



Westpac Online Investment Loan Authorised Representative Form

Use this form to nominate additional people to operate your Westpac Online Investment Loan on your behalf. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything you are able to do under your Westpac Online Investment Loan (including but not limited to increasing the loan, buying and selling investments and changing your contact details). You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

Questions?

If you need help completing this form, **please call us on 1300 551 744**.
Phone lines are available Mon - Fri from 8.30am - 5.30pm (Sydney time).

1. Borrower's details

Borrower's name(s)

Borrower's Client Code

 -

2. Authorised representative request

I/We request you to:

- Add an Authorised Representative to my/our Westpac Online Investment Loan. **(Complete sections 4 and 6)**
- Change the Authorised Representative on my/our Westpac Online Investment Loan. **(Complete sections 3, 4, and 6)**
- Remove the existing Authorised Representative from my/our Westpac Online Investment Loan. **(Complete sections 3 and 6)**

3. Remove existing Authorised Representative

Name of Authorised Representative

4. Details of Authorised Representative

Title

Mr Mrs Miss Ms Other (please specify)

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)

 / /

Home Telephone Number

 ()

Mobile Telephone number

Work Telephone Number

 ()

Email address*

** In the future, WBC may elect to email correspondence to you.*

4. Details of Authorised Representative (continued)

Current residential address (PO Box is not acceptable)

Street		
Suburb/City	State	Postcode

Relationship to the borrower(s)

Are you an existing Westpac customer? Yes No

If **Yes**, select and complete ONE of the following forms of identification. Note that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account holders name(s)

OR Westpac customer number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify customers before we provide a service. Refer to the Proof of Identification section, in the Appendices of this form, for a list of acceptable documentation and eligible certifiers.

Have you already provided us with your Foreign Tax Residency information?

Yes. Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

No. The below question is mandatory and must be completed. Please **refer to Section 7** of this Form for more information.

Are you a tax resident of any other country outside of Australia? (**refer to section 7**)

Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available):

Reason 1 Reason 2 Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available):

Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this form.

5. Privacy Statement and Consent Request - Authorised Representative

Privacy statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Your consent.

By signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain copies of identification documents under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth).

6. Signing section

By signing this form, I/we agree that:

- BT Securities Limited is authorised to provide any information in relation to my/our Westpac Online Investment Loan to the authorised representative/s and can assume that each authorised representative/s has the authority to operate the loan independently.
- BT Securities Limited may verify instructions received from the authorised representative/s but is not obliged to do so.
- I/We will ratify any action taken by the authorised representative/s in accordance with this authority.
- The nominated authorised representative confirms that they are an Australian resident for tax purposes.
- Where you are a tax resident of a country(ies) other than Australia, you have provided this information in this form.

Signature of **Authorised Representative**

X

Full name of **Authorised Representative** (please print)

Date (dd/mm/yy)

/ /

Signature of **Borrower 1**

X

Full name of **Borrower 1** (please print)

Date (dd/mm/yy)

/ /

Signature of **Borrower 2**

X

Full name of **Borrower 2** (please print)

Date (dd/mm/yy)

/ /

You can submit this form by:

Mail: Westpac Online Investment Loan
GPO Box 3917
Sydney NSW 2001

7. Foreign Tax Residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 132 032.

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)*.

If a TIN is not available, please select one of the reasons against the appropriate country:

Reason 1: Foreign TIN is not issued by this country

Reason 2: Individual is under age (applies to individuals only)

Reason 3: Foreign TIN pending issue by the country's tax authority

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

* A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of the tax residency that is used for tax purposes.



Appendix A:

Westpac Online Investment Loan Proof of Identification Requirements

All applicants (including individuals and authorised representatives) who are not existing Westpac customers, must provide original certified copies of identification documents in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act 2006).

Note: It is an offence under the AML/CTF Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document.

Penalty: Imprisonment for 10 years.

This Appendix details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this Westpac Online Investment Loan. Please consult the relevant sections that apply to you.

A. Proof of identification for individuals

Refer to this section if you are:

- An individual/sole trader and/or joint individual borrower
- An authorised representative

You must be identified in accordance with the *AML/CTF Act 2006*. If any of the above persons are not existing Westpac customers, they must provide original certified copies of acceptable identification documentation by an approved certifier.

Verification procedure.

You must provide original certified copies (refer section B) of identification documents (listed below) that show your full name, your date of birth and residential address.

Identification documents.

- At least TWO identification documents are required of which one must come from Table A.
- The combination of documents certified must contain full name, residential address and date of birth.
- All documents must be current unless specified otherwise.

If you are unable to provide these identity documents, contact our Customer Relations Consultants on 1300 551 744 for further options.

Table A. Primary identification documents

Photographic:

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)*
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)*
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations*
- Birth card issued by an Australian State/Territory Registrar of Births, Deaths and Marriages* Australian licence/permit (can either be a driver's licence, learner's permit, boat licence or taxi licence)*
- Australian licence/permit (can either be a driver's licence, learner's permit, boat licence or taxi licence)*
- 18+ Proof of age card issued by a State or Territory (includes NSW RTA Photo card)*
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations*

Table A. Primary identification documents (continued)

Non-photographic

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian)
- Department of Veterans' Affairs pension card (Australian)

Table B. Secondary identification documents

- Foreign driver's licence**
- Australian issued Security guard's licence**
- Australian State or Territory Shooter's/Firearms licence**
- Blind Citizens Australia - identity card**
- Multiple Sclerosis Society photo identification card**
- Identification card issued to a Public Service employee (Australian)**
- Identification card issued to a student at an Australian higher education institution (TAFE or University)**
- Working with Children check card (Blue card) (QLD, VIC,WA)**
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address
- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink)
- Financial institution passbook (Australian) which must be current and have a black light signature
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address
- Medicare card
- Commonwealth Seniors health card/State seniors card
- Health Care card (Centrelink/Department of Veterans' Affairs)
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages

Documents cannot be accepted if they are cancelled, defaced or mutilated. Documents that are written in a language other than English must be accompanied by an Australian translation prepared by an accredited translator.

* must contain photograph and signature

** must contain photograph and/or signature

B. How to certify your identity documents

The documents applicable to you can be certified by any eligible certifier as listed in this Section. An original certified copy is a document that has been certified as a true copy of an original document.

To certify an identity document:

- take the original identity document and a photocopy to one of the people listed below (eligible certifiers) and ask them to certify that the photocopy is a true and correct copy of the original document
- that person will need to print their name, date and qualification/occupation which makes them an eligible certifier on the photocopy
- the certifier must also include the following statement on the photocopy 'I certify that this is a true copy of the original document'
- photocopies of certified documents will not be accepted. The original signature of the certifier must be visible.

List of eligible persons who can certify your identity documents

Note:

- Customers can use certifiers in categories 1 to 16 where the certifier is an officer who holds these positions within Australia;
 - or
 - Where the certifier does not meet the above criteria, ONLY certifiers in category 11, 12 or 13 may be used.
1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
 2. A judge of a court
 3. A magistrate
 4. A chief executive officer of a Commonwealth court
 5. A registrar or deputy registrar of a court
 6. A Justice of the Peace
 7. A notary public
 8. A Police Officer
 9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
 10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
 11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
 12. An officer of an Australian bank, building society or finance company branch or office located in a foreign jurisdiction with 2 or more years of continuous service (includes an employee of Westpac New Zealand Limited with 2 or more years of continuous service)
 13. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
 14. A member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
 15. A Commissioner for Declarations
 16. A Commissioner for Affidavits