



Notice of authority – add signatories, remove signatories, or change operating rule

Use this form to:

Tick each box that applies

- Add new signatories to one or more accounts (Excluding Bump Savings and Choice Youth). Complete Sections A, B, D, F and I or J. Read Section G.
- Remove signatories from one or more accounts (Excluding Bump Savings and Choice Youth). Complete Sections A, E, F and I or J.
- Add a signatory and third party online access to a Bump Savings account. Complete Sections A, C, D, F and J. Read Section H.
- Add a signatory and third party online access to a Choice Youth account. Complete Sections A, C, D, F and J. Read Sections G and H.
- Remove a signatory and third party online access to Bump Savings and Choice Youth accounts. Complete Sections A, E, F and J.
- Change operating rule to 'All to sign' for Joint Accounts (excludes, Trustee and Organisational Accounts). Complete Sections A, B, F and J. Read Section G.
- All other changes to account operating rules. Complete Sections A, B, F and I or J. Read Section G.
- Change eligible personal account Overdraw Preference (Excluding Business Accounts). Complete Section K only.

IMPORTANT INFORMATION:

- If you require “at least” a number of signatories to operate the account, the removal of a signatory may result in an insufficient number of signatories and invalidate the operating rule. The operating rule may need to be updated and you may need to **add** or **remove** signatories. However, where an account is held by a customer aged under 18, a sole account signatory cannot remove themselves from the account until the child Account Holder has turned 14 and a signatory must be a parent, guardian or grandparent of the Account Holder and be over 18 years of age.
- Where there is a single signatory on the account and the Account Holder is under 14, the sole signatory may authorise the addition of a second signatory to the account on behalf of the Account Holder.
- Where there is a single signatory on the account and the Account Holder is 14 or older, only the Account Holder can authorise the addition of a second signatory to the account.
- A signatory cannot authorise the removal of another signatory from the account (Unless the authorising signatory is the Account Holder).
- Any individual named as an Account Holder to a Joint Account can request to change the operating rule, so that all Account Holders must operate and sign together. See Section F for information on types of withdrawals that may be impacted.
- Any organisation named as an Account Holder to a Joint Account with another organisation can request to change the operating rule, so that all appointed signatories from both organisations must operate and sign together. See Section F for information on types of withdrawals that may be impacted.
- All Account Holders and new signatories being added to an account must be present with their identification and Foreign Tax Residency Information when the form is presented in Branch.
- Where an 'All to sign' operating rule applies, all Account Holders must agree and sign to change the operating rule.

Section A Account Holder name(s)

Account Holder name – provide the full names of the individuals, trustees, sole traders or organisations (company, society, club or association) and ABN, ACN, ARSN or ARBN (if applicable)

Full name

Customer number

Full name

Customer number

Section A Account Holder name(s)

Full name	<input type="text"/>	Full name	<input type="text"/>
Customer number	<input type="text"/>	Customer number	<input type="text"/>

- If more space is required, complete another Notice of Authority and write 'This is Annexure A to Notice of Authority dated / / ' at the top of **that** authority, and
- At the top of **this** authority write 'See Annexure A dated / / '.

Section B Select account(s) – All accounts excluding Bump Savings and Choice Youth

Select (✓)

- Add the authorised person(s) as signatory(ies) to **all** the accounts in the Account Holder's name.
- Add the authorised person(s) as signatory(ies) to **all** the accounts in the Joint Account Holder's name.
- Add the authorised person(s) as signatory(ies) to the account(s) listed below.
- Change the operating rule (selected in Section F) for the account(s) listed below.
- Change the operating rule (selected in Section F) for **all** the accounts in the Account Holder's name.
(Go to Section E if you wish to remove access of existing authorised person).

BSB number	Account number	BSB number	Account number

NOTE: THIS DOES NOT REMOVE ANY EXISTING AUTHORISED PERSONS ACCESS

Section C Bump Savings and Choice Youth Accounts Only – Signatory(ies) must be parent(s)/ guardian(s)/grandparent(s) of the Account Holder

Note: Bump Savings accounts are limited to a maximum of two signatories at any time.

- Add the authorised parent(s)/guardian(s)/grandparent(s) as signatory(ies) and third party online signatory(ies) to the Bump Savings and Choice Youth accounts listed below.

BSB number	Account number	BSB number	Account number

Section D Add authorised person(s) details and signature(s)

Before completing, read the Privacy Statement on page 6

Details of authorised person(s).

Provide all the details of **each** authorised person to operate and sign on behalf of the Account Holder in accordance with the Operating Rule in Section F and Authorisation in Section G and H (as applicable).

Important

All new signatories being added to an account must be present with their identification when the form is presented in Branch.

Given name

Middle name (if applicable)

Surname

Residential address

Office held (if applicable)

IDV No. (Bank Use)

8 digit customer no.

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.



Given name

Middle name (if applicable)

Surname

Residential address

Office held (if applicable)

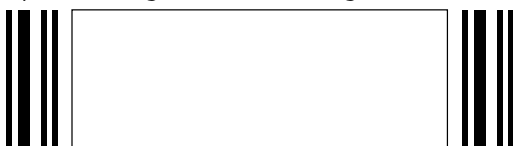
IDV No. (Bank Use)

8 digit customer no.

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.



Section D Add authorised person(s) details and signature(s) (continued)

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

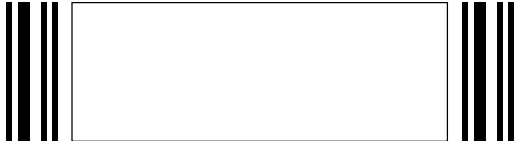
Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.



Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	IDV No. (Bank Use)	8 digit customer no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.



Section D Add authorised person(s) details and signature(s) (continued)

Given name

Middle name (if applicable)

Surname

Residential address

Office held (if applicable)

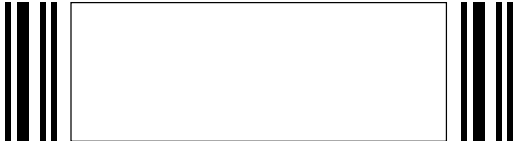
IDV No. (Bank Use)

8 digit customer no.

FTR status is compliant for new Signatory in Service Online. (Bank Use)

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Specimen signature. Please sign within the box.



If additional persons are to be authorised:

- complete another Notice of Authority and write 'This is Annexure A to Notice of Authority dated / / ' at the top of **that** authority; and
- At the top of **this** authority write 'See Annexure A dated / / '.

Privacy Statement and Consent Request

Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Other Acknowledgements and Consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- This application form is not an offer or acceptance of credit.

Definitions.

“We”, “our”, “us” means Westpac Banking Corporation ABN 33 007 457 141.

“Westpac Group” means Westpac Banking Corporation and its related bodies corporate.

Section E Remove person(s) authorised

Select (✓) one option.

- Remove authorised person(s) as signatory(ies) to **all** the accounts in the Account Holder’s name.
- Remove authorised person(s) as signatory(ies) to **all** the accounts in the Joint Account Holder’s name.
- Remove authorised person(s) as signatory(ies) to the account(s) listed below

BSB number	Account number	BSB number	Account number

Cards linked to the accounts.

- Cancel linked card(s).

Card Number

Card Number

Card Number

Details of person(s) previously authorised.

Provide all the details of **each** authorised person for whom the authority to operate and sign on behalf of the Account Holder is to be removed.

Given name Middle name (if applicable) Surname

Residential address

Office held (if applicable) 8 digit customer no.

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Section E Remove person(s) authorised (continued)

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	8 digit customer no.
<input type="text"/>	<input type="text"/>

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	8 digit customer no.
<input type="text"/>	<input type="text"/>

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

Given name	Middle name (if applicable)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address

Office held (if applicable)	8 digit customer no.
<input type="text"/>	<input type="text"/>

Is the signatory known by any other name(s)? Yes No If yes, please provide name(s).

If additional persons are to be removed:

- complete another Notice of Authority and write 'This is Annexure A to the Notice of Authority dated / / ' at the top of **that** authority; and
- at the top of **this** authority write 'See Annexure A dated / / '.

The authority of the persons authorised to sign or act in respect of the account(s) is hereby terminated except as regards any cheques or other instruments dated before the date of this notice and presented for payment after receipt by the Bank of this notice and as regards any act done by him/her in pursuance of the authority referred to in previous notices given to the Bank.

Section F Operating Rule

Select (✓) one option.

Apply the Operating Rule for the account(s) in Section B.

If more than one person has been authorised, they will act in the following manner:

- Any authorised person can operate and sign independently 'any (1) to sign'.
Note: All Account Holders must jointly attend a branch to change the existing Account Operating rule to this rule.
- At least (2-9) authorised persons are required to operate and sign together.
- All Account Holders (personal accounts), or all Signatories (business accounts), to operate and sign together (only available on joint accounts).
Note: Any joint Account Holder may change the existing Account Operating rule to this rule.

Optional – Instructions for Branch transactions only:

(e.g. Director & Secretary, Guardianship, Financial Management Order, etc.)

Note: Do not use for Power of Attorney (POA) or capture any Customer sensitive information.

Important Information for customers changing an operating rule to 'All to sign' on Joint Accounts:

Changing an account operating rule from 'any (1) to sign' to 'All to sign' will:

- **only allow** Account Holders to change Overdraw Preference on eligible personal accounts (excluding Business Accounts) in branch. Refer to Section K Overdraw Preference Feature for more information.
- **cancel** Debit Mastercard(s), Handycard(s), or Visa Debit card(s) linked to the account;
- **restrict** access to the Joint Account via Phone and Online Banking to Non-Value access (including any existing Joint Account On-Share Authority Access or Senior Approver access). Please note that 3rd party access will also be restricted to Non-Value access.
- **not cancel** Recurring Payments set up using the card number of Debit Mastercard(s) or Visa Debit card(s) linked to the account(s). Please contact the third party (this could be a person, company or merchant) to ensure Recurring Payments are cancelled or alternative arrangements are made;
- **not block or cancel** Direct Debits (which have been set up against a Joint Account using BSB and Account Number. A list of your direct debits can be found in your online banking); and
- **not block or cancel** Periodical Payments (which have been set up in branch as an automated transfer from a Joint Account to a specified account on a regular basis).
- **stop** existing Online Banking recurring payments/future dated BPAY[®] payments (set up in Online Banking as an automated transfer to a specified account on a regular basis).
- **not change** the debiting of the fees if the account is nominated for any associated fees in a Business Network.
- **change** Corporate Online access to view only and may exclude the account from being available when creating instructions to make a payment.

Note: Upon amending the account operating rule to 'All to sign':

- (a) Periodical Payments can only be set up, amended or cancelled upon the agreement and signature of all Account Holders; and
- (b) Direct Debit withdrawals may be stopped at the request of all Account Holders.
- (c) You will not be able to close the account unless all Account Owners are present.
- (d) Withdrawals will only be permitted at the request of all Account Holders; however, deposits will be accepted.
- (e) Recurring payments set up using the card number of Debit Mastercard(s) or Visa Debit card(s) linked to the account(s) may be processed until you contact the merchant to cancel the Recurring Payment.
- (f) For any Joint Account with an entity as an Account Owner, the entity can amend its designated signatories without any approval from other Account Owner(s) (individual/entity) by presenting the appropriate document (i.e. for a company – company resolution / meeting minutes confirming the change in the signatory).
- (g) Should you want the method of operation to return to 'any to sign', all Account Holders will need to visit a branch and sign a Notice of Authority form.

AUTHORISED BY: READ SECTIONS G AND H (AS APPLICABLE) AND SIGN THE RELEVANT SECTION I OR J

Section G Authorisation to the Bank

Authorised persons may operate on the Account Holder's account(s) on their behalf as follows, subject to the relevant Operating Rule and the terms and conditions of the relevant account:

1. To draw cheques and other instruments.
2. To stop any cheque or other instrument drawn on the account(s).
3. To overdraw an account to any approved limit, and to the extent permitted by the Bank.
4. To authorise (and cancel) Periodical Payments or Direct Debits and debit that account with any charges or costs relating to such payments.
5. To authorise (and cancel) Periodical Payments all parties are required to attend a branch to provide consent.
6. To operate and enter into agreements to operate on the account(s) in any way permitted by the Bank including transactions by electronic, mechanical and other means including methods of access which may be introduced in the future.
7. When an account is a Westpac Term Deposit or Farm Management Deposit account:
 - fund an existing account;
 - receive payment of deposit monies and interest;
 - give instructions on the payment (whether at maturity or otherwise) or renewal of that deposit.
8. To transfer accounts between branches (this may not be allowed for accounts held in Victoria).
9. To close all or any of the accounts.
10. To make, accept, endorse or discount cheques and other instruments made payable to, or to the order of, the Account Holder or, where the Account Holder is a trustee, to the estate or trust.
11. To make enquiries, to give instructions and generally to request and receive information in relation to the accounts.
12. To give instructions as to the receipt of payments into the account(s), including in relation to the registration of a PayID.
13. Any other terms and conditions that the Account Holder may have agreed to.

Authorised persons may also act on the Account Holder's behalf as follows:

1. In relation to property held by the Bank on the Account Holder's behalf (including any property held in joint names or on behalf of the organisation):
 - to have access to, and receive from the Bank such property; and
 - to give the Bank instructions regarding such property.
2. To arrange the issue and negotiation of letters of credit.
3. To give or sign any documents given by the Bank, including guarantees and indemnities relating to:
 - missing documents;
 - guarantees or undertakings given or to be given by the Bank in the Account Holder's favour or on the Account Holder's behalf at their request;
 - letters of credit issued or to be issued by the Bank on the Account Holder's behalf or at their request, or in favour of any of their officers or agents.
4. To pledge, assign, give security over or make arrangements with the Bank regarding the Account Holder's property and to receive any such property from the Bank.

This authority continues to apply to the accounts and the authorised persons captured in this form until the Bank receives written notice in a form satisfactory to the Bank from me, or any one or more of us, or the organisation that it has been cancelled or amended.

Where this authority cancels any previous authority the Account Holder has given to the Bank regarding the persons authorised to act, this cancellation does not apply to any:

- instruments dated before the date of this new authority and presented for payment after the Bank receives this authority, and
- act done under the previous authority.

Section G Authorisation to the Bank (continued)

Joint Accounts.

- Each Account Holder acknowledges if any one or more of us dies:
 - any credit balance in any account held in our joint name will be payable to the surviving Account Holder(s);
 - any property held by the Bank on our joint behalf will be deliverable to the survivor(s), and the Bank shall be free from all responsibility in paying or delivering any money or property to the survivor(s).
- Our liability is joint and several if any of our accounts is or becomes overdrawn.
- The Bank may accept for the credit of any of our accounts any instruments payable to any one or more of us.
- Where two or more authorised persons must act together (i.e. more than '1 to sign'), the eligible personal account Overdraw Preference can only be changed in branch where all required Account Holders are present. Authorised persons on the accounts cannot change the Overdraw Preference.
- Where one or more of the Account Holders is an entity, the Notice of Authority will need to be accompanied with documentation confirming that the proposed change has been approved by the entity. This documentation can be in the form of a formal meeting resolution / meeting minutes of the entity signed by the authorised signatories of the entity.

Business Accounts.

- There is no other person or organisation interested as proprietor of the business. I/We will write to the Bank immediately if there is a change of ownership of the business.
- If there is more than one proprietor of the business:
 - our liability is joint and several if any of our accounts is or becomes overdrawn; and
 - the Bank may credit any of our accounts with any instruments payable to any one or more of us.

Organisational Accounts.

- For any type of organisation other than a company – we have given the Bank an up-to-date copy of the rules, by-laws, constitution or other document (if any) constituting the body named on this authority and authorising the signatory(ies) to act.
- For a company – on request from the Bank, we have provided an up-to-date copy of the certificate of registration (if any) or any other document requested to verify the company's registration.

Interpretation.

In this authority:

- A reference to a Joint Account, Trustee Account, Business Account, or Organisational Account includes a deposit account.
- 'Account Holder' is the natural person(s) or organisation(s) listed in Section A.
- 'authorised person' means a person listed in Section D with the authority to operate and sign on behalf of the Account Holder in accordance with the Operating Rule in Section F and Authorisation in Section G and H (as applicable).
- 'Bank' means Westpac Banking Corporation ABN 33 007 457 141.
- 'Direct Debit' means a debit to a specified account as requested by the Account Holder(s) to a debit user, using BSB and Account Number. The debit user is a person who, in agreement with the Account Holder(s), issues debit payment instructions through their financial institution to the Account Holder's financial institution.
- Except in the part of Section D headed Privacy Statement, I, me, my, we, our and similar words refer to the organisation, persons or proprietors of the business named above as the Account Holder.
- 'instruments' means cheques, drafts, bills of exchange, promissory notes and other instruments.
- 'Joint Account' means an account held by two or more natural persons but does not include an account held by the trustees of a trust or the proprietor(s) of a business.
- 'letters of credit' includes documentary letters of credit and stand-by letters of credit.
- 'organisation' refers to the company, society, club, institution or other association named above as the Account Holder.
- 'Periodical Payment' means an automated transfer that is debited from the account and credited to a specified account on a regular basis on the Account Holder(s) request.
- 'property' includes packets, boxes, deeds, securities, bills of exchange, promissory notes, drafts, bills of lading, warehouse certificates, insurance policies, insurance bonds, deferred annuity policies, and any other documents or property of any kind.
- 'Recurring Payment' means a regular payment that you have authorised a third party (this includes a person, company or merchant) to charge your 16-digit Debit Mastercard®, Visa Debit card, or Handycard number.
- 'Trustee Account' means an account in the name of the trustees of a trust or the executors or administrators of a deceased estate.

Section H Authority to the Bank (Bump Savings and Choice Youth accounts only)

Account Holder's Declaration and Authority:

The authority provided in this Section H in addition to the relevant authorisations to the Bank listed in Section G (as applicable to the Choice Youth product) will authorise the Third Party listed in Section D to access the account listed in Section C on all of the terms set out below:

The Third Party will be authorised to operate and sign on the Account independently, as follows:

- a. For all channels (subject to the terms and conditions of the Account):
 - To operate and enter into agreements to operate on the Account in any way permitted by the Bank including transactions by electronic, mechanical and other means including methods of access which may be introduced in the future.
 - To request banking services and debit the Account with any charges or costs relating to such services.
 - To close the Account.
 - To make, accept, endorse or discount cheques and other instruments made payable to, or the order of the Account Holder.
 - To make enquiries, give instructions and generally to request and receive information in relation to the Account.
- b. Specific to Online Banking:
 - To have Value Access via Online Banking, meaning the Third Party will be authorised to view the Account, transfer funds, and act on behalf of the Account Holder, including to:
 - i. View the Account balance;
 - ii. View the Account's transaction details and statements;
 - iii. Use the Savings Goals feature, including to view, add, edit and remove savings goals on the Account (applicable to Bump Savings only);
 - iv. Debit the Account via Transfer Funds; and
 - v. Receive push notifications to their own device whenever transactions occur in relation to the account.
- c. Westpac is authorised to follow all instructions and requests including making payments and providing information about the Account to the Third Party in Online Banking.
- d. Westpac is authorised to treat any transaction or instruction made by the Third Party, as being authorised without Westpac being required to verify with the Account Holder.
- e. Westpac is not required to check the accuracy of any instructions, request or notifications on the Account.
- f. The terms and conditions of the Account and the Online Banking terms and conditions apply to the Third Party's access to the Account, and the Third Party has been made aware of this.
- g. The authority provided in this Section H applies to the Account only.
- h. The authority provided in this Section H will continue to apply to the Account until Westpac receives written notice in a form satisfactory to Westpac from the Account Holder or Third Party that it has been cancelled or amended.
- i. The authority provided in this Section H cancels any previous authority the Account Holder has given to the Bank regarding the persons authorised to act except in relation to:
 - instruments (including cheques, drafts, bills of exchange, promissory notes and other instruments) dated before the date of this authority and presented for payment after the Account Holder receive this authority; and
 - any act done under the previous authority.

Section H Authority to the Bank (Bump Savings and Choice Youth accounts only) (continued)

In this Section H:

“Account” refers to the account/s listed in Section C.

“Account Holder” refers to Account Holder listed in Section A

“Online Banking”, “Savings Goals feature”, “Transfer Funds”, “Value Access” have the same meaning as provided in the Westpac document titled “Online Banking Terms and Conditions”.

“Third Party” refers to the person/s listed in Section D.

“Westpac” is Westpac Banking Corporation ABN 33 007 457 141.

Section I Authorised for an Organisation

Complete this section if the authority is for an **organisation**.

By signing the below, the Account Holder in relation to the account(s) listed in Section B, by a legally constituted meeting of the organisation or directors of the company (as the case may be) confirms: the person(s) named in Section D are added or the person(s) named in Section E are removed as an authorised person; or the Operating Rule is amended in accordance with Section F.

This authority is signed for and on behalf of (name of organisation):

by (signature)

Full name

Office held (e.g. director)

Date

by (signature)

Full name

Office held (e.g. director)

Date

Or

Section J Authorised by Account Holders

Complete this section for any **personal account, Joint Account, Trustee Account, or Business** (but not for organisation) Account. The authorising party can be:

- Any individual or entity named as an Account Holder of a Joint Account, if the request is to change operating rule to ‘All to sign’ (only one Account Holder is required to sign); or
- All Account Holders for all other requests other than changing the operating rule on a Joint Account to ‘All to sign’ (all Account Holders are required to sign); or
- An existing account signatory, where they are removing themselves as signatory from the account; or
- An existing account signatory on a Bump Savings or Choice Youth account, where they are the sole signatory on the account and the Account Holder is under 14, and they are authorising the addition of a second signatory to the account.

By signing below, the Account Holder in relation to the account(s) listed in Section B or existing signatory in relation to the account(s) listed in Section C (as the case may be) confirms: the person(s) named in Section D are added or the person(s) named in Section E are removed as an authorised person; or the Operating Rule is amended in accordance with Section F.

Section J Authorised by Account Holders (continued)

Authorising Party 1 - Full name

Signature

Date

Authorising Party 2 - Full name

Signature

Date

Authorising Party 3 - Full name

Signature

Date

Authorising Party 4 - Full name

Signature

Date

Section K Overdraw Preference Feature for eligible personal accounts (excluding Business Accounts)

Where multiple Account Holders must operate and sign together (i.e. more than '1 to sign'), the eligible personal accounts Overdraw Preference can only be changed in branch where the required Account Holders are present. Please obtain another form if there are more than four eligible accounts or Account Holders.

Please note:

- The Overdraw Preference feature may be available on the next business day after account opening, subject to eligibility criteria.
- Account Holders can complete this section for banker to action when the feature becomes available.
- If this section is left blank for a new account, the Overdraw Preference feature is enabled by default.

BSB number	Account number

Overdraw Preference Disable

BSB number	Account number

Overdraw Preference Enable

Section K Overdraw Preference Feature for eligible personal accounts (excluding Business Accounts) (continued)

Important Information for personal customers changing the account Overdraw Preference.

- The Overdraw Preference feature is available on eligible personal accounts subject to the terms and conditions applying to the account.
- The feature is not available on accounts held by persons under 18 years of age, basic bank accounts, Business Accounts or account managed by a Relationship Manager.
- The feature is, by default, enabled on eligible accounts, unless it has been disabled at your request or at our discretion. When enabled, we may allow direct debits, periodical payments, cheque withdrawals and scheduled payments (including BPAY) to overdraw your account, or increase the amount already overdrawn at the time of the transaction. An Account Overdrawn Fee and debit interest may apply. If we decide not to allow it, we will decline the transaction.
- If you request for the Overdraw Preference feature to be disabled, we will decline (where possible) any direct debits, periodical payments, cheque withdrawals and scheduled payments (including BPAY) that would cause your account to become overdrawn, or further overdrawn on the next business day after processing.
- Some transactions may still cause the account to become overdrawn. Under these scenarios, an Account Overdrawn Fee and debit interest may apply where:
 - (at the relevant time) any of our relevant systems is off-line or otherwise impaired or interrupted;
 - the authorisation request is not sent to us, or received by us, for our review and for processing by our system (which may occur, for example, where the transaction is made using a cheque or card linked to your account); or
 - it is impossible or reasonably impractical for us to prevent your account from being overdrawn.
- The Overdraw Preference will be updated on the account, and effective for all authorised persons by the next business day.
- If you have provided a valid email address and/or mobile phone number to us, you will receive an email or SMS notification on the update.

Account Holder 1 - Full name

Signature

Date

Account Holder 3 - Full name

Signature

Date

Account Holder 2 - Full name

Signature

Date

Account Holder 4 - Full name

Signature

Date

Bank Use Only

Ensure that:

- Sections I, J or K has been completed above.
- IDV status is compliant for all new authorised persons in Service Online.
- FTR status is compliant for all new authorised persons in Service Online.
- Service Online has been amended to reflect the selected Operating Rule.
- Date signatures scanned in SOL
- Date signatories in Section E has been removed from SOL
- Ensure Business telephone banking and business online access is not enabled for Bump Savings or Choice Youth accounts.
- Overdraw Preference updated in Service Online.
- For new account: Completed Overdraw Preference update in Service Online on
- Any cards issued to the signatory must be cancelled and destroyed when the signatory is removed from the accounts. Contact Card Services (if applicable) and complete required forms.

Accepted by:

Full name

Salary no.

Date