

Westpac use only

Authority no.

Date

Individuals Joint Tick if Schedule of Extra Signatories attached

Account number 03 - ALL

Base Number



Opening Accounts for Personal Customers – Base Account Authority

A. Customer/ account owner

This tells us who owns the accounts opened on the above Base Number.

First name(s) Surname
First name(s) Surname
First name(s) Surname

B. Rules

This tells us how signatories can operate all accounts opened on the above Base Number.

Please tick just ONE box. If you don't tick anything, we'll assume that anyone can sign by themselves.

Anyone can sign by themselves OR Any two to sign together OR Any three to sign together OR
 All signatories must sign together

C. Signatories

This tells us who can operate the accounts on the above Base Number.

All account owners listed in section A must complete this section.

If you have more than three authorised people ask us for a schedule that has room for more people.

† If you are using a New Zealand driver licence, please also supply the card version number.

If you are using a passport, please supply the country of issue.

* This is for Resident Withholding Tax (RWT) calculations. If you don't provide a valid IRD number, we will use the non-declaration rate of 45%. If you do provide an IRD number but don't tick an RWT rate, we will use a default rate of 33%.

‡ If you tick 'Yes', you are confirming your IRD number is listed on the IRD RWT exemption register.

** This is for Portfolio Investment Entity (PIE) Tax calculations. An IRD number is mandatory to open a PIE account. If you don't tick anything, we will use the default prescribed investor rate (PIR) of 28% on your investments in one of our PIE products.

If you are an account owner, you are signing this section as an account owner and as a signatory.

Signatory 1

Mr Mrs Miss Ms Other (please specify) Date of birth DD / MM / YYYY

Name FIRST MIDDLE LAST

Relationship to customer (if not an account owner)

Phone Number HOME MOBILE

ID type ID no.† Expiry DD / MM / YYYY

ID type ID no.† Expiry DD / MM / YYYY

Home address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Postal address (if different from above) NUMBER & STREET/BOX NUMBER

SUBURB TOWN/CITY

Occupation Email

IRD number IF KNOWN Tax rate RWT[^] (tick one) 10.5% 17.5% 30% 33% 39%

RWT exempt?‡ Yes No

Optional for customers with Westpac PIE (Portfolio Investment Entity) investments.

Please tick the Prescribed Investor Rate (PIR**) that you will be taxed at: (tick one) 10.5% 17.5% 28%

For Account Owners only (please complete the following information)

Are you a US citizen?^ Yes No

Main country of tax residency THIS IS THE MAIN COUNTRY WHICH HAS THE RIGHT TO TAX YOUR WORLDWIDE INCOME

Additional country(s) of tax residency (if any) LIST THE ADDITIONAL COUNTRY(S) OF WHICH YOU ARE A TAX RESIDENT

Foreign Tax Identification Number(s)* (TIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

If you do not have a TIN, please select the reason: TIN not issued by this country
 Country has not issued a TIN to me (e.g. I am under age)

NOTE: We cannot open your account until we have received your TIN, unless one of the above reasons is applicable.

[^] You will be a US citizen if you were born in the US or have acquired US citizenship, unless you have formally renounced your US citizenship.

[~] The country listed will determine the tax rate applied to your products. Please contact your tax advisor if you are unsure.

^{*} If you are a US citizen or tax resident, the TIN section must be completed with your social security number or individual tax identification number.

Signature Date DD / MM / YYYY

By signing you are declaring and agreeing to the statements at **Section D**. You also agree that we may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy.

We may be required to verify the identity of the people listed and other information provided in this form. Please refer to Westpac's list of acceptable verification documentation available at westpac.co.nz/AML

D. Agreement

Guidance

When we use the term **'Account Owner'** in this section, we mean the person or people who are opening the Account. Unless the context suggests otherwise, when we use the word **'you'** or **'your'** we mean the Account Owner.

When we do anything under or in relation to your account, including where you ask us to do something, we'll act in a fair and reasonable way.

If, at any time, we have a 'Customer Commitment', the commitments in that 'Customer Commitment' do not apply to the terms set out in this form.

A **'Signatory'** is someone who is authorised by the Account Owner to operate the accounts opened on the base number set out above. Signatories can only operate the accounts in accordance with the rule that is selected for Signatories in section B of this form.

A Signatory can access and transact on the accounts – however a Signatory can't:

- Open other accounts
- Apply for additional products (such as loan or overdraft facilities)
- Agree to changes to existing products relating to the Accounts

A Signatory must operate the account themselves – they can't delegate their responsibility to someone else.

By signing this form, each Signatory agrees to all the terms and conditions in this form that relate to Signatories (including relating to what they can and can't do).

Only an Account Owner can change the details of the Authority set out in this form – they can't be changed by a Signatory. This includes adding or removing other Signatories.

Changes to the details set out in this form can only be made by notice to us in writing.

This form can also be used to open accounts held with BT Funds Management (NZ) Limited. If you are opening an account with BT Funds Management (NZ) Limited, the terms in this form apply as if all references to **Westpac, we, us** or **our** mean BT Funds Management (NZ) Limited.

When we say 'including' in this form, it means we are providing one or more examples but we aren't limiting what could be included.

Confirmation

Each Account Owner who signs this form confirms all information supplied in this form is true, correct and complete to the best of their knowledge.

Authority

Each Account Owner authorises the Signatories to operate the accounts in accordance with the rule that is selected in section B of this form.

Means of Communication

We may communicate with each other electronically.

We have no responsibility to confirm the validity, authenticity, or accuracy of any electronic or telephone communication or instruction that we receive relating to you.

We may act on any electronic or telephone instruction even if those instructions may be:

- Given or transmitted in error
- Fraudulent
- Altered or distorted before or during transmission or instruction

In some cases, we may not complete an electronic or telephone instruction while we make further enquiries or seek to confirm its authenticity with you.

We will not be liable to anyone if any instructions we receive are not valid, authentic or correct and we could not have reasonably detected that in the circumstances.

Agreement

By signing this form the Account Owner agrees:

- All terms set out in this form apply to the use of this account
- To comply with all terms set out in this form and the Westpac General Terms and Conditions
- We may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy
- The Authority set out in this form applies to all accounts opened at any time on the Base Number set out at the top of this form.
- We may accept instructions from any one Account Owner relating to all account related matters – including instructions to open new accounts on the Base Number set out at the top of this form
- You'll notify us of any change in details (for example, your contact information or your address) or changes in any other information included in this form (including those affecting account ownership and tax residency information)
- We may send you electronic and other forms of messages relating to products and services you hold with us, corporate news, requests for feedback and other information which is important for you to know.

If there's a conflict between the terms set out in this form and the terms of the Westpac General Terms and Conditions, to the extent the terms are about substantially the same thing then the terms set out in this form will apply. If it makes sense for both of the terms to apply then both will apply.

Copies of the Westpac General Terms and Conditions and the Westpac Privacy Policy are available at any of our branches or on our website.

Westpac use only

Receiving branch no. _____

Branch staff salary no. _____

Support centre salary no. _____