

Opening Accounts for Personal Customers - cont.

C: Signatories (cont.)

Home address NUMBER & STREET

SUBURB TOWN/CITY

Postal address (if different from above) NUMBER & STREET/BOX NUMBER

SUBURB TOWN/CITY

Date of birth DAY / MONTH / YEAR Occupation

IRD number RWT rate* (tick one circle) 10.5% 17.5% 30% 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)^o (FIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

Signature	Date <small>DAY / MONTH / YEAR</small>
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By signing you are bound by the conditions on page three and Westpac's general terms and conditions.

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 www.westpac.co.nz/AML.

D: Other services

Please let us know what other services you may require by putting a tick in the circle(s).

You will need to meet our standard criteria for each service you apply for.

For help accessing your accounts using:

Online banking Mobile Banking ATM or EFTPOS

Do you require assistance regarding:

Borrowing Investments Savings
 Everyday banking Insurances Credit or Debit cards
 International Services Payline Split Sweepover

Tick the circle or talk to one of our friendly staff.

E: Declaration

I/We

- agree to be bound by the terms and conditions set out in this application in addition to any other conditions which may apply
- acknowledge having been provided with the Westpac General Terms and Conditions brochure and agree to be bound by the terms set out in the brochure as amended or replaced from time to time
- agree to read the General Terms and Conditions brochure as it contains important statements about our 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 and/or I/we may be liable to Westpac or any of its related companies (the "Westpac Group").
- acknowledge having been provided with a Term Sheet prior to the account(s) being opened where investments are being made into a Term Deposit or Portfolio Investment Entity

What you have authorised. You authorise:

- the signatories named in this authority to operate this account(s) and do everything relating to your relationship with the Westpac Group for this account(s) (this is called the banker/customer relationship, and as provided in our "general terms and conditions")
- other people to be added to or removed from this authority
- this authority to apply to the accounts overpage – subject to your signing rule – and nobody can delegate the authority you have given them

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

- As part of doing business, the Westpac Group may communicate with you by fax, phone, electronically and may accept telephone, facsimile, electronic or other instructions in the course of the banker/customer relationship. However, the Westpac Group:
- is not obliged to accept them
 - will not be liable to you or any other party if the instructions are unauthorised, forged or fraudulently given and the Westpac Group could not have reasonably detected that from the instructions received

Indemnify the Westpac Group

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

Adding or removing people to/from the authority

Additional authorised persons may be appointed and any authorised person may be removed only by notice in writing to the Westpac Group signed in the same manner as this form.

Westpac use only

Receiving branch no. _____
Branch staff salary no. _____
Support centre salary no. _____

Investments made in the Westpac Term PIE Fund and Westpac Cash PIE Fund (each a "Fund") do not represent bank deposits or other liabilities of Westpac Banking Corporation, Westpac New Zealand Limited or other members of the Westpac group of companies. None of BT Funds Management (NZ) Limited (as manager), any member of the Westpac group of companies, Trustees Executors Limited (as trustee), or any director or nominee of any of those entities guarantees either Fund's performance, returns or repayment of capital. A term sheet for each Fund is available from www.westpac.co.nz or any Westpac branch in New Zealand free of charge.