

# Application to Claim Unclaimed Money



## Lodgements

- Note:**
- This application will not be accepted unless all required details are completed and signed by the claimant/s
  - To support this claim satisfactory evidence (originals or certified copies) must be provided, to assist the Bank to verify rightful ownership of this Unclaimed Monies claim

**Information:** You can also find out further information about Unclaimed Money by visiting ASIC's website at: [www.asic.gov.au](http://www.asic.gov.au), or for amounts below \$500, please enquire with a Bank representative.

Money in bank accounts become Unclaimed when, over a specified period of time, there has been no activity. The timeframe varies depending on where the money is located, however, in most cases it is three years. If the account holds a balance of \$500.00 or greater, the funds are turned over to the Federal Government which acts as custodian until they can be returned to the rightful owner. Should the account hold a balance less than \$500.00 the Bank acts as custodian.

## Glossary

<b>Account</b>	A deposit of money held by the Bank on behalf of the nominated titled account holder
<b>Agent</b>	A person or organisation authorised to act on behalf of an claimant/s
<b>ASIC</b>	Australian Securities and Investments Commission
<b>Bank</b>	Bendigo and Adelaide Bank Limited
<b>Certified Copy</b>	A certified copy is a copy of an original document which has been certified as being a true copy by an authorised person.
<b>Claimant or owner</b>	The listed titled account holder/s who have been confirmed by the Bank as legally entitled to the money
<b>Unclaimed Monies</b>	Money held by ASIC or the Bank which has not had a depositor generated transaction for a period of three (3) years

## Supporting Evidence

Satisfactory evidence is required to be lodged with this application to confirm you, as the claimant, are the rightful and legal owner. Copies of all documents lodged as evidence **must be certified by an approved witness as a correct, true or genuine copy of the original.**

Satisfactory documented evidence required will consist of:

### 1. Production of passbooks and/or statements

The Bank will require the original passbook and/or original statements to be produced. If these cannot be produced all claimants are required to arrange for a statutory declaration to be completed and witnessed by an approved witness.

The statutory declaration should provide an adequate explanation describing the circumstances of why the banking records cannot be produced.

### 2. Proof of Identity for all titled account holders

#### Primary Photographic (one of:)

- Australian or Foreign Passport (current or expired Australian Passport within the preceding 2 years), with English translation by an accredited translator (if not in English)\*
- Australian or Foreign Driver's Licence – Current, Renewed, Interim, Provisional, Driver's, Truck or Learner's (If foreign, must be in English or English translation by an accredited translator)
- Proof of Age Card (issued by an Australian State or Territory)
- Foreign National Identity Card (must be in English or English translation by an accredited translator)\*

Must contain individuals name and either residential address (not PO Box) or date of birth.

**\*Minimum of one document is required for residents listed in Additional KYC Country List**

**OR**

**Primary  
Non –  
Photographic**

- Birth Certificate (Australian or Foreign Birth Certificate with English translation by an accredited translator (if not in English))\*
- Birth Extract issued by an Australian State or Territory
- Citizenship Certificate – Australian or Foreign with English translation by an Accredited translator (if not in English)\*
- Pension or Government Health Card (Reference number required) (issued by Centrelink or the Department of Veterans' Affairs)

Must contain individuals name and either residential address (not PO Box) or date of birth.

**\*Minimum of one document is required for residents listed in Additional KYC Country List**

**AND**

**Secondary**

- Notice issued by a Commonwealth, State or Territory Department. Notice of Financial Benefit less than 12 months old (eg Centrelink statement)
- Notice issued by the Australian Tax Office of debt or assessment less than 12 months old.
- Notice less than 3 months old issued by a Local Government Body or Utilities Provider that notes the provision of services to that address of that person (eg Council Rates, Water Rates, Electricity Bill, Gas Bill and Telephone Landline Bill)
- For a person under 18 years, a letter issued by a school principal (less than 3 months old) which includes a record of the length of time the person attended the school

Must be on letterhead and show individuals name and residential address (not PO Box)

For a person 7 to 17 years, a Medicare Card

Must show the individuals name

Where the owner's name has changed from the name shown on our records, attach a copy of the marriage certificate or other document evidencing the change of name.

**3. Proof of a connection to the last known address held on record by us**

Evidence of residing at the last known listed address held on the Bank's records is required. This can be in the form of an old council rate notice, electricity bill or a gas bill or correspondence which clearly displays the claimant's name and the address held by the Bank.

**4. Claims which involve claimants who are no longer associated with each other (ie: divorced couples)**

The Bank will require all claimants to provide confirmation as to the distribution of the Unclaimed Money. Confirmation must be in agreement with each other. Until confirmation of how the Unclaimed Money is to be distributed is received the claim will not be processed.

**5. Claim for Unclaimed Money by an Agent on behalf of the titled account holder/s**

A claim for Unclaimed Money may be made on behalf of a Claimant by an:

- Attorney
- Executor

Original or certified documents is required validating the specific arrangement. These include:

- an enduring Power of Attorney
- a will and proof of death and/or probate

**Important Note: Depending on the individual circumstances of the claim in these circumstances, additional supporting evidence may be required which will be advised on a case by case basis**

**6. Claim lodged by an individual for money held in a company name**

A letter of authority from the Director/s signed in accordance with the company's constitution. The Company must be operating as a viable business.

**This application should be lodged** at any branch of the Bendigo Bank. Upon the Bank's receipt of the Unclaimed Money the Bank will act in accordance with the claimant's instructions as indicated.

If you have any questions you can contact the Bank by using any of the following means of communication:

in writing to: Bendigo and Adelaide Bank Limited,  
Servicing Department  
GPO BOX 1048  
Adelaide SA 5001

by e-mail: Servicing@bendigobank.com.au

# Application to Claim Unclaimed Money



## Bank Office Use Only

Submitting Branch: \_\_\_\_\_

Date Received:        /        /

## 1. Claimant Details

### Claimant 1

Name: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_

State: \_\_\_\_\_

Postcode: \_\_\_\_\_

Daytime Phone Number: (        )

Mobile Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth:        /        /

### Claimant 2

Name: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_

State: \_\_\_\_\_

Postcode: \_\_\_\_\_

Daytime Phone Number: (        )

Mobile Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth:        /        /

### Claimant 3

Name: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_

State: \_\_\_\_\_

Postcode: \_\_\_\_\_

Daytime Phone Number: (        )

Mobile Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth:        /        /

## 2. Agent Details

Complete this section only if an **agent** acting on behalf of the claimant/s is lodging this form. If the claimant/s are lodging this form – go to section 3. - Claim Details:

Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_

State: \_\_\_\_\_

Postcode: \_\_\_\_\_

Daytime Phone Number: (        )

Mobile Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Client Number (if known): \_\_\_\_\_

**Note: Supporting evidence of this claim is required – refer to the preceding information pages to confirm what supporting documentation is required.**

Amount of claim: \$ \_\_\_\_\_

Provide the account name and address of all titled claimant/s who claim to be the owner/s of the money prior to remittance and lodgement of Unclaimed Monies.

Full Names: \_\_\_\_\_

Address (if known): \_\_\_\_\_

Suburb/Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

### 3. Claiming Authorities

#### Authority to Claim:

- I/We have not signed an agreement with any Money Finding Agency to lodge a claim for the unclaimed money amount on my/our behalf; or
- I/We make this claim on behalf Claimant as an authorised agent and have in possession as at the date of making this application written authority to make this claim on the Claimant's behalf which has been provided with this application.

### 4. Payment Authority

#### Payment Authority by the Claimant/s

I/We instruct the Bank to pay funds claimed in the following manner:

- Deposit the Unclaimed Money to **Bendigo Bank** account number: \_\_\_\_\_ in the name/s of \_\_\_\_\_
- Deposit the Unclaimed Money to another financial institution:  
Organisation name: \_\_\_\_\_  
BSB – Account number: \_\_\_\_\_ - \_\_\_\_\_  
Account title: \_\_\_\_\_
- Make a refund bank cheque for the amount specified in this claim, payable to the person(s) nominated as claimants in this application. The nominated postal address is \_\_\_\_\_

### 5. Privacy Disclosure

Bendigo and Adelaide Bank Group ("we") collects your personal information to assist your claim for Unclaimed Monies. If any of that information is not provided, we may not be able to determine your entitlement. Collection of some of this information is to identify all claimants as required under the Financial Transactions Reports Act 1988. You should also read our privacy policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by us and how we will deal with a complaint.

### 6. Declaration

1. I/We declare that the named claimant/s are the legal owner(s) of the Unclaimed Money which is the subject of this claim.
2. I/We declare that all information and contents of this application and documentation provided in support of this application are, to the best of my/our knowledge, true and correct.
3. I/We acknowledge that under the *Unclaimed Money Act 1995*, penalties will apply for making a false or misleading statement in or in connection with an application to claim Unclaimed Money.
4. I/We accept if any requirement is not met in a manner deemed satisfactory to the Bank, this or any other related claim will not be lodged by the Bank until all requirements have been satisfied.

**Important Note:** This declaration must be signed by the all claimants. If there are more than two claimants, an additional page may be added containing those signatures to accommodate all claimants signing this application to claim.

Claimant 1 Signature: \_\_\_\_\_ Date: / /

Claimant 2 Signature: \_\_\_\_\_ Date: / /

Claimant 3 Signature: \_\_\_\_\_ Date: / /