



Notice of authority – new/replacement

Use this form to:

Establish new signatories to add and remove any existing signatories from one or more accounts (excluding Bump Savings and Choice Youth Accounts). This form will not add or remove the signatory's third party online access to the account(s) in Online Banking. Complete Sections A, B, D, E, and G or H. Read Section F.

OR

Establish the same signatories from an existing account to one or more new accounts (excluding Bump Savings and Choice Youth Accounts). Complete Sections A, C, and G or H. Read Section F.

OR

Change eligible personal account Overdraw Preference (excluding Business Accounts). Complete Section I only.

Note:

All accounts:

- The persons authorised on this form will replace any existing persons authorised on the account(s) listed below

Bump Savings and Choice Youth accounts

This form cannot be used for Bump Savings and Choice Youth accounts. Please use form PC2189 instead.

Changing operating rule:

This form cannot be used for changing the account operating rule. Please use form PC2189 instead.

Section A Account holder name(s)

Account holder name – provide the full names of the individuals, trustees, business proprietors or organisations (company, society, club or association) and ABN, ACN, ARSN or ARBN (if applicable)

Full name

Full name

Full name

Full name

Trading Name OR Account Designator (if applicable)

- If more space is required, complete another Notice of Authority and write 'This is Annexure A to Notice of Authority dated / / ' at the top of **that** authority.
- At the top of **this** authority write 'See Annexure A dated / / '.

Section B Select account(s) – All accounts excluding Bump Savings and Choice Youth

Select (✓) one option

- Add the authorised person(s) as signatory(ies) to **all** the accounts in the Account holder's name (excluding Bump Savings and Choice Youth accounts).
- Add the authorised person(s) as signatory(ies) to **all** the accounts in the Joint Account Holder's names.
- Add the authorised person(s) as signatory(ies) to the account(s) listed below.

BSB number	Account number

BSB number	Account number

Or

Section C Copy existing account authority

For the new account(s) below, apply the same list of authorised person(s) and the Operating Rule that applies on the existing account at the time this request is actioned by the Bank.

Existing Account.

BSB number

Account number

New Account(s).

BSB number	Account number

BSB number	Account number

NOTE: Any future changes made to the authority on the existing account will not apply to the new account(s). To make any future changes to the authority for the new account(s) above, the relevant authority form will need to be received by the Bank.

IF SECTION C IS COMPLETED, THEN GO TO SECTION G or H

Section D Add authorised person(s) details and signature(s)

Before completing, read the Privacy Statement on page 4

Details of Authorised Person(s).

Provide the details of **each** authorised person to operate and sign on behalf of the Account holder in accordance with the Operating Rule in Section E and Authorisation in Section F.

Important.

All new signatories being added to an account must be present with their identification when the form is presented in the Branch.

Given name

Middle name (if applicable)

Surname

Residential address

Office held (if applicable)

IDV No. (Bank Use)

8 digit customer no.

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.

	X	
--	---	---

Section D Add authorised person(s) details and signature(s) (continued)

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.

	<input type="text" value="X"/>	
--	--------------------------------	---

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.

	<input type="text" value="X"/>	
--	--------------------------------	---

Section D Add authorised person(s) details and signature(s) (continued)

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.

	<input type="text"/>	
--	----------------------	---

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.

	<input type="text"/>	
--	----------------------	---

- If additional persons are to be authorised, complete another Notice of Authority and write 'This is Annexure A to Notice of Authority dated / / ' at the top of **that** authority.
- At the top of **this** authority write 'See Annexure A dated / / ,

Privacy Statement and Consent Request

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.

Privacy Statement and Consent Request (continued)

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your Online Banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Other Acknowledgements and Consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- This application form is not an offer or acceptance of credit.

Definitions.

“We”, “our”, “us” means Westpac Banking Corporation ABN 33 007 457 141.

“Westpac Group” means Westpac Banking Corporation and its related bodies corporate.

Section E Operating Rule

Select (✓) one option.

Apply the Operating Rule for the account(s) in Section B.

If more than one person has been authorised, they will act in the following manner:

- Any authorised person can operate and sign independently ‘any (1) to sign’.
Note: All Account Holders must jointly attend a branch to change the existing Account Operating rule to this rule.
- At least (2 - 9) authorised persons are required to operate and sign together.
- All Account Holders (personal accounts), or all Signatories (business accounts), to operate and sign together (only available on joint accounts).
Note: Any joint Account Holder may change the existing Account Operating rule to this rule.

Optional - Instructions for Branch transactions only:

(e.g. Director & Secretary, Guardianship, Financial Management Order, etc.)

Note: Do not use for Power of Attorney (POA) or capture any Customer sensitive information.

Section F Authorisation to the Bank

Authorised persons may operate on the Account holder's account(s) on their behalf in accordance with the terms and conditions of the relevant account subject to the relevant operating rule:

1. To draw cheques and other instruments.
2. To stop any cheque or other instrument drawn on the account(s).
3. To overdraw an account to any approved limit, and to the extent permitted by the Bank.
4. To authorise Periodical Payments or Direct Debits and debit that account with any charges or costs relating to such payments.
5. To operate and enter into agreements to operate on the account(s) in any way permitted by the Bank including transactions by electronic, mechanical and other means including methods of access which may be introduced in the future.
6. When an account is a Westpac Term Deposit or Farm Management Deposit account:
 - fund an existing account;
 - receive payment of deposit monies and interest;
 - give instructions on the payment (whether at maturity or otherwise) or renewal of that deposit.
7. For Account holders who are organisations, where users do not have access to Westpac Online Banking, to give instructions to pause, resume or cancel PayTo® agreements by contacting their relationship manager.
8. To transfer accounts between branches (this may not be allowed for accounts held in Victoria).
9. To close all or any of the accounts.
10. To make, accept, endorse or discount cheques and other instruments made payable to, or to the order of, the Account holder or, where the Account holder is a trustee, to the estate or trust.
11. To make enquiries, to give instructions and generally to request and receive information in relation to the accounts.
12. To give instructions as to the receipt of payments into the account(s), including in relation to the registration of a PayID.

Authorised persons may also act on the Account holder's behalf as follows:

1. In relation to property held by the Bank on the Account holder's behalf (including any property held in joint names or on behalf of the organisation):
 - to have access to, and receive from the Bank such property; and
 - to give the Bank instructions regarding such property.
2. To arrange the issue and negotiation of letters of credit.
3. To give or sign any documents given by the Bank, including guarantees and indemnities relating to:
 - missing documents;
 - guarantees or undertakings given or to be given by the Bank in the Account holder's favour or on the Account holder's behalf at their request;
 - letters of credit issued or to be issued by the Bank on the Account holder's behalf or at their request, or in favour of any of their officers or agents.
4. To pledge, assign, give security over or make arrangements with the Bank regarding the Account holder's property and to receive any such property from the Bank.

This authority continues to apply to the accounts listed in **Section B and/or Section C** (as applicable) and the authorised persons until the Bank receives written notice in a form satisfactory to the Bank from me, or any one or more of us, or the organisation ('the Account holder') that it has been cancelled or amended.

This authority cancels any previous authority the Account holder has given to the Bank regarding the persons authorised to act except in relation to:

- instruments dated before the date of this authority and presented for payment after you receive this authority, and
- any act done under the previous authority.

Joint Accounts.

- Each Account holder acknowledges if any one or more of us dies,
 - any credit balance in any account held in our joint name will be payable to the surviving Account holder(s);
 - any property held by the Bank on our joint behalf will be deliverable to the survivor(s), and the Bank shall be free from all responsibility in paying or delivering any money or property to the survivor(s).
- Our liability is joint and several if any of our accounts is or becomes overdrawn.

Section F Authorisation to the Bank (continued)

- Where two or more authorised persons must act together (i.e. more than '1 to sign'), the eligible personal account Overdraw Preference can only be changed in branch where all required account holders are present. Authorised persons on the accounts cannot change the Overdraw Preference.
- The Bank may accept for the credit of any of our accounts any instruments payable to any one or more of us.

Business Accounts.

- There is no other person or organisation interested as proprietor of the business. I/We will write to the Bank immediately if there is a change of ownership of the business.
- If there is more than one proprietor of the business:
 - our liability is joint and several if any of our accounts is or becomes overdrawn; and
 - the Bank may credit any of our accounts with any instruments payable to any one or more of us.

Organisational Accounts.

- For any type of organisation other than a company - we have given the Bank an up-to-date copy of the rules, by-laws, constitution or other document (if any) constituting the body named on this authority and authorising the signatory(ies) to act.
- For a company - on request from the Bank, we have provided an up-to-date copy of the certificate of registration (if any) or any other document requested to verify the company's registration.

Interpretation.

In this authority:

- A reference to a Joint Account, Trustee Account, Business Account, or Organisational Account includes a deposit account.
- 'Account holder' is the natural person(s) or organisation(s) listed in Section A.
- 'authorised person' means a person listed in Section D with the authority to operate and sign on behalf of the Account holder in accordance with the Operating Rule in Section F and Authorisation in Section G and H (as applicable).
- 'Bank' means Westpac Banking Corporation ABN 33 007 457 141.
- 'Direct Debit' means a debit to a specified account as requested by the Account holder(s) to a debit user, using the BSB and Account Number. The debit user is a person who, in agreement with the Account holder(s), issues debit payment instructions through their financial institution to the Account holder's financial institution.
- except in the part of Section D headed Privacy Statement, I, me, my, we, our and similar words refer to the organisation, persons or proprietors of the business named above as the Account holder.
- 'instruments' means cheques, drafts, bills of exchange, promissory notes and other instruments.
- 'Joint Account' means an account held by two or more natural persons but does not include an account held by the trustees of a trust or the proprietor(s) of a business.
- 'letters of credit' includes documentary letters of credit and stand-by letters of credit.
- 'organisation' refers to the company, society, club, institution or other association named above as the Account holder.
- 'PayTo' means the service which enables us to process NPP payments (i.e. electronic payments cleared and settled by participating financial institutions via the NPP) from your account in accordance with and on the terms set out in a PayTo payment agreement you have established with a merchant or payment initiator that subscribes to the service.
- 'Periodical Payment' means an automated transfer that is debited from the account and credited to a specified account on a regular basis on the Account holder(s) request.
- 'property' includes packets, boxes, deeds, securities, bills of exchange, promissory notes, drafts, bills of lading, warehouse certificates, insurance policies, insurance bonds, deferred annuity policies, and any other documents or property of any kind.
- 'Trustee Account' means an account in the name of the trustees of a trust or the executors or administrators of a deceased estate.

Authorised by: Complete SECTION G or H (complete one section only, whichever is applicable)

Section G Authorised for an Organisation

Complete this section if the authority is for an **organisation**.

By signing the below, the Account holder in relation to the account(s) listed in Section B, by a legally constituted meeting of the organisation or directors of the company (as the case may be) confirms: the Operating Rule is copied across for the account(s) listed in Section C; the person(s) named in Section D are added as an authorised person; or the Operating Rule is applied to the new authorised person(s) in accordance with Section E.

This authority is signed for and on behalf of (name of organisation):

by (signature)

Full name

Office held (e.g. director)

Date

by (signature)

Full name

Office held (e.g. director)

Date

Or

Section H Authorised by Account Holders

Complete this section for any **personal account, Joint Account, Trustee Account, or Business** (but not for organisation) Account. All persons named as the 'Account holder' must sign.

By signing below, the Account holder(s) in relation to the account(s) listed in Section B confirms: the Operating Rule is copied over to the account(s) listed in Section C; the person(s) named in Section D are added as an authorised person; or the Operating Rule is applied to the new authorised person(s) in accordance with Section E.

Account holder 1 - Full name

Signature

Date

Account holder 2 - Full name

Signature

Date

Account holder 3 - Full name

Signature

Date

Account holder 4 - Full name

Signature

Date

Section I Overdraw Preference Feature for eligible personal accounts (excluding Business Accounts)

Where multiple account holders must operate and sign together (i.e. more than '1 to sign'), the eligible personal accounts Overdraw Preference can only be changed in branch where the required account holders are present. Please obtain another form if there are more than four eligible accounts or account holders.

Please note:

- The Overdraw Preference feature may be available on the next business day after account opening, subject to eligibility criteria.
- Account holders can complete this section for banker to action when the feature becomes available.
- If this section is left blank for a new account, the Overdraw Preference feature is enabled by default.

BSB number	Account number

BSB number	Account number

Overdraw Preference Disable

Overdraw Preference Enable

Important Information for personal customers changing the account Overdraw Preference.

- The Overdraw Preference feature is available on eligible personal accounts subject to the terms and conditions applying to the account.
- The feature is not available on accounts held by persons under 18 years of age, basic bank accounts, Business Accounts or account managed by a Relationship Manager.
- The feature is, by default, enabled on eligible accounts, unless it has been disabled at your request or at our discretion. When enabled, we may allow direct debits, periodical payments, cheque withdrawals and scheduled payments (including BPAY®) to overdraw your account, or increase the amount already overdrawn at the time of the transaction. An Account Overdrawn Fee and debit interest may apply. If we decide not to allow it, we will decline the transaction.
- If you request for the Overdraw Preference feature to be disabled, we will decline (where possible) any direct debits, periodical payments, cheque withdrawals and scheduled payments (including BPAY) that would cause your account to become overdrawn, or further overdrawn on the next business day after processing.
- Some transactions may still cause the account to become overdrawn. Under these scenarios, an Account Overdrawn Fee and debit interest may apply where:
 - (at the relevant time) any of our relevant systems is off-line or otherwise impaired or interrupted;
 - the authorisation request is not sent to us, or received by us, for our review and for processing by our system (which may occur, for example, where the transaction is made using a cheque or card linked to your account); or
 - it is impossible or reasonably impractical for us to prevent your account from being overdrawn.
- The Overdraw Preference will be updated on the account, and effective for all authorised persons by the next business day.
- If you have provided a valid email address and/or mobile phone number to us, you will receive an email or SMS notification on the update.

Account holder 1 - Full name

Signature

Date

Account holder 2 - Full name

Signature

Date

Section I Overdraw Preference Feature for eligible personal accounts (excluding Business Accounts) continued

Account holder 3 - Full name

Account holder 4 - Full name

Signature

Signature

Date

Date

Bank Use Only

Ensure that:

- Section G, H or I has been completed above.
- IDV status is compliant for all new authorised persons in Service Online.
- FTR status is compliant for all new authorised persons in Service Online.
- Service Online has been amended to reflect the selected Operating Rule.
- Date signatures scanned in SOL
- Overdraw Preference updated in Service Online.
- For new account: Completed Overdraw Preference update in Service Online on
- Check and ensure any previous signatory cards are cancelled and destroyed.

Accepted by:

Full name

Salary no.

Date