



# 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 8.00am – 6.30pm (Sydney time).

## BORROWER'S DETAILS

Borrower's name(s)

Borrower's Client Code

 - 

## A. 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)

 /  / 

Driver's licence number

State of issue

Home Telephone Number

 ( ) 

Mobile Telephone number

Work Telephone Number

 ( ) 

Email address\*

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

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.

## A. DETAILS OF AUTHORISED REPRESENTATIVE (continue)

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.

## B. PRIVACY STATEMENT AND OTHER REPORTING OBLIGATIONS

The personal information we collect from you on this form will be used to nominate you as an Authorised Representative. We will use and disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business. Please read the Westpac Privacy Statement and other reporting obligations in the Appendices which contains information about how we handle your personal information.

## C. 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.
- You acknowledge that you have read and accepted the information under the heading Westpac Privacy Statement and other reporting obligations in the Appendices, and consent to the collection, use and disclosure of personal information in accordance with the Westpac Privacy Statement and other reporting obligations.

Signature of **Authorised Representative**

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

Signature of **Borrower 1**

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

Signature of **Borrower 2**

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

You can submit this form by:

**Mail** ➤ Westpac Online Investment Loan  
GPO Box 3917  
Sydney NSW 2001



# 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 noted on the BT Margin Lending Loan Application and they 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 C) 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\*

##### 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. They must complete the Certified Copy Certificate (on the following page) and attach it to this completed form together with the original certified identification documents.

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'
- the certifier must complete the Certified Copy Certificate (on the following page)
- 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

1. A person enrolled on the roll of the Supreme Court or 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 (for the purposes of the Statutory Declaration Regulations 1993)
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 1985).
12. An officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. A finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).
14. An officer with, or authorised representative of, a holder of an AFSL, having 2 or more continuous years of service with one or more licensees.
15. A member of the Institute of Chartered Accountants in Australia, Certified Practising Accountants Australia or the National Institute of Accountants, with 2 or more years of continuous membership.
16. A Commissioner for Declarations.
17. A Commissioner for Affidavits.



# WIB Certified Copy Certificate - Individuals – Customer Identification Documents

(To be used for Individuals only)

Upon instruction from the Bank, this form may be used where the customer is not able to present the original customer identification documents to the Bank in person. This form may be used by Australian and offshore customers. The original of this form must be provided to the Bank.

## PART A CUSTOMER DETAILS

Full name

Date of birth

 /  / 

Registered address

Street		
Suburb/City	State	Postcode

Signature of customer

(to be signed in the presence of the certifier)

On completion of this form, please print it out  
and sign and date by hand

## PART B CERTIFIER DETAILS

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name

Occupation

Place of employment

Business phone number

Employment address

Street		
Suburb/City	State	Postcode

Category of certifier (see list on page 3 – insert relevant number)

Where the name on the identification documents differs from the name used by the customer, provide an explanation given by the customer or sight and record documentation which identifies the customer in their former name e.g. marriage certificate or deed poll.

### Signature of Certifier

- I have examined the originals of all the documents which are set out in Part C of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.
- The customer signed this form in my presence.

**Privacy Statement:** The Bank is collecting your personal information in order to assist in the identification of the Customer named in Part A. We will use and disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business. Our privacy policy, available at [westpac.com.au](http://westpac.com.au) or by calling 132 032, contains information about how we handle your personal information.

Signature

On completion of this form, please print it out  
and sign and date by hand

Date (dd/mm/yy)

 /  /

## PART C DETAILS OF DOCUMENTS CERTIFIED

- At least **two identification documents** must be certified with at least one being a **primary identification document**.
- The combination of identification documents certified must contain the customer's **full name, residential address and date of birth**.
- **Certify the first page of the document(s) with "This is a true copy of the original document"** followed by the Certifier's signature and the date. Initial any subsequent pages.
- All documents **must be current unless specified otherwise**.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

**Primary Identification documents** – please tick (✓) which document(s) are certified.

Document	Certified
<b>Photographic</b>	
Australian passport ( <i>can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated</i> )*	<input type="checkbox"/>
Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations ( <i>must not be cancelled, defaced or mutilated</i> )*	<input type="checkbox"/>
Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations*	<input type="checkbox"/>
Birth card issued by an Australian State/Territory Registrar of Births, Deaths and Marriages*	<input type="checkbox"/>
Australian licence/permit ( <i>can either be a driver's licence, learner's permit, boat licence or taxi licence</i> )*	<input type="checkbox"/>
18+ Proof of age card issued by a State or Territory ( <i>includes NSW RTA Photo card</i> )*	<input type="checkbox"/>
National identity card issued by a foreign government, the United Nations or an agency of the United Nations*	<input type="checkbox"/>
<b>Non-photographic</b>	
Full Australian birth certificate ( <i>or extract</i> ) issued by State/Territory Registry of Births, Deaths and Marriages	<input type="checkbox"/>
Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations	<input type="checkbox"/>
Australian citizenship certificate	<input type="checkbox"/>
Citizenship certificate issued by a foreign government	<input type="checkbox"/>
Centrelink pension card ( <i>Australian</i> )	<input type="checkbox"/>
Department of Veterans' Affairs pension card ( <i>Australian</i> )	<input type="checkbox"/>

**Secondary Identification documents** – please tick (✓) which document(s) are certified.

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

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

\* must contain photograph and signature

\*\* must contain photograph and/or signature

## CHECKLIST FOR CERTIFIER (must be completed in full by the Certifier)

Please tick (✓)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All documents contain on the first page, a written statement, signed and dated by you, stating that "this is a true copy of the original document."
- At least two identification documents are certified with at least one being a primary identification document.
- The combination of identification documents certified contains the customer's full name, residential address and date of birth.
- This form was signed by the customer in your presence.
- The certified copies containing the Certifier's original signature are attached to this form.

**NOTE:** It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. Penalty: Imprisonment for 10 years.

## CATEGORY OF CERTIFIERS

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 (for the purposes of the Statutory Declaration Regulations 1993)
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 with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
14. 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
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

## BANK USE ONLY

Bank officer's name

Salary number

Branch/Department

BSB

Customer IDV number

Signature

**X** On completion of this form, please print it out and sign and date by hand

Date (dd/mm/yy)

# Appendix B

## PRIVACY STATEMENT AND OTHER REPORTING OBLIGATIONS

### Personal Information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at [www.westpac.com.au](http://www.westpac.com.au) or by calling us on 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit Information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website [www.westpac.com.au](http://www.westpac.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 032 for a hard copy of the Statement of Notifiable Matters.



### **Other Acknowledgements and Consents**

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

*We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032, if you do not wish to receive marketing communications from us.*

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of entering into this agreement. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person which will constitute certification of US tax status for the purposes of the application for this facility.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting the terms of this agreement constitutes certification that you and/or each Controlling Person are not a US citizen or US tax resident.

If at any time after entering into this agreement, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, we may request you to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may result in us imposing additional reporting requirements on the facility.

\* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

### **Definitions**

"We", "our", "us", means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.