



## Joint Account – Operating Rule

Please complete this form (print and sign) and return to Westpac.

PRINT your name in full Eg, ADAM SAMPLE

|     |                |
|-----|----------------|
|     |                |
| BSB | Account number |
|     |                |

I have read and understood the operating rule settings described in the tables and wish to proceed with:

Please select only **one** option

- Any authorised person to sign\*
- At least \_\_\_\_ (number between 2 - 9) authorised persons to sign\*  
Card access and Telephone Banking not available, Online Banking may be restricted. Refer to 'table b'
- All authorised persons to sign^  
Card access, Telephone Banking and Online Banking not available. Refer to 'table c'

### Things you should know:

\* To apply this operating rule, we require **all account holders** to select this option.

^ To apply this operating rule, we require **at least one account holder** to select this option.

Note: This form only valid for your use if you have received the link to it via email directly from us and only for the joint accounts referenced in our email. Should you want to make changes to any of your joint account operating rules after 14 April 2023, you will need to visit your nearest branch together with all other account holders and complete a Notice of Authority form.

Signed

Date

|   |     |
|---|-----|
| X | / / |
|---|-----|

## Returning the signed form.

Once you've completed the form with the required details, email a signed scanned copy to [AccountAuthorities@westpac.com.au](mailto:AccountAuthorities@westpac.com.au) or return a signed printed copy to your nearest Westpac branch.

## Instructions for bank staff.

If signed form is returned to a branch, please scan and email to [AccountAuthorities@westpac.com.au](mailto:AccountAuthorities@westpac.com.au). Archive the form in the daily work folder.

## Operating rule tables.

The following options are available on your joint account for Transactional and Savings products.

### a) Any authorised person to sign

| Branch/Paper Transactions  | Electronic Transactions   |
|--|---|
| Any authorised person can request withdrawals/payments or sign a cheque <b>individually</b> , as allowed in the Terms & Conditions governing your account. | <ul style="list-style-type: none"> <li>▪ Any authorised person can transact <b>individually</b> via Telephone Banking.</li> <li>▪ Any authorised person can transact <b>individually</b> via Online Banking (subject to how your Online Banking profile has been established).</li> <li>▪ Account holders can:               <ul style="list-style-type: none"> <li>▪ add authorised signatory<sup>1</sup></li> <li>▪ add third party online<sup>2</sup></li> <li>▪ request on-share authority<sup>3</sup></li> <li>▪ use card(s) linked to the account.</li> </ul> </li> </ul> |

### b) At least \_\_ (number between 2 - 9) authorised persons to sign

| Branch/Paper Transactions  | Electronic Transactions  |
|--|--|
| At least the <b>requested number</b> of authorised persons <b>must act together</b> to request withdrawals/payments or sign a cheque, as allowed in the Terms & Conditions governing your account. | <ul style="list-style-type: none"> <li>▪ You're unable to transact on this account via Telephone Banking.</li> <li>▪ You can't have access to your account via card. Any existing card access will be removed.</li> <li>▪ You might be restricted in accessing your account via Online Banking (subject to how your Online Banking profile has been established).</li> </ul> |

### Regular Payments

|   | If payment was set up <i>before</i> updating the operating rule   | If payment is set up <i>after</i> updating the operating rule   |
|---|---|---|
| <b>Direct Debit</b><br>(set up using BSB and account number)  | Will continue to be processed.<br><br>At least the <b>requested number</b> of authorised persons should request to cancel or place a 'stop' on the payment. | Can be set up by any account holder with the merchant (e.g. your energy provider) by supplying your account details.<br><br>At least the <b>requested number</b> of authorised persons should request to cancel or place a 'stop' on the payment. |
| <b>Periodical Payment</b><br>(set up in branch as an automated transfer to a specified account, on a regular basis) | Will continue to be processed until at least the <b>requested number</b> of authorised persons agree to amend, cancel, or place a 'stop' on the payment.    | Can only be set up with the agreement of at least the <b>requested number</b> of authorised persons in branch.  |
| <b>Recurring Payment</b><br>(set up using 16-digit number of the card linked to your account)                       | Will no longer be processed because there will be no access to the account via card.  | Cannot be set up because there will be no access to the account via card.   |

|   |   |   |
|---|---|---|
|   | <b>Note:</b> in some cases, merchants will continue to attempt to process the Recurring Payments until you contact them to cancel the Recurring Payment.  |   |
| <b>Online Banking Recurring/Future Dated Payment including scheduled BPAY payments</b><br><br>(set up in Online Banking as an automated transfer to a specified account, on a regular basis/ future date) | Will no longer be processed.<br><br>A new payment can be set up with the approval of at least the <b>requested number</b> of authorised persons. Payments will be processed after successful setup. | Can be set up with the approval of at least the <b>requested number</b> of authorised persons (subject to how your Online Banking profile has been established). Payments will be processed after successful setup. |

**c) All authorised persons to sign**

| Branch/Paper Transactions  | Electronic Transactions  |
|--|--|
| All authorised persons (account holders) <b>must act together</b> to request withdrawals/payments or sign a cheque, as allowed in the Terms & Conditions governing your account. | <ul style="list-style-type: none"> <li>▪ You are unable to transact on this account via Telephone Banking.</li> <li>▪ You are restricted in accessing your account via Online Banking (subject to how your Online Banking profile has been established).</li> </ul> <p>The following accesses will be removed:</p> <ul style="list-style-type: none"> <li>▪ [only for personal customers] authorised signatories<sup>1</sup></li> <li>▪ third party online<sup>2</sup></li> <li>▪ on-share authority<sup>3</sup></li> <li>▪ card access.</li> </ul> <p>Account holders <b>can no</b> longer:</p> <ul style="list-style-type: none"> <li>▪ [only for personal customers] add authorised signatory<sup>1</sup></li> <li>▪ add third party online<sup>2</sup></li> <li>▪ request on-share authority<sup>3</sup></li> <li>▪ request to access account via card.</li> </ul> |

**Regular Payments**

|   | <b>If payment was set up <i>before</i> updating the operating rule</b>   | <b>If payment is set up <i>after</i> updating the operating rule</b>   |
|---|--|--|
| <b>Direct Debit</b><br><br>(set up using BSB and account number)  | Will continue to be processed.<br><br>All account holders should request to cancel or place a 'stop' on the payment. | Can be set up by any account holder with the merchant (e.g. your energy provider) by supplying your account details.<br><br>All account holders should request to cancel or place a 'stop' on the payment. |
| <b>Periodical Payment</b><br><br>(set up in branch as an automated transfer to a specified account, on a regular basis) | Will continue to be processed until all account holders agree to amend, cancel, or place a 'stop' on the payment.    | Can only be set up with the agreement of all account holders in branch.  |

|   |   |  |
|---|---|--|
| <p><b>Recurring Payment</b></p> <p>(set up using 16-digit number of the card linked to your account)</p>  | <p>Will no longer be processed because there will be no access to the account via card.</p> <p><b>Note:</b> in some cases, merchants will continue to attempt to process the Recurring Payments until you contact them to cancel the Recurring Payment.</p> | <p>Cannot be set up because there will be no access to the account via card.</p>           |
| <p><b>Online Banking Recurring/ Future Dated Payment including scheduled BPAY payments</b></p> <p>(set up in Online Banking as an automated transfer to a specified account, on a regular basis/ future date)</p> | <p>Will no longer be processed because your Online Banking access to the account will be amended.</p>   | <p>Cannot be set up because your Online Banking access to the account will be amended.</p> |

1. Authorised signatory - a person/s who may operate on the account holders accounts on their behalf in branch/paper transactions.
2. Third party access - access granted to a personal customer or organisation (other than owner) in Online Banking.
3. On-share authority - a feature allowing joint accounts to be shared with authorised users in Online Banking.

