

Application for Bluestone Card

Please note if you do not complete this form a Bluestone Card will not be issued.

Applicant Details

	Applicant 1	Applicant 2
Surname		
First names/given		
Gender		
Date of Birth		
Address where card/pin is sent (cannot be PO Box)		
State	Postcode	Postcode
If you are known by any other name, please provide details:		

Identification Check (FTRA)

	Applicant 1	Applicant 2
Identification check (FTRA) completed and Records attached	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Privacy Disclosure and Consent

Bluestone Group Pty Limited trading as Bluestone Mortgages, (“Bluestone”) collects personal information to enable applications for cards to be processed and card usage to be administered. Collection of some personal information about applicants relates to requirements under the Financial Transaction Reports Act 1988. If this information is not provided in respect of any individual, it will not be possible to process that individual’s application for a card. Bluestone will disclose personal information about applicants to the credit provider, Permanent Custodians Limited, and any other person who provides services in relation to, or has an interest in the loan to which the card relates, the financial institution which provides the card facility and to Westpac Banking Corporation (“Westpac”) to enable the card facility to be accessed and used, or as otherwise authorised or required by law. In order to process card transactions personal information about an applicant may be transferred by Westpac to persons or entities (including entities associated with Westpac and merchants who accept the card) not subject to Australian privacy laws or substantially similar obligations. Generally, from 21 December 2001, applicants will be able to gain access to their personal information. In all cases, requests for access or other enquiries about personal information should be directed through Bluestone. By signing this form each applicant for a card acknowledges they have read this statement and consents to their personal information being used and disclosed as set out above.

Please Sign here

By signing this application, each applicant requests that a card be issued to them and (if the applicant is to be a Borrower under the Contract) authorises the issue of a card to each other applicant. Use of each card is subject to Conditions of Use.

Date:	_____	Date:	_____
Signed:	_____	Signed:	_____
	Applicant		Applicant

Important – Original must be returned to Bluestone

100 Point Check – Identification Record for a Signatory to an Account

If you are unable to complete this form, you must complete the Reference from an “Acceptable Referee” form.

Financial Transaction Reports Act 1988

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check) pursuant to the *Financial Transaction Reports Act 1988* (FTR Act), for the purpose of obtaining an identification record (section s.20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the Regulations for a complete list.

Please note: Special provisions may apply to particular signatories, refer to AUSTRAC Account Opening model form 202 and to Regulations 4, 5, 6, 7, 8, 9, 10A, 10B of the *Financial Transaction Reports Regulations* for more details.

How to complete this form:

- Record the points scored for the checks carried out.
- Total the points scored.
- In Parts A and B, record the appropriate details for the checks carried out.
- In Part C, indicate if verification has or has not been achieved.

Name of signatory: _____

Type Check	Available Points	Points Scored	Details to be Recorded
1. Primary Documents NAME of signatory from one of the following: <ul style="list-style-type: none"> ■ Birth Certificate ■ International travel document: <ul style="list-style-type: none"> – a current passport – expired passport which has not been cancelled and was current within the preceding 2 years – other document of identity having the same characteristics of a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) ■ Citizenship certificate 	70	<input type="text"/>	Provide document details in A overleaf, or keep a copy of the document. Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions or registered corporations within the meaning of the Financial Corporations Act 1974.	40	<input type="text"/>	Provide document details in B overleaf, or keep a copy of the document. Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory: <ul style="list-style-type: none"> ■ Another financial body certifying that the signatory is a known customer of at least 12 months standing ■ Another customer who has been verified as a signatory by the cash dealer and who has known the signatory for at least 12 months ■ An acceptable referee (refer to AUSTRAC Guideline 3 and AUSTRAC Information Circular 3) who has known the signatory for at least 12 months 	40 40 40	<input type="text"/> <input type="text"/> <input type="text"/>	Provide document details in A overleaf, or keep a copy of the document. Regulation 4(1)(j)
4. NAME of signatory verified from the following, (but only where they contain a photograph or signature that can be matched to the signatory): <ul style="list-style-type: none"> ■ A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) ■ An identification card issued to a public employee ■ An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit ■ An identification card issued to a student at a tertiary education institution 	40 40 40 40	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Provide document details in A overleaf, or keep a copy of the document. Regulation 4(1)(f)
5. NAME and ADDRESS of signatory verified from the following: <ul style="list-style-type: none"> ■ A document held by the cash dealer giving security over the signatory's property ■ A mortgage or other instrument of security held by another financial body 	35 35	<input type="text"/> <input type="text"/>	Provide document details in A overleaf, or keep a copy of the document. Regulation 4(1)(a)(iii)–(iv)
6. NAME and ADDRESS of signatory verified from the following: <ul style="list-style-type: none"> ■ A current employer, or a previous employer within last 2 years ■ A rating authority (e.g. land rates) ■ The Credit Reference Association of Australia (subject to the Privacy Act 1988) ■ Land Titles Office records 	35 35 35 35	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Provide details in B overleaf. Regulation 4(1)(a)(i)–(ii),(v)–(vi)

100 Point Check – Identification Record for a Signatory to an Account (Continued)

7. NAME and ADDRESS of signatory verified from the following: <ul style="list-style-type: none"> ■ by reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and ■ by telephone contact with the signatory on that telephone number 	25	<input type="checkbox"/>	Provide phone number in B below. Regulation 4(1)(d)
8. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. credit card, Medicare card, telephone account, council rates notice, etc. Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.	25	<input type="checkbox"/>	Provide document details in A below, or keep a copy of the document. Regulation 4(1)(g)
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
9. NAME and ADDRESS of signatory verified from the following: <ul style="list-style-type: none"> ■ The electoral roll compiled by the Australian Electoral Office and available for public scrutiny ■ An acceptable referee (refer to AUSTRAC Information Circular No.3) Note: It is not required that the acceptable referee has known the signatory for 12 months or more ■ If the signatory lives or carries on business in rented accommodation -the owner or landlord of the premises or a real estate agent acting as managing agent of the premises ■ The records of a public utility ■ The records of another financial body of which the signatory is a known customer ■ A record held under a law other than a law relating to land titles (for which, see No.6) 	25	<input type="checkbox"/>	Provide details in B below. Regulation 4(1)(b)
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
	25	<input type="checkbox"/>	
10. NAME and DATE OF BIRTH of signatory verified from any one of the following <ul style="list-style-type: none"> ■ The records of a primary, secondary or tertiary educational institution attended by the signatory within the last 10 years ■ The records of a professional or trade association of which the signatory is a member 	25	<input type="checkbox"/>	Provide details in B below. Regulation 4(1)(c)
	25	<input type="checkbox"/>	
The signatory is taken to be identified if the signatory rates at least 100 points	Total	<input type="checkbox"/>	Regulation 3(2)

A. Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Age (if shown)			
Place of residence (if shown)			
Date of issue			
Place of issue			
Expiry date			
Document number			

B. List below the details of the method(s) and source(s) of verification for Checks 2, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C. Result of check

Important – Before signing this form you must sight the signatory and original ID to verify identification. Original must be returned to Bluestone along with copies of identification used

Has verification been achieved?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Signature: _____
		CHECKING OFFICER
Is there a need to file a Suspect Transaction Report?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Print name: _____
		Date: _____