial adviser, trustee, attorney or person you have granted a delegated authority
- Payment system operators, for example, to enable you to make payments or use the PayID service (noting that our third party payment system operators may disclose your Personal Information to their financial institution or payment processor, further details of which are covered in the Business Banking Terms and Conditions)
- Providers of any third party services that you have connected to Business+ Banking or that you may access through Business+ Banking
- Third party financial and cyber crime monitoring organisations to help prevent, detect and investigate suspicious, fraudulent, criminal or other activity that may cause you, us or others harm
- Your referees, employers and tax agents
- Government agencies, including the Australian Taxation Office and exchanged with tax authorities in other jurisdictions, as required
- Courts and dispute resolution schemes
- Great Southern Bank Group entities
- Credit reporting bodies and other credit providers (including second mortgagees)
- Managers and funding providers of securitisation facilities
- Debt collection agencies, settlement agencies and valuers
- Guarantors, joint-borrowers and joint account holders
- Other financial institutions where required as a result of your use of the Services (for example, where you make a payment to a customer who holds an account with another bank)
- Other third parties, including your customers, with your consent, permission or direction to do so

We also share limited information, such as your email address, with data aggregators and analysts (including social media and virtual community providers). This helps us provide you with more personalised and timely communications. If you're uncomfortable with this please let us know and we won't use or share your information in this way.

Some of our service providers are located overseas. Our Business Banking Privacy Statement lists the countries where they're located.

Further information

The Business Banking Privacy Statement, at www.greatsouthernbank.com.au/privacy-policy, includes details about:

- how you can access your information;
- how you can correct information you believe to be inaccurate or incomplete;
- credit reporting including the name and contact details of credit reporting bodies to which we disclose your information, the types of information we disclose and your rights in relation to that information; and
- what to do if you believe that we have breached the Privacy Act, Australian Privacy Principles or the Privacy (Credit Reporting) Code, and how we will handle your complaint.