

# Business Account Authority

## Amendment Request



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

**!** The Bank is required to collect the following information to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and the *Taxation Administration Act 1953*.

### Please select amendment request type

Amendment type	Complete sections	Supporting documents/actions required
<input type="checkbox"/> Change of address	1, 2 and 12	N/A
<input type="checkbox"/> Change method of operation	1, 3 and 12	N/A
<input type="checkbox"/> Change of product	1, 4 and 12	N/A
<input type="checkbox"/> Removing a signatory/third party	1, 5 and 12	N/A
<input type="checkbox"/> Removing office holders	1, 6 and 12	N/A
<input type="checkbox"/> Adding a third party	1, 7 and 12	N/A
<input type="checkbox"/> Adding a signatory/ies (Cannot be completed without new to bank signatory/ies fully identified)	1, 8 and 12	<ul style="list-style-type: none"> <li>- New to bank signatory/ies need to be fully identified before request can be completed</li> </ul>
<input type="checkbox"/> Adding office holders/bearers <ul style="list-style-type: none"> <li>- <b>Company</b> Beneficial Owner/s, Key Decision Maker/s, Secretary/ies, Director/s</li> <li>- <b>Partnership</b> Partner/s, Beneficial Owner/s, Key Decision Maker/s</li> <li>- <b>Club/Society/Association</b> Chairperson/President, Secretary, Treasurer</li> <li>- <b>Trust</b> Trustee/s</li> <li>- <b>Government Body</b> Head of Government Body</li> </ul>	1, 9 and 12	<ul style="list-style-type: none"> <li>- Some/all these roles may need to be fully identified before request can be completed</li> </ul> <p>The acceptable documents you are required to provide to validate the changes.</p> <ul style="list-style-type: none"> <li>- <b>Company</b> Changes must be updated with ASIC</li> <li>- <b>Partnership</b> Changes must be updated with ASIC or an original certified copy of a Partnership Agreement for formal partnership structures</li> <li>- <b>Club/Society/Association</b> Original Certified copy of Minutes of Meeting showing changes</li> <li>- <b>Trust</b> Original certified copy of trust deeds and/or trust deed of variation showing applicable changes</li> <li>- <b>Government Body</b> Changes must be reflected with Government body website</li> </ul>
<input type="checkbox"/> Change of name (Cannot be completed if your ACN or ABN has changed)	1, 10 and 12	<ul style="list-style-type: none"> <li>- If your entity is new to Bankwest, please note that further documentation may be required</li> </ul> <p>The acceptable documents you are required to provide to validate the changes.</p> <ul style="list-style-type: none"> <li>- <b>Company</b> Changes must be reflected with ASIC</li> <li>- <b>Partnership</b> Changes must be reflected with ASIC or an original certified copy of a Partnership Agreement for formal partnership structures</li> <li>- <b>Club/Society/Association</b> Original Certified copy of Minutes of Meeting showing new name &amp; Certificate of incorporation to reflect change if incorporated</li> <li>- <b>Trust</b> Original Certified copy of Trust Deed of Variation</li> </ul>
<input type="checkbox"/> Change of tax information for business entity	1, 11 and 12	N/A

NB. Where an account has an overdraft facility, this form can only be used for changing account signatory/ies or method of operation.

## Section 1 - Account details

Date  Business Account Name (must be provided)

Ref#	BSB & Account number	Ref#	BSB & Account number	Ref#	BSB & Account number
1	<input type="text"/>	5	<input type="text"/>	9	<input type="text"/>
2	<input type="text"/>	6	<input type="text"/>	10	<input type="text"/>
3	<input type="text"/>	7	<input type="text"/>	11	<input type="text"/>
4	<input type="text"/>	8	<input type="text"/>	12	<input type="text"/>

### Primary contact details (We may take instructions from this person about the content and amendment of this application)

Full name  Mobile number   
Email address (Used to send notices, including eStatement notifications for eligible accounts)  Other contact number  Preferred contact method

## Section 2 - Change of address

Principal place of business (street number, name and suburb must be shown - PO Box not acceptable)  State  Postcode   
Postal address (if different to above)  State  Postcode   
Registered office address (street number, name and suburb must be shown - PO Box not acceptable)  State  Postcode

## Section 3 - Change method of operation (e.g. any two to sign jointly, any one to sign)

Current method of operation  New method of operation

## Section 4 - Change of product

Current product  New product

## Section 5 - Removing a signatory/third party

Full name of signatory/ies or third party/ies to be removed   Remove office holder

## Section 6 - Removing office holders

Full legal name (given name, middle name, family name)  Role (eg Director)   
Full legal name (given name, middle name, family name)  Role (eg Director)   
Full legal name (given name, middle name, family name)  Role (eg Director)   
Full legal name (given name, middle name, family name)  Role (eg Director)

## Section 7 - Adding a third party

Third parties listed below are authorised to contact the Bankwest Business Support Team on **13 7000** or any Bankwest Branch to do all or any of the following in relation to eligible Bankwest accounts:

- Obtain balance and transaction details
- Request statements
- Order cheque books and deposit books (to be sent to the account holders nominated address only)

### Important Information

By signing the below, you declare that you understand and accept the terms of the Privacy Statement and Consent contained in Section 11.

Salutation	Full legal name (given name, middle name, family name)	Gender	Date of birth
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Contact number	Email address		
<input type="text"/>	<input type="text"/>		
Residential address (PO Box not acceptable)	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Residence - Country you reside in majority of the time (Must be provided)			
<input type="text"/>			
Purpose of opening an Australian banking account/facility (If not an Australian Resident)			
<input type="text"/>			
Signature			
<input type="text"/>			

## Section 8 - Adding a signatory/ies

### Important Information

Under the *Anti Money Laundering and Counter-Terrorism Financing Act 2006*, **all new to bank signatories must be fully identified.**

#### Declaration and consent by signatories

The signatories listed below are authorised to do all or any of (but not limited to) the following in relation to transacting on the account/s on behalf of the office holders/bearers:

- Open account/s and services (must be in the exact same name and operation)
- Close account/s and services
- Transact on the account (including deposits and withdrawals; electronically or otherwise)
- Overdraw the account (within terms and conditions)
- Sign authorities for periodical payments and direct debits
- Sign, draw, make, accept, negotiate, endorse, discount, or make arrangements in regards to cheques, withdrawals, bills of exchange, international transfers, promissory notes and other negotiable instruments
- Arrange the issue and negotiation of letters of credit
- Request a change to product type
- Manage statement preferences, and change the nominated address (including electronic address) for receiving statements and notices for the account

### Important Information

By signing the below, you declare that you understand and accept the terms of the Privacy Statement and Consent contained in Section 13 and the terms specified in Section 8.

## Section 8 - Adding a signatory/ies (continued)

### Additional Signatory 1

Salutation	Full legal name (given name, middle name, family name)	Gender	Role (e.g Director)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Also known as	Occupation / Job description (must be provided)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address <input type="checkbox"/> Same as residential address	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Residence - Country you reside in majority of the time (must be provided)			
<input type="text"/>			
Purpose of opening an Australian banking account/facility (If not an Australian Resident)			
<input type="text"/>			

#### Online Business Banking access

If you are an existing Online Business Banking (OBB) Customer and would like to access this account via Online Business Banking please provide your PAN number:

If you currently don't have Online Business Banking, would you like to have access to OBB?

Yes  No

On which account/s is the signatory to have Online Business Banking access? Please reference from list of accounts in Section 1

#### Account must be one to sign

- Debit MasterCard access  
(Can be used online)
- Debit Card access

Signature

### Additional Signatory 2

Salutation	Full legal name (given name, middle name, family name)	Gender	Role (e.g Director)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Also known as	Occupation / Job description (must be provided)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address <input type="checkbox"/> Same as residential address	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Residence - Country you reside in majority of the time (must be provided)			
<input type="text"/>			
Purpose of opening an Australian banking account/facility (If not an Australian Resident)			
<input type="text"/>			

#### Online Business Banking access

If you are an existing Online Business Banking (OBB) Customer and would like to access this account via Online Business Banking please provide your PAN number:

If you currently don't have Online Business Banking, would you like to have access to OBB?

Yes  No

On which account/s is the signatory to have Online Business Banking access? Please reference from list of accounts in Section 1

#### Account must be one to sign

- Debit MasterCard access  
(Can be used online)
- Debit Card access

Signature

## Section 8 - Adding a signatory/ies (continued)

### Additional Signatory 3

Salutation	Full legal name (given name, middle name, family name)	Gender	Role (e.g Director)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Also known as	Occupation / Job description (must be provided)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address <input type="checkbox"/> Same as residential address	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Residence - Country you reside in majority of the time (must be provided)			
<input type="text"/>			
Purpose of opening an Australian banking account/facility (If not an Australian Resident)			
<input type="text"/>			

#### Online Business Banking access

If you are an existing Online Business Banking (OBB) Customer and would like to access this account via Online Business Banking please provide your PAN number:

If you currently don't have Online Business Banking, would you like to have access to OBB?

Yes  No

On which account/s is the signatory to have Online Business Banking access? Please reference from list of accounts in Section 1

#### Account must be one to sign

- Debit MasterCard access  
(Can be used online)
- Debit Card access

Signature

### Additional Signatory 4

Salutation	Full legal name (given name, middle name, family name)	Gender	Role (e.g Director)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Also known as	Occupation / Job description (must be provided)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile number	Other contact number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box not acceptable)	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address <input type="checkbox"/> Same as residential address	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Residence - Country you reside in majority of the time (must be provided)			
<input type="text"/>			
Purpose of opening an Australian banking account/facility (If not an Australian Resident)			
<input type="text"/>			

#### Online Business Banking access

If you are an existing Online Business Banking (OBB) Customer and would like to access this account via Online Business Banking please provide your PAN number:

If you currently don't have Online Business Banking, would you like to have access to OBB?

Yes  No

On which account/s is the signatory to have Online Business Banking access? Please reference from list of accounts in Section 1

#### Account must be one to sign

- Debit MasterCard access  
(Can be used online)
- Debit Card access

Signature

**Section 9 - Adding non-signing office holders/bearers**

**Individual 1 Information**

Salutation  Full legal name (given name, middle name, family name)  Office holder role (eg Director/President)

Also known as  Occupation  Gender  F  M Date of birth

Full residential address (PO Box not acceptable)

Suburb  State  Postcode  Country

Country of Residence - Country you reside in majority of the time (must be provided)  Countries of Citizenship (please list all countries where you hold citizenship)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD  
 \*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required  
**Reason B:** Country doesn't issue TIN  
**Reason C:** TIN hasn't been issued

**Individual 2 Information**

Salutation  Full legal name (given name, middle name, family name)  Office holder role (eg Director/President)

Also known as  Occupation  Gender  F  M Date of birth

Full residential address (PO Box not acceptable)

Suburb  State  Postcode  Country

Country of Residence - Country you reside in majority of the time (must be provided)  Countries of Citizenship (please list all countries where you hold citizenship)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD  
 \*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required  
**Reason B:** Country doesn't issue TIN  
**Reason C:** TIN hasn't been issued

**Section 9 - Adding non-signing office holders/bearers/roles (continued)**

**Individual 3 Information**

Salutation  Full legal name (given name, middle name, family name)  Office holder role (eg Director/President)

Also known as  Occupation  Gender  F  M Date of birth

Full residential address (PO Box not acceptable)

Suburb  State  Postcode  Country

Country of Residence - Country you reside in majority of the time (Must be provided)  Countries of Citizenship (please list all countries where you hold citizenship)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD  
 \*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required  
**Reason B:** Country doesn't issue TIN  
**Reason C:** TIN hasn't been issued

**Individual 4 Information**

Salutation  Full legal name (given name, middle name, family name)  Office holder role (eg Director/President)

Also known as  Occupation  Gender  F  M Date of birth

Full residential address (PO Box not acceptable)

Suburb  State  Postcode  Country

Country of Residence - Country you reside in majority of the time (Must be provided)  Countries of Citizenship (please list all countries where you hold citizenship)

Purpose of opening an Australian banking account / facility (if not an Australian Resident)

Countries of Tax Residence (Please list all countries where you hold tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD  
 \*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required  
**Reason B:** Country doesn't issue TIN  
**Reason C:** TIN hasn't been issued

## Section 10 - Change of name (business, company, trust, partnership, association and co-operative etc.)

Type of business:

Business name (or trading as)	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change	Company	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change
Society / Club / Association	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change	Trust	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change
Co-operatives (Strata)	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change	Partnership	<input type="checkbox"/> Add	<input type="checkbox"/> Remove	<input type="checkbox"/> Change

Current full business account name

New full business account name

Principal place of business (street number, name and suburb must be shown - PO Box not acceptable)

State

Postcode

Postal address (if different to above)

State

Postcode

Business contact number

Registered office address (street number, name and suburb must be shown - PO Box not acceptable)

State

Postcode

Description of business

Number of employees

ABN

ACN

Industry

If your entity is an Incorporated Association please provide the Unique Identification Number

Investing activity (excluding Super Funds)  Yes  No

\*Does the entity earn more than 50% of its total income from investment activities. For example rent, interest or dividends; or does more than 50% of the entity's assets produce or are held for producing investment income?

Is the business a Charity?  Yes  No

If Yes - What is the purpose/mission of your organisation and who does your charity support?

Is your Charity registered with Australian Charities and Not-for-profits Commission (ACNC)?

Yes  No

If No, please provide the reason:

Please advise the source of funds for your charity (e.g. donations/fund raising/govt. grants):

Countries of Tax Residence (Please list all countries where your entity holds tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

\*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required

**Reason B:** Country doesn't issue TIN

**Reason C:** TIN hasn't been issued

## Section 11 - Change of tax information for business entity



### Important Information

If you need to provide tax information for multiple entities, copy this page and complete for each.

Full name of entity for which the tax information is to be recorded

Countries of Tax Residence (Please list all countries where your entity holds tax residency with the respective Tax Identification Number (TIN) or select a reason for no TIN for each country listed)

Country	Tax Identification Number (TIN) OR Reason for not providing TIN (tick box)	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C

Your TIN is a number which is used to identify individuals and entities for tax-related purposes such as filing tax returns, or other actions such as opening a bank account. Similar examples from other countries include: NINO, PAN or IRD

\*Note: If you are a US Resident or Citizen, you will also be a US Tax Resident

**Reason A:** Provision of TIN not required

**Reason B:** Country doesn't issue TIN

**Reason C:** TIN hasn't been issued



## Section 12 - Office holder/bearer and customer declaration of acknowledgement and acceptance of conditions

Where stated 'the operation of the account'; this means (but is not limited to) authorising who can transact on the account, requesting addition/removal of office holders/bearers and changes to method of operation of the account, product type or change of business name.

- (i) I/We agree that where the account holder is a;
- **Company** – I/We are the director(s) or the company secretary of the company and have full power and authority to open and make changes to the operation of the account(s). Where the company is an Australian Pty Ltd company, I/We are the director(s) or the company secretary of the company and have full power and authority to make the identity declaration on behalf of the company where applicable.
  - **Partnership** – I/We have full power and authority to bind the partnership and each of the partners and have full power and authority to open and make changes to the operation of the account(s).
  - **Trust** (or where the account holder is a company, and one or more of the directors is/are a trust) – I/We are the only trustee(s) of the trust and have full power and authority to open and make changes to the operation of the account(s). I/We declare that any trust deed variation supplied is true and correct and reflects the current trust arrangement, that any trust deeds have had stamp duty paid as per state or territory requirements and that the original trust deed was executed in accordance with the trust arrangement at that time.
  - **Club, society or association** – I/We have full power and authority to bind the club, society or association and each of the members and have full power and authority to open and make changes to the operation of the account(s).
- (ii) I/We agree to the conditions of the account(s) and account access which are contained in the Product Disclosure Statement issued to me/us. You should read the PDS issued to you prior to signing this authority.
- (iii) Unless we tell you otherwise, we agree that Bankwest need only supply one copy of the Product Disclosure Statement.
- (iv) Office holders/bearers of the account holder may be personally liable for all actions undertaken in relation to the account(s). It is important that prior to signing this application, you understand your rights and liabilities. We recommend you obtain legal advice on this matter.
- (v) I/We agree that this authority varies the previous business account operating agreement given to the Bank prior to this authority, except in respect of cheques and negotiable instruments dated prior to this authority. I/We agree that terms and conditions of the previous business account operating agreement as amended by this authority are confirmed and continue in full force and effect. This authority shall only be terminated by notice to the Bank in accordance with the method of operation.
- (vi) I/We undertake to advise the Bank if any changes to office holders/bearers are made, or the company/business/ partnership/trust/society/club/ association is dissolved, terminated, deregistered or there is any material change to the account holder or operation of the account/s.
- (vii) I/We certify that:
- The entity's activities and classification that I/we have provided; and
  - All information about the entity and other persons referred to in this application, including information about countries of residence, citizenship and tax residency
- is complete and correct and I will advise the Bank immediately if such information is to change.
- (viii) I/We understand and acknowledge that the law requires applicants to provide true and correct information and state all the names by which they are commonly known. I/We also understand that the law prohibits the use of false names, as well as the giving, use or production of false or misleading information or documents in connection with the provision of financial services and the making, possession or use of false document in connection with an identification procedure.
- (ix) I/We have obtained the consent of any individual(s) whose personal information is provided in this application. They have authorised the collection, use or exchange of their information in accordance with Bankwest Privacy Policy.

### Important

By signing the below, you declare that you understand and accept the terms of the Privacy Statement and Consent contained in Section 13 and the terms in Section 7, 8 and 12.

#### **Who can approve and required to sign this application:**

**Sole trader** – principal/owner of business

**Sole director (company)** – sole director who is also the sole company secretary

**Company (more than one director)** – two directors or a director and a company secretary

**Partnership** – all partners or as set out in the partnership agreement

**Trusts** – all individual trustees. Where trustee(s) is/are a company(ies), two directors or a director and a secretary of each trustee company

**Society, club or association** – current president, and any one of the following: vice president, secretary, treasurer or chairperson (or equivalent dependent on society, club or association).

**Government body** – equivalency to president, and any one of the following: vice president, secretary, treasurer or chairperson.

## Section 12 – Office holder/bearer and customer declaration of acknowledgement and acceptance of conditions (continued)

Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (given name, middle name, family name)	Office holder/bearer title (eg. Director)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section 13 – Privacy Statement and Consent

### Privacy Statement and Consent to Use Your Information

This Statement explains how Bankwest, Commonwealth Bank of Australia ("CBA") and subsidiaries of CBA ("we" or "us") collect, use and disclose personal information and send communications about products and services.

'Personal information' is information about, and which identifies, an individual (such as name and contact details). Your personal information includes information about who you are; your interactions with us (such as transactions on your account); your credit history (including what you borrow, whether you make repayments on time and information obtained from credit reporting bodies (CRBs)). It may also include information about you that is publicly available, for example from public registers or made available through social media.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

In addition to the Privacy Act, individuals located in the European Union (EU) may also have rights under EU based rules known as the General Data Protection Regulation (GDPR). The GDPR has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU and more obligations to organisations holding their personal information.

Details of additional rights of individuals located in the EU and how we meet them are outlined in Appendix 1 of the Privacy Policy.

### Purposes for which we collect and use personal information

We collect your information to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act*, and if you are giving a mortgage, certain State property laws, e.g. *Real Property Act in NSW* and to assess your application for consumer credit under the *National Consumer Credit Protection Act* if applicable. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, guarantor, or representative; for internal processes including risk management and pricing, to administer our relationship with you, to meet our obligations in relation to external payment, credit reporting systems, Government bodies and our funding arrangements, to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it for a specific purpose, for example, in assessing an application you make for hardship relief.

You consent to us collecting your personal information (including sensitive information) for the purposes described above.

### Exchange of personal information generally

We may exchange personal information about you with: our related bodies corporate, other persons to verify that it is correct (eg with your employer); assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians or attorneys; law enforcement, regulatory and Government bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detection services, your franchisor; payment system operators; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; broker groups and broker industry associations; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; any financial institution to or from which a payment is made in relation to any account you have or operate; your current and prospective co-borrowers, current and prospective signatories participants or transferees in a securitisation or other funding scheme (including ratings agencies), or persons considering purchasing or who purchase or manage loans and their advisers; financial institutions, and debt collecting agencies.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Security Register.

### Exchange of personal information with credit providers

We may exchange your personal information with other credit providers (including information provided by or derived from a CRB such as a consumer credit report) for the following purposes:

- to assess an application for credit;
- to consider whether or not to accept you as a guarantor or security provider;
- to collect overdue payments, to manage credit, to help you avert default on credit obligations and take action in the event of your fraud or other serious credit infringement; and
- to provide or manage securitised or transferred loans.

#### Exchange of personal information with guarantors

If you are a borrower, we may exchange your personal information (including a consumer credit report) with your guarantor, a person who has provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

#### Exchange of personal information with CRBs

We may exchange your information with CRBs, including by:

- disclosing to a CRB -
  - information they are permitted to collect in conducting a credit reporting business;
  - a failure by you to meet your payment obligations in relation to consumer credit; or
  - details of any fraud or other serious credit infringement you commit;
- obtaining a consumer credit report from the CRB to -
  - assess an application for, or collect overdue payments of, commercial credit;
  - consider whether or not to accept you as a guarantor or security provider;
- obtaining commercial credit information about you in order to assess an application by you for consumer credit.

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. By accepting the terms of this statement, you agree to us requesting an assessment and providing your personal information for such an assessment.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

The CRBs we may use include Equifax - [www.equifax.com.au](http://www.equifax.com.au), Experian Australia Credit Services Pty Ltd - [www.experian.com.au/credit-services/credit-services](http://www.experian.com.au/credit-services/credit-services) and illion - [www.illion.com.au](http://www.illion.com.au).

Each body has a policy which sets out how it deals with credit information held by it, which is available using the contact details above.

If you apply to us to be a borrower, guarantor or security provider, or if you are already a borrower, guarantor or security provider with us, you agree to us accessing your personal information held with a CRB (including consumer credit information), even if there is a ban period in place, for the purposes of assessing the relevant credit application or in order to collect overdue payments in relation to that credit.

If you have been, or are likely to be, a victim of fraud (including identity fraud), you can ask a CRB not to use or disclose credit information the CRB holds about you.

#### Transfer of personal information overseas

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas or to related bodies corporate; where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country.

These countries include, but are not limited to, New Zealand, United Kingdom, USA and Ireland. See our Privacy Policy for more information.

#### Disclosure and use of your personal information by QBE

If we decide to obtain lenders' mortgage insurance (LMI) on your loan or a loan you guarantee, we will give information

about you to our LMI provider, QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). QBE explains how they handle information about you in QBE's privacy policy set out at [www.qbelmi.com](http://www.qbelmi.com). This includes how you can access and correct information about you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information; and how QBE will deal with complaints.

You can access information that QBE holds about you by calling **1300 367 764**.

QBE collects your personal information to decide whether to insure Bankwest under an LMI policy, to assess the risk of you defaulting on the loan, (if you are a guarantor) to assess the risk of you being unable to meet a liability arising under a guarantee, to administer and vary the insurance cover including for securitisation and hardship applications, to deal with claims and recovery of proceeds including among other things to enforce the loan in place of Bankwest, for a mortgage insurance purpose relating to you and for any other purpose under the LMI contract between Bankwest and QBE. If your information is not provided to QBE, QBE may not be able to issue the insurance and Bankwest may not be in a position to provide the loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines. By signing this statement you agree that QBE may use and disclose information about you in the manner described above.

#### Marketing

Unless you tell us not to, by accepting the terms of this statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling **13 17 19**.

CRBs may use consumer credit information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

#### Further information

This Statement should be read in conjunction with the Privacy Policy on our website at [www.bankwest.com.au](http://www.bankwest.com.au) or by calling **13 17 19**.

You have rights to access your personal information (including credit-related information) from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights (including credit reporting rights) in relation to the information.

By signing this statement, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

**If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with the best products and services that suit your needs.**

**Bank use only**

**I certify that the below has been undertaken::**

- All compliance and AML activities have been performed
- All forms and documents have been collected and signed appropriately

Prepared by (include BB number)

Date

Signature (if processed manually)

- All documents have been verified and appropriate checklists have been completed
- All customer and account details have been updated accordingly

Prepared by (include BB number)

Date

Signature (if processed manually)