

APPLICATION FOR MEMBERSHIP & SHARES

Joining the Queensland Professional Credit Union Ltd is simple.
All you need to do is complete the following two steps:

Step 1: Completing this form (Page 2)

PLEASE NOTE: In order to become a member of the Queensland Professional Credit Union Ltd one (1) \$10.00 share is required.

A. Tick the box that is relevant for your request.

- If you would like to become a member, tick the box marked New Shareholding Membership and an S1 Savings Account will automatically open to enable the shares to be deducted and paid.
- If you are an existing member and would like a new linked membership, tick the box Additional Membership to be linked to Existing Shareholding Member Numbers.
- If you would like to change your account to joint names, tick the relevant box.

B. Fill in your personal details and sign it at the bottom.

If you are applying for joint membership, please complete the joint member details section (including the joint member's signature).

C. Choose which kind of account you would like to open.

D. How would you like to access your account?

Your options are:

- QNet Internet Banking
- QPhone Telephone Banking
- Visa Debit Card
- Cheque Book Facility

Step 2: Providing Identification (Page 6)

At head office

→ Just visit our head office at 85 George Street Brisbane (cnr George & Mary Streets) with this form completed and \$10.00 for membership share capital, together with your relevant identification.

By completing an Identification Reference form

→ If you are unable to visit our head office, an *S21 Identification Reference for a Signatory to an Account Form* is attached to this application. Once an acceptable referee has completed the form, send it into the Queensland Professional Credit Union with \$10.00 for membership share capital.

Remember we are here to help you.
Give us a call on **07 3114 5000** if you have any questions.

HEAD OFFICE

85 George Street, Brisbane Q 4000
Ph (07) 3221 6444
Fax (07) 3221 4631

POSTAL ADDRESS

PO Box 12140 George Street Q 4003
Email contact@qldprofcu.com.au
QPhone 1300 360 620

STEP 1: Completing this form

Detailed **INSTRUCTIONS** for completing this form can be found on the previous page.

A Membership Details – What type of membership do you require?

<input type="checkbox"/> New Shareholding Membership <input type="text"/>	<input type="checkbox"/> Change existing Member to JOINT Names
<input type="checkbox"/> Additional Membership to be linked to Existing Shareholding Member Numbers → <input type="text"/>	↓ Enter the Member number to be changed → <input type="text"/>

I/we hereby apply for one (1) ten dollar (\$10.00) share in the Queensland Professional Credit Union Ltd, ABN 81 087 651 045, to become a member of the Credit Union. I/we understand that on becoming a member and shareholder I/we am/are bound by the Credit Union's Constitution as governed by the Corporations Law, and as altered from time to time.

I/we submit with this application the full \$10.00 subscription price for a share in the Credit Union. For Joint Membership, the Primary Joint Member is the first person listed below.

I/we acknowledge that I/we have received and read a copy of the Credit Union's Privacy Disclosure and Consent Statement provided with my/our Membership Information folder and that my/our signature on this application signifies my/our understanding and consent for the collection and use of personal information. I/we understand that I/we can opt out of receiving direct mail at any time by contacting the Credit Union's Privacy Officer.

NOTE: Proof of identity is required before Membership may be granted.

NOTE: The Tax File Number (TFN) or exemption quoted will be attached to all Sub-Accounts under this Membership Number that are either opened on joining or anytime in the future. Members who do not require their TFN to be automatically attached to every Sub-Account must advise in writing of their instructions to the contrary.

NOTE: It is an offence under the Financial Transaction Reports Act 1988 for a person to open or operate an account if the person has not disclosed any other commonly known name or names to the Credit Union. Other commonly known names do not include nicknames.

B Personal Details

Prime Member Details

Dr Mr Mrs Miss Ms Other _____

Surname

Given Names

Other Commonly known names (if any)

Date of Birth

Home address

Postal address

Occupation Payroll number

Dept or Employer

Work address

Telephone (w)

(h)

(m)

Email

How did you learn of us?

Joint Member Details (if applicable)

Dr Mr Mrs Miss Ms Other _____

Surname

Given Names

Other Commonly known names (if any)

Date of Birth

Home address

Postal address

Occupation Payroll number

Dept or Employer

Work address

Telephone (w)

(h)

(m)

Email

How did you learn of us?

C Which type of account/s would you like to open?

■ A Fixed Term Deposit

Please complete where applicable (Refer to current Interest Rate Chart).

TERM: 2, 3 OR 6 MONTHS	TERM: 12 MONTHS	TERM: 2 YEARS
I/we wish to deposit the sum of \$ _____ for the terms of	I/we wish to deposit the sum of \$ _____ for the term of 12 months	I/we wish to deposit the sum of \$ _____ for the term of 2 years
<input type="checkbox"/> 2 months (Min \$10,000) <input type="checkbox"/> 3 months (Min \$1,000) <input type="checkbox"/> 6 months (Min \$1,000)	At Interest Rate of _____ % p.a. <input type="checkbox"/> Maturity (Min \$1,000) <input type="checkbox"/> Monthly (Min \$5,000)	At Interest Rate of _____ % p.a. <input type="checkbox"/> Annually (Min \$1,000) <input type="checkbox"/> Monthly (Min \$5,000)
At Interest Rate of _____ % p.a. (Interest paid on maturity)		

All interest will be automatically added to the original deposit on maturity (compound) unless otherwise specified below.

Interest Instructions – Please Indicate action required (Tick Box)

- Credit my/our Credit Union Savings Account Number: _____
- Send Cheque to my/our home address
- Other address for payment of cheques: _____
- Other (please specify): _____

I/we enclose the sum of \$ _____ to be applied as a Fixed Term Deposit.

I/we understand that Term Deposits mature on the 28th day of the relevant month. I/we acknowledge that should this Term Deposit be redeemed prior to the maturity date specified on my/our Certificate of Investment, a penalty interest rate will apply.

I/we hereby authorise the Queensland Professional Credit Union Ltd to use the information contained in this application for the purpose of processing this application.

NOTE: Interest is earned from date of acceptance. On receipt of this application, the Credit Union will acknowledge its acceptance in writing. The Queensland Professional Credit Union reserves the right not to accept further applications at any time.

■ An additional or sub-account (S3, S4 etc)

■ S11 Investors Savings Account

■ S15 Gold Account (see Terms and Conditions for eligibility)

NOTE: Opening an S15 Account will automatically close the S1 Account and all transactions will be processed to the S15 (not applicable if member has S1 overdraft).

I/we hereby make application to open an S15 – “Gold” account. I/we hereby acknowledge that I/we have read the terms and conditions of the S15 “Gold” Account and agree to abide by them at all times and that my/our signature/s on this application signifies my acceptance of them.

GOLD ACCOUNT FEATURES

Our Gold Account is available to all our members who are over 50 and offers the following benefits:

- **Higher Interest Rates** on your “at call” savings (Interest rates set to the Government Deeming Rates)
- **Free Cheque Book** (no cheque book issue fee)

NOTE: Government Cheque Duty Charges apply.

■ S25 Target Savings Account

I/we acknowledge that I/we have read the terms and conditions of the S25 Target Savings Account as detailed in the PDS provided with my Membership Information Folder and agree to abide by them and that my/our signature/s on this application signifies my/our acceptance of them.

TARGET SAVINGS ACCOUNT FEATURES

Our S25 Target Savings Account allows members to save for a special purpose.

- It is a **no withdrawal** account.
- **All Deposits to the S25 cannot be withdrawn until 1 November each year**, when they are automatically transferred (together with any interest) to the sub account of your choice.

■ S50 Netsaver Account

I/we acknowledge that I/we have read the terms and conditions of the S50 Netsaver Account as detailed in the PDS provided with my Membership Information Folder and agree to abide by them and that my/our signature/s on this application signifies my/our acceptance of them.

NETSAVER ACCOUNT FEATURES

With our **Netsaver Account**, you can earn high interest on your money and still have access to your account 24 hours a day. All funds in the S50 Netsaver Account "at call."

This account – a first for Credit Unions in Australia has the following features:

- **Earn High Interest** on balance with interest calculated daily and paid monthly
- **No minimum deposit and no fixed term**
- **No transaction or account keeping fees**
- **Easy access** only via QNet Internet Banking or QPhone Telephone banking.

D How would you like to access your Account?

Please complete this section if you would like a QNet Internet Banking Password and/or QPhone Access.

■ **QNet Internet Banking – I/we wish to be allocated a QNet Internet Banking Password**

■ **QPhone – I/we wish to be allocated QPhone Access**

I/we acknowledge that use of the QPhone and/or QNet Internet Banking facility is subject to the Credit Union's terms and conditions governing this Service, and any amendments thereto. I/we have read and accept the terms and conditions by signing this Application and/or using the QPhone and/or QNet Internet Banking Service.

■ **A Visa Debit Card for the primary member**

■ **A Visa Debit Card for the joint member**

1. I/we hereby apply for the issue of the Visa Debit Card and Personal Identification Number/s (PIN) applicable to my/our Visa Debit Card/s to enable me/us to access my/our accounts at authorised electronic banking terminals such as Automatic Teller Machines (ATMs) and Electronic Funds Transfer Point of Sale (EFTPOS) terminals and by use of the Visa Debit Card/s to make other transactions including purchases and telephone or mail orders placed by providing my/our Visa Debit Card number.
2. I/we acknowledge that I/we have received and read a copy of the Visa Terms and Conditions of Use and Visa Card Information pertaining to the use of my/our Visa Debit Card and acknowledge that my/our signature on this application form signifies my/our acceptance of these terms and conditions of use.
3. I/we agree that I/we will not use the Visa Debit Card/s to exceed the total funds, including any approved credit overdraft facility available in my/our savings account that my/our Visa Debit Card is attached to.
4. Where there are joint users, we understand that our liability shall be joint and several and we acknowledge same below.
5. The Credit Union reserves the right to withdraw the Visa Debit Card and/or Credit Overdraft facility at any time.
6. The Credit Union may set off against your Membership share or the credit balance of any amount held by you, any debt owed by you to the Credit Union.

NOTE: Where Membership is joint all parties must sign.

■ **A Cheque Book (25 leaf book)**

I/we apply to join the Members' Cheque Facility as described in the Product Disclosure Statement provided with my/our Member Information Folder, in relation to my S1 or S15 Account with the Credit Union (Credit Union Account).

I/we have authorised those persons whose names and signatures appearing on the following page (the Authorised Signatories) to sign the cheques, credits and payment orders and to countermand payment of cheques and other instruments pursuant to the Member's Cheque Facility.

I/we understand that such cheques and credits may be signed by any one of the authorised signatories.

I/we understand that the Credit Union's Fees and Charges apply to this service.

I/we accept and agree to be bound by the terms and conditions of the Members' Cheque Facility set out in the Product Disclosure Statement and which have been read and understood by me/us.

■ **I/we wish to have the facility to deposit to my/our S1 or S15 account through the Westpac Bank.**

Privacy Act Consent

Each Member acknowledges and agrees that:-

1. I am aware that I am providing personal information to Queensland Professional Credit Union Ltd for the primary purpose of enabling Queensland Professional Credit Union Ltd to establish and manage this product.
2. My personal information will be used to process my application and administer this product and any other Queensland Professional Credit Union Ltd financial product made available to me and generally further my relationship with Queensland Professional Credit Union Ltd and its associates and its advisers.
3. My personal information may be used for related purposes such as for marketing and research and to provide me with ongoing information about the range of financial services that may be useful for my financial needs or other offers I may be interested in receiving. These may include investment, retirement, financial planning, banking, credit, life and general insurance and other products and customer services, that may be made available by Queensland Professional Credit Union Ltd.
4. Queensland Professional Credit Union Ltd requires this information in order to establish and manage this product. If I choose not to provide the information necessary to process this application, or I provide incorrect information, Queensland Professional Credit Union Ltd may not be able to process it.
5. I have the right to ask to see the information that Queensland Professional Credit Union Ltd holds about me. If I believe the information is inaccurate, incomplete or out of date I may ask that it be corrected. There are some limited situations that are set out in the National Privacy Principles where I will not have this right.
6. I understand that if I do not wish to receive relevant news of other products and services offered other than with my statements, I must write to Queensland Professional Credit Union Ltd and advise accordingly.

The Queensland Professional Credit Union Ltd Privacy Policy Statement sets out Queensland Professional Credit Union Ltd's policies on the management of personal information. A copy may be obtained by contacting us or visiting our web site.

Do you wish to have a Joint Membership Authority?

Complete this section if the account is to be conducted in joint names.

In connection with the Joint Membership conducted with the Credit Union in the names of

Name of Prime Member

Name of Joint Member

of which we are the only parties, you are advised that the Account is to be operated by either one of the signatories shown below and each party is appointed as each others Agent in terms of the Privacy Act 1988. In the event of a death of any one of us, any monies standing to our credit in the said Joint Account or in our Joint Names in interest bearing term deposit shall so far as you are concerned be a debt due to the survivor. In respect of any liability to the Credit Union, our obligations shall be joint and several.

Authority

By signing below each member acknowledges and confirms that:

1. I have authorised Queensland Professional Credit Union to verify my nominated account details as set out in this application.
2. I acknowledge receipt of and have read and understood the Privacy Act Consent.
3. I agree to be bound by Queensland Professional Credit Union Ltd Account conditions applying to my account(s) selected above.
4. I understand that, for joint customers, the signing authority related to this account is "any one to sign" so that any one of the signatories can operate the account without the other's permission. If either party wishes to change this, the consent of both parties is required.
5. All the information above is correct. I acknowledge that Queensland Professional Credit Union Ltd may decline this application for any reason at its absolute discretion.

Queensland Professional Credit Union Ltd may open an account or accept a deposit even though we have not verified your identity. However you must ensure that we receive the identification information we ask for as soon as practicable. Until we receive it, the account may be "blocked" by law and no interest will be earned on the deposit. Making a withdrawal from a "blocked" account is a criminal offence.

*I/we declare that I/we have received the "General Advice Warning" and understand that the information given does not contain personal advice.

*Please delete if not applicable

AUTHORISED SIGNATORIES **NOTE: Where membership is in Joint Names, both parties must sign.**

IMPORTANT: I have been given (Tick appropriate box) No advice Personal Advice General Advice A General Advice Warning

Signature of
Prime Member

Date

Signature of
Joint Member

Date

I have received a Members Information Folder

I do not wish to receive marketing material from the Credit Union

Disclosure of your Tax File Number (TFN) is optional. Declining to quote is not an offence. If you do not disclose your TFN, Withholding Tax may be deducted from any interest paid to your accounts.

Tax File Number

or TFN Exemption

Prime Member

Joint Member

This section will be destroyed after processing

Now go to **STEP 2** on the next page >

STEP 2: Providing Identification

The Financial Transaction Reports Act 1988 makes it an offence to conduct an account in a false name.

Strict Government Regulations require Credit Unions and other financial institutions to verify the identification of all new members as well as signatories to existing accounts. As such, prescribed forms of identification need to be produced when you join the Credit Union.

There are three options for providing identification:

Option A: Completing the 100 Point Identification Check at the Queensland Professional Credit Union

Just come into the Queensland Professional Credit Union at 85 George Street, Brisbane. Bring in the completed membership form, the \$10.00 membership subscription fee and enough original identification to be fully identified (see below for more details).

In order to be fully identified, a Signatory to an Account needs to score a total of 100 points on a point system of checks. Each signatory needs to supply any of the following items that would, when scores are added gain the total of 100 points required. Please note, original documents must be presented.

Option B: Completing an Identification Reference Form

If necessary, an **Identification Reference for a signatory to an Account** can be completed for each signatory.

The referee must have known the applicant for at least 12 months and must be an acceptable referee as defined in the 1988 Financial Transaction Report Act's regulations. Some examples of acceptable referees are: doctors, dentists, pharmacists, solicitors, accountants, public employees of at least 5 years service and Justices of the Peace.

Document Details

PRIMARY DOCUMENTS (ORIGINAL DOCUMENTS ARE REQUIRED)

Birth Certificate (Married females must also supply marriage certificate)	70 points
Current Passport	70 points
Citizenship Certificate	70 points

SECONDARY DOCUMENTS

Drivers Licence	40 points
Identification Card for public service employee	40 points
Identification Card issued by the Commonwealth, State or Territory Government as evidence of the Signatory's entitlement to a financial benefit (Pension Card, Seniors Card etc). An identification Card issued by a Tertiary Educational Institution	40 points

FURTHER DOCUMENTS

Land Rates notice	35 points
Group Certificate (Employees Copy)	35 points
Department of Transport (Main Roads Department)	25 points
Electricity Notice (e.g. Energex)	25 points
Telstra Notice	25 points
The records of other public utility	25 points
A public record maintained under law	25 points
Medicare Card	25 points
Mastercard – Only one card from the same Financial Institution can score 25 points	25 points
Visa Card – Only one card from the same Financial Institution can score 25 points	
Bankcard	
Keycard	

Identification Record for a Signatory to an Account

'Reference from an Acceptable Referee' (s.21)

This form must be signed by an 'acceptable referee'.
Additional signatories to an account must
each complete separate 'Acceptable Referee' (s.21) forms.
See overleaf for guidance notes before completing the form.

The AUSTRAC Help Desk can be contacted
on 1800 021 037 if you require general
assistance to complete this form.

Part A: Details of Signatory

1. Name of Signatory (in full, no initials)

Surname

Given Names

2. Account name/title (if unknown leave blank)

3. Account number (if unknown leave blank)

4. Signature (to be signed in the presence of the referee)

Part B: Documents examined by Referee

5. Primary identification document - Birth Certificate, citizenship certificate, or international travel document (e.g. passport)

Type of Document

Name on Document

(cannot be initials)

Document Number

Date of Birth

Date of Issue

Office of Issue*

* For a travel document, show country of issue

6. Secondary identification document

Name on Document

(cannot be initials)

Date of Birth

Address

State

Postcode

Type of Document

Document Number

Issued By

Date of Issue

Date of Expiry

Please Note: If only a secondary identification document is relied upon, the cash dealer must notify the Director of AUSTRAC, pursuant to section 22 of the Financial Transaction Reports Act 1988.

Part C: Details of Acceptable Referee

7. Name of Acceptable Referee

Surname

Given Names

8. Occupation

9. Address

State

Postcode

10. Category of Referee (see list overleaf)

Part D: Statement by Acceptable Referee

11. I have known the signatory for a period of (minimum 12 months):

12. The signatory has been commonly known to me by the name shown in Part A for a period of:

13. I have examined the identification documents whose details are shown in Part B, consisting of (tick one):

A primary document in the name shown in Part A

A secondary document in the name shown in Part A, plus a primary document in a former name

Only a secondary document in the name shown in Part A

14. Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

15. Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

16. The signatory signed the identification reference in my presence.

17. Signature of the Acceptable Referee

Date

Notes of guidance for completing this form

An Identification Reference must be signed in the presence of an Acceptable Referee.

An Identification Reference is to be provided for each signatory to an account and comprises a written and signed reference by a person within a specified class of Acceptable Referees, declared by the Minister by Notice in the Gazette on 6 November 2002 in GN 44 (see list below).

The reference must set out the name used by the signatory in relation to the account and must state that:

- The referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- During the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- The referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name.

Primary Identification Documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - 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 as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary Identification Documents are documents (other than a primary identification document) which establish the identity of the signatory e.g. Australian driver's licence.

Please Note: Primary and Secondary Identification Documents must have at least one given name plus surname in full (not initials).

Warning: It is an offence under section 21 of the Financial Transaction Reports Act 1988 to make a false or misleading statement

Categories of Acceptable Referees

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the Financial Corporations Act 1974; who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the Banking Act 1959; and
 - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the Defence Act 1903.
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon; under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the Marriage Act 1961 who is registered under Division 1 of Part IV of that Act.
21. A notary public.
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) The Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the Higher Education Funding Act 1988; who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community - is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the Income Tax Assessment Act 1936.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.
35. The holder, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001 who has known another person for at least 12 months is an acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act. (In this situation there is no requirement for an existing 12 month relationship).