



288 Summer St, Orange NSW 2800
 Ph. (02) 6362 4466
 Fax. (02) 6391 5282
 ABN 34 087 650 477 AFSL 240768

Application for Personal Cheque Book

Date Member Number Account to be linked to cheque book (S account)

Title Full Name Date of Birth

Residential Address Phone

If joint application, please provide details of joint member

Title Full Name Date of Birth

Residential Address Phone

I/We apply to join the Members Cheque Book Service which operates off my/our S1/S2 All Purpose account and I/we accept and agree to be bound by the terms and conditions of the Members Cheque Scheme. I/We have read and understand the terms and conditions of the Members Cheque Scheme (on reverse of this document) which has been supplied to us.

Signature 1 Signature 2

In addition to my/our signature(s) which appear above, I/we authorise the following person(s) whose name and signature is set out below to sign cheques and to countermand cheques pursuant to the Members Cheque Book Service. He/she agrees to be bound by the terms and conditions of the Members Cheque Scheme which has been supplied.

Name <input type="text"/>	Signature <input type="text"/>
Name <input type="text"/>	Signature <input type="text"/>

Authority to sign cheques: Either to sign Two to sign Other

A 25 page cheque book will be issued initially. Further cheque books may be requested in the format of 50, 100 & 200 page books, providing the account is conducted within Orange Credit Union's cheque book terms and conditions.

RETURNING THIS FORM

MAIL: Orange Credit Union, 288 Summer ST, Orange, NSW 2800 **FAX:** (02) 6391 5282

FRONT OFFICE USE ONLY	
Op No. <input type="text"/>	Date <input type="text"/>
Member verified:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Security questions asked and updated:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Statements required:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Terms and conditions of Member Cheque Scheme given to member:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account to be linked: (S account)	<input type="text"/>

BACK OFFICE USE ONLY	
Op No. <input type="text"/>	Date <input type="text"/>
Application:	<input type="checkbox"/> Approved <input type="checkbox"/> Declined
Cheque Book ordered:	<input type="checkbox"/> Cheque Sig card sent to Cuscal <input type="checkbox"/>

If the address has been amended, please complete section below:

Address amended: (P & R - edit 'Address Details') Yes No

Other services notified (MyCard, QBE): Yes No

Linked member address updated? Yes No

MEMBERS CHEQUE SCHEME

- 1 *Immediately the credit union accepts this application you, the member, acknowledge that you have appointed both Credit Union and the Association of New South Wales Credit Unions Limited as your agent and authorised each of them to:
 - a) *conduct accounts ("the Bank Account") with National Australia Bank Limited ("the Bank") to enable you to draw cheques for payment of goods and services out of the funds in your "ALL PURPOSE" Account in accordance with these terms and conditions: and*
 - b) *transfer funds to the Bank Account from your "ALL PURPOSE" Account to meet the amount of cheques or payment orders (a "cheque" that you or your Authorised Signatories have signed and to meet the value of the said instrument to the Bank Account.**
- 2 *If the amount of any cheque presented for payment to the Bank exceeds the Available Balance (as defined in the next paragraph) in the "ALL PURPOSE" Account at the time the cheque is presented, the Credit Union may:
 - a) *transfer, without notification, available funds from other accounts held within the membership number, to cover the value of the cheque presented for payment, or*
 - b) *instruct the bank to refuse to pay the cheque. In this event, the Credit Union will advise you to the address shown in the records of the Credit Union as soon as practicable.**
- 3 *The "Available Balance" includes any funds lodged in the Credit Union Account, any unused overdraft or other agreed credit facility made available for this account. Available Balance does not include deposits received but uncleared in accordance with the policy of the Credit Union, nor does it include interest accrued but not credited or deposits in transit.*
- 4 *If the Credit Union Account is held in the name of two or more persons, all funds in this account and the Bank Account will be held in joint tenancy and if one of the parties should die, any balance in these accounts shall accrue in accordance with the law in survivorship for the time being in the State where the Credit Union is registered.*
- 5 *In signing this Authority, you have acknowledged that the Credit Union is only required to instruct the Bank to stop payment of any cheque when the Credit Union standard stop payment notice has been correctly completed, signed and delivered to the Credit Union.*
- 6 *If the Credit Union for any reason and without reference to you pays a correctly authorised and presented cheque that exceeds your Available Balance with the Credit Union, then you shall incur a debt to the Credit Union for the amount the cheque exceeds the Available Balance. In such circumstances the debt shall be repayable by you immediately upon the written demand of the Credit Union. If you fail to repay such a debt, then you shall be required to pay all costs and expenses whatsoever incurred by the Credit Union in Collection of that debt.*
- 7 *In consideration of the services of the Credit Union in accordance with the Member's Cheques Scheme, you will pay the charges as shall be determined by the Credit Union from time to time in relation to all cheques drawn on the Bank by you pursuant to the Member's Cheques Scheme.*
- 8 *You hereby agree that the rights and liabilities of the Credit Union in relation to its services pursuant to the Member's Cheques Scheme shall be as if the Credit Union were a bank and collecting bank as defined by, or a banker as referred to in the Bills of Exchange Act 1909 - 1973 and any amendment thereof or substitution therefore.*
- 9 *If a breach of the above conditions occurs the Credit Union reserves the right to withdraw the facility of Cheque Book access to the "ALL PURPOSE" Savings Account.*
- 10 *The Credit Union reserves the right at any time in the future to pass on charges, either imposed by government or bank, or to charge a fee for the provision of this access facility to users.*