



BANKING

As a group, you may wish to open a bank account to manage funds you raise as well as any incoming and outgoing expenses. Whether you are an incorporated or unincorporated group, there are a few options for you.

If you're an incorporated group, please refer to Armidale Sanctuary's [Fundraising Administration](#) information sheet.

If your group is unincorporated, you may wish to link yourselves with an organisation or club who can manage your funds on your behalf (church, sports club, school etc). Alternatively, you can open an account as an unincorporated group.

Banks may require you to have an ABN to open an account. Find out more on how to do this using this [link](#).

Banks will also require an authorisation from the group to open an account – minutes, club rules or constitution. Identification of signatories to the account will also be required.

Whichever way your group decides to go, there are a few banks which we've contacted who can offer some support:

[Bank Australia](#) – Groups wishing to bank with Bank Australia can apply for an account using their form (accessed via Bank Australia) together with a certified copy of their club rules / constitution or minutes showing instructions to open an account.

[Beyond Bank](#) – Beyond Bank offers unincorporated groups to open accounts with them. Further information can be found on their website, or by contacting the bank.

[Bendigo Bank](#) – Groups wanting to open an account with Bendigo Bank can do so using this link - <https://www.bendigobank.com.au/business/not-for-profit/enquiry/>. The bank requires groups to open an enquiry first, then they will be able to start an application for a group account.

[Credit Union Australia](#) – Groups wishing to open an account with Credit Union Australia are required to open/create a membership for each group member prior to opening an account for their group. Once each group member creates a membership/account with CUA, the group can then apply for an entity membership as a group, which the whole group will then have access to.