



A helpful guide to completing the Making Changes to Personal Customers

This guide will ensure you have all the right information to enable Westpac to update your account quickly and efficiently and make sure we get it right the first time for you.

If you have any questions about this form please let us know.

Is this the correct form?

If the account you want to make changes to is:

- in your own name (i.e. as an Individual);
- with one or more individuals. This is referred to as joint account, for example, husband and wife, or a flat account;
- on behalf of a child (i.e. a parent or guardian is acting as agent for a child).

How many signatories will there be?

- If you are adding more than two signatories, ask for a Schedule of extra signatories form.

What's the difference between an Account Holder and a Signatory?

- **Account Holder(s)** is the person or persons shown on the full name of the account. They are able to open a new account, add/remove another signatory or change contact details.
- A **Signatory** is authorised by the Account Holder to operate the account in accordance with the signing rule (e.g. make payments and view transactions).

What supporting documentation will I need?

- We are, or may be, required to verify the identity of the people listed in this form and certain other information provided in this form. Please refer to Westpac's list of acceptable verification documentation available at westpac.co.nz/AML.

What happens if all or some of the signatories we are adding are unable to come into the branch?

- Signatories can call into any Westpac branch in New Zealand to complete this form, but it's best to organise this with one branch first, so that we can get it right for you the first time.
- While it's preferable that we sight the original identification document along with signatory, we realise this is not always possible. In these cases, a certified copy of the original document will be sufficient.

Section A

Tell us your existing account details

- If the changes are to apply across more than one account, and the signatories and the signing rules are the same for all of those accounts, please ask for a Schedule of extra account numbers and fill in the details of the additional account numbers to which the changes will apply. This Schedule will form part of the Making Changes to Account form.
- If your account is on a Base Account Authority any changes will apply to all accounts on the base number.
- If the changes are to include your Foreign Currency Account(s) or Foreign Currency Term Deposit, please enter your account information in this section.

Section B

Tell us what you want to do

- You can choose more than one option.
- Once you've chosen your option(s), it's important to complete all the applicable sections so that it does not delay your requested changes.

Section C

Signing Rules

- This tells us who the Account Holder(s) has authorised to operate their accounts.
- If this section is not completed we will default to the existing signing rule held.

Section D

Full replacement or adding extra signatories

- Treat all fields as mandatory. The more contact information we have the easier it is for us to call you when there is an issue. Where, for example, you don't have a fax please write N/A.
- Your mobile and email, if applicable, are important should we need to contact you urgently regarding your account so please ensure these fields are completed.
- For **Account Holders only**: If you don't advise your IRD and/or tax rate we are obliged by the IRD to use the maximum tax rate.
- Where the signatory is new to Westpac, they may be required to produce proof of their address.
- If you are adding a signatory who will also be an Account Holder, you need to make this clear on the form. This will involve changing the name of the account to include the new Account Holder, in which case section E will also need to be completed.

Section E

Change of Name

As this can be a fundamental change to the account we require you sight the relevant document such as:

- a marriage or civil union certificate;
- a death certificate; or
- a name change certificate.

All the above may be obtained from the Department of Internal Affairs.

In the case of an additional Account Holder, proof of Identification may be required.

If you're still unsure, please call us.

Section F

Removing signatories

- Ensure any card, phone or online banking channel is updated to ensure the signatory being removed has no further access to your account.

Account holders only

- If any account has a lending or credit card facility, or is overdrawn, then Westpac's consent is required prior to the removal of an account holder.
- Will also need to sign Section H to authorise the change.

Section H

Authorising changes

- All Account Holders should sign this section.

If you have any further questions please either call us on 0800 400 600, contact your relationship manager or talk to one of our staff at any Westpac branch. Don't forget to ask for our General Terms and Conditions brochure.

Please fill out pages 2-4. You can tab between fields and can mouse click on the options. You're unable to save data typed into this form. Please print out your completed form so that it can be signed and sent on to Westpac.

Westpac use only

Date Authority no.

Tick if a Schedule of extra signatories or a Schedule of extra account numbers is attached. If there is more than one schedule enter the number of schedules attached.



Making Changes to Accounts for Personal Customers

A. Tell us your existing details

Full name of account _____

Account number

tick here for all suffixes

Base Number

OR for specific suffixes If your account is on a Base Account Authority the changes will apply to all suffixes.

Customer Foreign Currency Account

This changes all CFA accounts under this number

FCTD - Account Number

B. Tell us what you want to do

Please tick at least one box.

- Full replacement** – Complete sections A, B, C, D & H. This will remove all existing signing rules and signatories (including Account Holders) and replace them with what has been completed on this form.
- Add a signatory** – Complete sections A, B, D & H. This will add a signatory or signatories to your existing authority. They will have authority to operate the account in accordance with the current signing rule.
- Change of signing rule** – Complete sections A, B, C & H.
- Change of name** – Complete sections A, B, E & H. Refer to documentation requirements in section E to support changes.
- Remove a signatory** – Complete sections A, B, F & H. Ensure any access via Phone, Online Banking or Card is removed.
- Change of contact details** – Complete sections A, B, D & H. Your full name in section D is mandatory. This change will affect all accounts where you are the primary Account Holder (i.e. If your current contact details are the same as the account in Section A and those listed in the Schedule of extra accounts (if any), _____ then you are most likely to be the primary Account Holder).

C. Signing Rules

This tells us how signatories can operate the above accounts.

Please tick just ONE box. If you don't tick anything, we will default to the existing signing rule held.

- Anyone can sign by themselves OR
- Any two to sign together OR
- Any three to sign together OR
- All signatories must sign together

D. Full replacement or Adding Extra* Signatories

Please complete all applicable fields.

Ask for a Schedule of extra signatories if there are more than two signatories.

* This is for Resident Withholding Tax (RWT) calculations. If you don't provide an IRD number and select a rate, the non-declared RWT rate will apply of 33%.

† If you are using a New Zealand Driver's Licence, please also supply the card version number. If you are using a passport, please supply the country of issue.

** This is for Portfolio Investment Entity (PIE) Tax calculation. An IRD number is mandatory. If you don't tick anything, we will use the default prescribed investor rate (PIR) of 28% on your investments in one of our PIE products.

^ You will be a US citizen if you were born in the US or have acquired US citizenship, unless you have formally renounced your US citizenship

~ The country listed will determine the tax rate applied to your products. Please contact your tax advisor if you are unsure

* If you are a US citizen or tax resident, the TIN section must be completed with your social security number or individual tax identification number

We may be required to verify the identity of the extra signatories listed and certain other information provided in this form. Please refer to Westpac's list of acceptable verification documentation available at westpac.co.nz/AML.

Signatory 1 Mr Mrs Miss Ms Other (please specify) Date of birth DD / MM / YYYY

Name FIRST MIDDLE LAST

Relationship to customer Email

Phone Number HOME MOBILE

ID type *ID no. Expiry DD / MM / YYYY

ID type *ID no. Expiry DD / MM / YYYY

Home address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Postal address (if different) NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

*IRD number Occupation

*RWT rate (Tick one circle) 10% 17.5% 28% 33% **PIR (Tick one circle) 10.5% 17.5% 28%

For Account Holders only (please complete the following information)

Are you a US citizen?^ Yes No

Main country of tax residency~ THIS IS THE MAIN COUNTRY WHICH HAS THE RIGHT TO TAX YOUR WORLDWIDE INCOME

Additional country(s) of tax residency (if any) LIST THE ADDITIONAL COUNTRY(S) OF WHICH YOU ARE A TAX RESIDENT

Foreign Tax Identification Number(s)* (TIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

If you do not have a TIN, please select the reason: TIN not issued by this country Country has not issued a TIN to me (e.g. I am under age)

NOTE: We cannot add you to the account until we have received your TIN, unless one of the above reasons is applicable.

Signature Date DD / MM / YYYY

By signing you are declaring and agreeing to the statements at section G.

Signatory 2 Mr Mrs Miss Ms Other (please specify) Date of birth DD / MM / YYYY

Name FIRST MIDDLE LAST

Relationship to customer Email

Phone Number HOME MOBILE

ID type *ID no. Expiry DD / MM / YYYY

ID type *ID no. Expiry DD / MM / YYYY

Home address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Postal address (if different) NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

*IRD number Occupation

*RWT rate (Tick one circle) 10% 17.5% 28% 33% **PIR (Tick one circle) 10.5% 17.5% 28%

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If you do not have a TIN, please select the reason: TIN not issued by this country Country has not issued a TIN to me (e.g. I am under age)

NOTE: We cannot add you to the account until we have received your TIN, unless one of the above reasons is applicable.

Signature Date DD / MM / YYYY

By signing you are declaring and agreeing to the statements at section G.

E. Change of name

If an Account Holder's legal name has changed, please supply a copy of the marriage certificate/deed poll or other evidence of the change of name

Name	FIRST	MIDDLE	LAST
Name	FIRST	MIDDLE	LAST

F. Removing signatories

Account Holders only:

- If any account has a lending or credit card facility, or is overdrawn, then Westpac's consent is required prior to removal of an Account Holder.
- Account Holders will also need to sign section H (Authorising Changes) if they are being removed.

Full Name _____
Full Name _____
Full Name _____

G. Declaration

You certify that all information supplied in this form is true, correct and complete. Westpac is committed to your privacy and has a Privacy Policy which explains how Westpac collects, stores, protects and uses your personal information.

You agree:

- only the Customer/ Account Owner can change this Authority, Signatories cannot do so. Changes can only be made by notice to Westpac in writing. No Signatory can delegate the authority given to them;
- Westpac may accept instructions from any one joint Customer/ Account Owner in respect of all matters relating to the Accounts.
- to notify Westpac of a change in personal details (including your name, address, telephone, mobile or facsimile numbers and email address) and changes in circumstances, including those affecting account ownership and changes relating to the tax residency information provided; and
- to be bound by the terms and conditions in this form, the Westpac General Terms and Conditions and terms and conditions relating to specific products and services provided to you by Westpac or any of its related companies (the "**Westpac Group**").

A copy of the Westpac General Terms and Conditions, specific product and service terms and conditions and the Westpac Privacy Policy is available at any Westpac branch or online at westpac.co.nz.

You authorise:

- the Signatories to operate the account(s) in accordance with the signing Rules specified at section C and in the nature of a banker/customer relationship as provided in the Westpac General Terms and Conditions. This extends to accessing and transacting on the account(s) - it does not extend to opening other accounts, applying for certain additional products (such as loan or overdraft facilities), or agreeing to changes to certain existing products relating to the account(s); and
- Westpac to send you electronic messages about Westpac's, and selected third parties, special offers, rewards programmes, products and services, corporate news and request for feedback. Your consent to such electronic messages is contained in the Westpac Privacy Policy.

In respect of accounts operating under a Base Account Authority (one authority governing multiple accounts), you agree:

- this Authority will apply to all accounts opened now or in the future on the Base Number specified at the top of this form ("**BAA Accounts**"); and
- Westpac may accept instructions from any one joint Customer/ Account Owner in respect of all matters relating to the BAA Accounts, including to open a new account on the Base Number specified on this form, if the Rules specified at section B do not require all signatories to sign together.

H. Authorising changes

I/We confirm everything is true, correct and complete and we declare and agree to the statement in section G.

All Account Holder(s) must sign below.

Authorised Signatory	FULL NAME	Designation
Signature	Date DD / MM / YYYY	By signing you are authorising all changes contained in this document to be made to the account in Section A and in the Schedule of extra account numbers (if any) and confirming that you remain bound by the declaration in section G.
Authorised Signatory	FULL NAME	Designation
Signature	Date DD / MM / YYYY	By signing you are authorising all changes contained in this document to be made to the account in Section A and in the Schedule of extra account numbers (if any) and confirming that you remain bound by the declaration in section G.

Westpac use only

Branch to complete
(if CFCA or FCD involved)
TDC to complete

Branch No. _____ Salary No. _____
Once account details have been verified Scan and email form to NZIO Static Data.
Support centre salary no. _____
Date received _____

Please tick when completed. Otherwise leave blank

- All relevant sections have been completed
- Sales Customer updated
- Phone/Online Banking updated
- Debit / Credit cards updated
- Cheque/deposit book updated