



# Graduate Pac and Graduate Easy Access Account application

Westpac use only

Authority No.

Date DAY / MONTH / YEAR

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

To: The Manager, Westpac BRANCH NAME

## A Personal details

<sup>^</sup> ie. Where we can contact you if you shift

<sup>^^</sup> This is for Resident Withholding Tax (RWT) deductions from your interest (if applicable). If you don't tick anything and/or don't provide your IRD number, we will use the highest tax rate.

Mr  Mrs  Ms  Miss  Other (please specify) Date of birth DAY / MONTH / YEAR

First name(s) Surname

Mobile REQUIRED Home phone

Email address REQUIRED

Home address NUMBER & STREET

SUBURB TOWN/CITY

Postal or other permanent mailing address <sup>^</sup> NUMBER & STREET

SUBURB TOWN/CITY POSTCODE

ID type E.G. DRIVERS LICENCE ID number Expiry

ID type E.G. PASSPORT ID number Expiry

IRD number IF KNOWN <sup>^^</sup> Tax rate (tick one circle)  10.5%  17.5%  30%  33%

Your name as you would like it to appear on your Airpoints™ Debit MasterCard® or Debit MasterCard®:

Password (required for identification when calling Westpac):

Foreign Tax Details Are you a US citizen?  Yes (if YES, fill in below and then sign)  No (if NO, go to Signature)

Main country of tax residency<sup>2</sup> THIS IS THE MAIN COUNTRY WHICH HAS THE RIGHT TO TAX YOUR WORLDWIDE INCOME

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

Foreign Tax Identification Number<sup>3</sup> (FIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

By signing this you agree to be bound by the Declaration, Graduate Pac terms and conditions and Westpac's General Terms and Conditions.

Signature Date DAY / MONTH / YEAR

<sup>1</sup>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.

<sup>2</sup>The country listed will determine the tax rate applied to your products. Please contact your tax advisor if you are unsure.

<sup>3</sup>If you are a US citizen or tax resident, the FIN section must be completed with your social security number or individual tax identification number.

## B Graduation details

Name of University, Polytech or Training Organisation

Course completion DAY / MONTH / YEAR

## C Graduate Pac and Easy Access Account benefits

Yes, I'd like to open a Tertiary Pac and Tertiary Easy Access Account including: Westpac PayTag®; online banking and (please select one):  
 an Airpoints™ Debit MasterCard®  
 a Debit MasterCard®

Airpoints™ number It easy to join, just go to [airnewzealand.co.nz](http://airnewzealand.co.nz)

Optional Extras:

Yes, I'm interested in an Online Savings Account  Yes, I'm interested in a credit card  
 Yes, I'm interested in an interest free Overdraft  Yes, I'm interested in car and/or contents insurance  
 Yes, I'm interested in information regarding KiwiSaver  Yes, I'm interested in a Personal Loan

## D Application checklist

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

personal identification (please refer to Westpac's approved list of identification documents available at [westpac.co.nz/AML](http://westpac.co.nz/AML))  
 proof of address (e.g. electricity bill in your name, bank statement)

## E Graduate Pac terms and conditions

To qualify for a Graduate Pac and Graduate Easy Access Account you must:

- be a New Zealand resident; and
- (1) for graduated students: have completed or qualified in a course that lasted at least one semester (minimum 12 weeks) at an NZQA accredited tertiary institution, within the past year, or (2) for qualified apprentices: have (a) completed a Tertiary Education Commission ('TEC') approved NZ Apprenticeship with a Level 4 qualification on the New Zealand Qualification Framework ('NZQF') within the past year; or have (b) completed a Modern Apprenticeship with a Level 3 or Level 4 qualification on the NZQF at an approved ITO within the past year, and
- have your salary, wages or any other income paid directly to your Graduate Easy Access Account.

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

- Fees are charged in accordance with the School Leavers and Graduates brochure and Westpac Transaction and Service Fees brochure. These are subject to change from time to time.
- You can only have one graduate account and package at any bank, and you can only have one Graduate Pac and Graduate Easy Access Account with Westpac.
- The Graduate Pac and Graduate Easy Access Account is only available for 12 months, after which your account will automatically change to an Electronic Account and standard fees and charges will apply.

## F Declaration

- I 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 I may be liable to Westpac.
- I agree to be bound by the terms and conditions set out in this application in addition to any other conditions that may apply.
- I acknowledge having been provided with and read the Westpac General Terms and Conditions brochure and agree to be bound by the Terms set out in that brochure as amended or replaced from time to time.
- I acknowledge that fees and charges will apply to the use of the card and Westpac PayTag. Details of fees and charges are provided in the Transaction and Service Fees brochure or School leavers brochure.
- You must be a member of Air New Zealand's Airpoints™ programme to be eligible to earn Airpoints Dollars™. Airpoints terms and conditions apply - see [airnewzealand.co.nz/airpoints-terms-and-conditions](http://airnewzealand.co.nz/airpoints-terms-and-conditions) for details.
- I acknowledge that I have the right to access and correct my personal information held by Westpac subject to the provisions of the Privacy Act 1993.
- I consent to and authorise Westpac to disclose and exchange information held about me now or in the future to any third party associated with a Westpac rewards programme (including without limitation Air New Zealand Limited) for the purpose of administration of the applicable rewards programme, provision of related services and marketing and research purposes.
- I authorise Westpac to make necessary enquiries concerning my New Zealand residency status from whatever source it considers appropriate, and authorise any party approached to provide such information.
- Westpac may obtain, use and/or disclose information held about me to enable Westpac to comply with any laws, rules or regulations in New Zealand or any other country including any laws, rules or regulations reasonably expected to be implemented (including to enable the New Zealand government to comply with any agreement between it and any other country).

### What I have authorised. I authorise:

- other people to be added to or removed from this authority.
- this authority to apply to the accounts listed overpage subject to my signing rule. Nobody can delegate the authority I have given them.

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

As part of doing business, Westpac may communicate with me by phone or electronically and may accept telephone, electronic or other instructions in the course of the banker/customer relationship. However, Westpac:

- is not obliged to accept those as instructions; and
- will not be liable to me or any other party if the instructions are unauthorised, forged or fraudulently given and Westpac could not have reasonably 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.

### 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 Westpac signed in the same manner as this form.

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0 3			
Bank	Branch number	Account number	Suffix

Statement of position obtained:

- |  |  |
|--|--|
| <input type="radio"/> System loadings completed with fixed expiry date set     | <input type="radio"/> Credit check obtained; all relevant sections completed |
| <input type="radio"/> All other Graduate Starter packages repaid               | <input type="radio"/> Graduate Easy Access Account opened                    |
| <input type="radio"/> Airpoints Debit MasterCard requested or Debit MasterCard | <input type="radio"/> Online Banking set up                                  |
| <input type="radio"/> Westpac PayTag requested                                 |  |

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