

# Easy Access Student Account Application

Westpac use only

Authority No.

Date / /

If you have any questions or need help completing this, please call **0800 400 600**.

To: The Manager, Westpac BRANCH NAME

## A: Personal details

\* ie. where we can contact you if you shift

\*\* this is for the Government's Resident Withholding Tax (RWT) calculation. If you don't tick anything and/or don't provide your IRD number, we will use the higher tax rate.

Mr  Mrs  Ms  Miss  Other (please specify)

First name(s)  Surname

Home address NUMBER & STREET

SUBURB  TOWN/CITY

Postal or other permanent mailing address\* NUMBER & STREET

SUBURB  TOWN/CITY  POSTCODE

Phone number: day time 0-  home 0-

mobile  Date of birth DAY / MONTH / YEAR

Email:

ID type  ID number  Expiry

ID type  ID number  Expiry

IRD number  \*Tax rate (tick one circle)  10.5%  17.5%  30%  33%

Signature  Date DAY / MONTH / YEAR

By signing this you are bound by the declaration and terms and conditions and Westpac's general Terms and Conditions

Joint Account Holder/Co-borrower signature REQUIRED IF APPLICANT IS UNDER 18 YEARS OF AGE. Date DAY / MONTH / YEAR

By signing this you are bound by the declaration and terms and conditions and Westpac's general Terms and Conditions

## B: Study details

Please supply proof of your enrolment eg. course fee receipts or enrolment confirmation letter

University, Polytech or College of Education  Course completion date DAY / MONTH / YEAR

Course/Degree enrolled in  Current year of study (eg. first/final year)

## C: Easy Access terms and conditions

To qualify for an Easy Access Student account, you must:

- be a New Zealand resident studying full time at an NZQA accredited tertiary institute for at least one semester (minimum 12 weeks) and
- have your student allowance, loan, salary or wages paid directly to your Easy Access Student account.

In addition to Westpac's General Terms and Conditions, the following applies:

- prices are charged in accordance with the Student and Graduate banking packages brochure and Westpac's Transaction and Service Fees brochure.
- The charges and the information contained in these documents are subject to change from time to time.
- you can only have one tertiary package at any bank, and you can only have one Easy Access Student account.
- if you're under 18 years of age, this application form must be co-signed by your parent or guardian as co-borrower.

## D: Declaration

- I:
- agree to be bound by the conditions set out in this application in addition to any other conditions which may be applicable
  - acknowledge having been provided with Westpac's General Terms and Conditions, Phone Banking User Guide, and the conditions of use for Westpac Cards which are applicable to the services requested in this application, and agree to be bound by the terms set out in the brochures as amended or replaced from time to time
  - agree to read the above brochures as they contain important statements about my rights and obligations
  - certify that all information supplied in this application is true, correct and complete in every respect and understand that if it is not true, correct and complete, this application may be declined
  - acknowledge I have the right to access and correct my personal information held by Westpac subject to the Privacy Act 1993.

### What I have authorised. I authorise:

- any signatories named in this authority to operate this account and everything relating to my relationship with Westpac for this account (this is called the banker/customer relationship, as provided in "Westpac's General Terms and Conditions"). I may not delegate this authority and it will be effective except to the extent that the terms of another agreement with Westpac provides otherwise
- Westpac and its related companies to use all information that they hold about me now or in the future to make available to me the full range of financial services offered by Westpac and its related companies
- I/we authorise Westpac to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, residence, employment, financial status, or any information provided by me/us in this application for purposes related to provision of credit to me/us,

continued overleaf

## D: Declaration continued

from whatever source Westpac considers appropriate, including any credit reporting agency that Westpac has a subscriber agreement with (currently Baycorp Advantage) and I/we authorise any party approached to provide such information to Westpac

- I/we authorise Westpac to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by Westpac, to update their credit reporting database and may disclose any information that they hold on me/us to their own customers
- Westpac may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us

- Westpac to disclose my relevant personal information (including default information) to any person Westpac may appoint to collect any outstanding debt.

### Receiving and acting on instructions by fax, phone or other means

As part of doing business, Westpac may accept telephone, facsimile, or other instructions in the course of the banker/customer relationship. However, Westpac:

- is not obliged to accept them
- will not be liable to me or any other party if the instructions are unauthorised, forged or fraudulently given and Westpac could not reasonably have detected that from the instructions received.

### Indemnify Westpac

To the maximum extent permitted by law I will indemnify Westpac for its losses in acting on such instructions.

## E: Financial details

1. What is your average monthly income before tax?	\$	a month
2. What are your total savings or investments with Westpac?	\$	
3. What are your total savings or investments with banks other than Westpac?	\$	
4. Please tick the one which best describes your living arrangements <input type="radio"/> hostel <input type="radio"/> renting <input type="radio"/> live with parents/guardians <input type="radio"/> boarding <input type="radio"/> own home		
5. What is your student debt (ie. student loan)?	\$	
6. What is your other debt (eg. credit cards, HPs, personal loans)?	\$	
7. How much are your home loan, board or rent payments?	\$	a month
8. How much are your payments on your other debts?	\$	a month
9. If applicable, how much do you pay for child support?	\$	a month

## F: Student Pac benefits

- |  |   |
|--|---|
| <input type="radio"/> Yes, I'd like to open an Easy Access Student account             | <input type="radio"/> Yes, I'd like to open a savings account |
| <input type="radio"/> Yes, I'd like to apply for a Debitplus Visa card                 | <input type="radio"/> Yes, I'd like to setup Online Banking   |
| <input type="radio"/> Yes, please provide a quote for my car and/or contents insurance |   |
| <input type="radio"/> Yes, I'd like to apply for an overdraft and/or credit card       |   |

	Credit card amount	Overdraft amount	Total lending
<input type="radio"/> <b>First year</b>	_____ (Min \$300 – Max \$500)	_____ (Min \$0 – Max \$1,000)	_____ (Must not exceed \$1,000)
<input type="radio"/> <b>Second and subsequent years</b>	_____ (Min \$300 – Max \$1,000)	_____ (Min \$0 – Max \$2,000)	_____ (Must not exceed \$2,000)

## G: Application checklist

Check you've got everything you'll need to take with you to open your account:

- |  |   |
|--|---|
| <input type="radio"/> one type of photo identification (eg. passport, driver's licence) or two types of other identification (eg. birth certificate, debit card) | <input type="radio"/> details of your student allowance or loan and any other income (eg. payslips) |
| <input type="radio"/> proof of address (eg. electricity bill in your name)   | <input type="radio"/> IRD number  |
| <input type="radio"/> proof that you're a qualifying student – such as your course fee receipts or course confirmation letter                                    |   |

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0 3			
Bank	Branch number	Account number	Suffix

Relevant attachments provided:

- proof of enrolment eg. course fees receipt, proof of registration/enrolment or study fees receipt
- confirmation from employer/WINZ of income to be direct credited to account

Statement of position obtained;

- system loadings completed with fixed expiry date set;  credit check obtained; all relevant sections completed;
- all other student packages repaid;  phone banking and online banking loaded;
- ensured requested credit card and overdraft limit meets the criteria given in Section F of this form.

This is an account opening authority. Please file with your other authorities.

- If applicable:  Easy Access account opened    Savings account opened    Debitplus Visa card application received  
 Online Banking setup    Insurance quotation(s) completed    Overdraft processed    Credit card application received

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