



Tertiary Account application

Westpac use only

Authority no.

Date DD / MM / YYYY

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

A. Personal details

^ Where we can contact you if you move.

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

Name FIRST MIDDLE LAST

Mobile REQUIRED Home phone

Email REQUIRED

Home address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Postal address (if different)^ NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

^ Where we can contact you if you move.

ID type E.G. DRIVERS LICENCE ID number Expiry

ID type E.G. PASSPORT ID number Expiry

IRD number IF KNOWN ^ Tax rate RWT^ (tick one) ☐ 10.5% ☐ 17.5% ☐ 30% ☐ 33% ☐ 39%

*This is for Resident Withholding Tax (RWT) deductions from your interest (if applicable). If you don't provide a valid IRD number, we will use the non-declaration rate of 45%. If you do provide an IRD number but don't tick an RWT rate, we will use a default rate of 33%.

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

Password (required for identification when calling us):

Foreign Tax details

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*** (TIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

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

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

Signature

Date DD / MM / YYYY

If you are under 18 please complete the parent/guardian section overleaf.

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

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

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

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

B. Details of Signatory ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (please specify) _____ Date of birth DD / MM / YYYY

Name	FIRST	MIDDLE	LAST
Relationship to child			
Home address	NUMBER & STREET		SUBURB
TOWN/CITY		POSTCODE	
Postal address (if different)	NUMBER & STREET		SUBURB
TOWN/CITY		POSTCODE	
Phone number	HOME	MOBILE	WORK
Email address	Occupation		
ID type	ID no.	Expiry	
ID type	ID no.	Expiry	

Signature _____ Date DD / MM / YYYY

By signing you are bound by the conditions under **Section G** of this form. You also agree that we may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy.

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

Name	FIRST	MIDDLE	LAST
Relationship to child			
Home address	NUMBER & STREET		SUBURB
TOWN/CITY		POSTCODE	
Postal address (if different)	NUMBER & STREET		SUBURB
TOWN/CITY		POSTCODE	
Phone number	HOME	MOBILE	WORK
Email address	Occupation		
ID type	ID no.	Expiry	
ID type	ID no.	Expiry	

Signature _____ Date DD / MM / YYYY

By signing you are bound by the conditions under **Section G** of this form. You also agree that we may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy.

C. Rules
This tells us how people can operate the above accounts

Please tick just one box. If you don't tick anything, we'll assume adult(s) can sign by themselves.

☐ Signatories can sign by themselves OR ☐ Signatories must sign together

D. Graduation details

Name of university, polytech or training organisation
Course completion DD / MM / YYYY

E. Tertiary account options

- ☒ Yes, I'd like to open a Tertiary account including digital banking and (please select one):
- ☐ an Airpoints™ Debit Mastercard®
- ☐ a Debit Mastercard®

Airpoints™ number

It's easy to join, just go to airnewzealand.co.nz

Optional extras (please tick if you're interested)

- ☐ a savings account ☐ a credit card ☐ information regarding KiwiSaver
- ☐ an interest free overdraft ☐ car and/or contents insurance

F. 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 our approved list of identification documents available at westpac.co.nz/AML)
- ☐ proof of address (e.g. electricity bill in your name, bank statement)

G. Tertiary account terms and conditions

Guidance


In this form:

- **We, us or Westpac** – means Westpac New Zealand Limited. The word '**our**' has a similar meaning.
- **You** – means the person who is opening the Tertiary account. If the parent or guardian is signing the form on behalf of that person, you also means the parent or guardian where that makes sense. '**Your**' has a similar meaning.

What do the 'i' icons mean?

We've also included some additional information to bring certain important details to your attention.

This additional information is set out next to an icon like this:

 If you have an Airpoints credit or Debit card, you must be a member of Air New Zealand's Airpoints programme to earn Airpoints Dollars.

This additional information does not form part of your terms.

Tertiary Account Eligibility

To be eligible for a Tertiary account you must be doing one of the following:


- Studying full time or part time at an NZQA accredited tertiary institution for at least one semester (minimum 12 weeks)
- Working and studying towards a Tertiary Education Commission approved Level 4 New Zealand Apprenticeship (after 1/1/2014) or a Modern Apprenticeship qualification at Level 3 or Level 4 on the New Zealand Qualification Framework ('NZQF') (pre 1/1/2014).

Also:

- You must be a New Zealand resident
- You must have your salary or wages (or any other form of income) paid directly into your Tertiary account
- You can't have a Tertiary account or any similar account or package with another bank
- You can't already have a Tertiary account with us.

A Tertiary account is available for the duration of your course or apprenticeship only. This is usually three or four years but can be extended if you provide us evidence of further study. After your course or apprenticeship finishes, your Tertiary account will automatically change to a Graduate account.

A Graduate account is available for 12 months only. After this time, your account will automatically change again to a standard Westpac Everyday account. Standard fees and charges will apply.

 If you have an Airpoints credit or Debit card, you must be a member of Air New Zealand's Airpoints programme to earn Airpoints Dollars.

Fees

Fees that apply to Tertiary accounts are set out in the Tertiary, Career Starter and Graduate accounts brochure and the Westpac Transaction and Service Fees brochure.

We can make changes to fees or charges in accordance with the Westpac General Terms and Conditions.

Agreement

By signing this form, you:

- Agree all terms set out in this form apply to the use of this account
- Agree to comply with all terms set out in this form and the Westpac General Terms and Conditions
- Confirm all information supplied in this form is true, correct and complete to the best of your knowledge
- Agree to notify us of any change in your circumstances that would affect the tax residency information that you have provided
- Agree that we may share and exchange your information with third parties related to rewards programmes (including without limitation Air New Zealand Limited) for them to:

- administer the relevant rewards programme
- provide related services, marketing and research.

Privacy

We have a clear Privacy Policy that explains how we keep your information safe. The Privacy Policy is not part of these terms. You can read more about how we collect, store, use and share your personal information at westpac.co.nz/privacy or ask at any branch

We can make enquiries about you

You agree that we can make enquiries concerning your residency status.

We'll only make these enquiries to obtain information that is relevant to your request to open an account or to your account generally.

We can make these enquiries of any person or entity that we reasonably consider can verify, or validly comment on your residency status.

You authorise all persons or entities that we approach to provide us with the information that we request.

Authorisation

If you are under the age of 18 and applying for a Debit card, someone will need to sign this form on your behalf.

You authorise each person listed as a Signatory to operate the Tertiary account. Signatories can be added or removed.

Signatories can only operate the accounts in accordance with the rule that is selected for Signatories in section [B] of this form.

A Signatory can access and transact on the accounts – however a Signatory can't:

- Open other accounts
- Apply for additional products (such as loan or overdraft facilities)
- Agree to changes to existing products relating to the accounts.

A Signatory must operate the account themselves – they can't delegate their responsibility to someone else.

By signing this form, each Signatory agrees to all of the terms and conditions in this form that relate to Signatories (including in relation to what they can and can't do).

Only you (as the account holder) can change the details of the authority set out in this form – they can't be changed by a Signatory. This includes adding or removing other Signatories.

Means of Communication

We may communicate with each other electronically.

We have no responsibility to confirm the validity, authenticity, or accuracy of any electronic or telephone communication or instruction that we receive in relation to you.


We may act on any electronic or telephone instruction even if those instructions may be:

- given or transmitted in error
- fraudulent
- altered or distorted prior to or during transmission or instruction.

In some cases, we may not complete an electronic or telephone instruction while we make further enquiries or seek to confirm its authenticity with you.

We will not be liable to anyone if any instructions we receive are not valid, authentic or correct and we could not have reasonably detected that in the circumstances.

You agree to indemnify us for any loss, cost, or expense, we incur as a result of any unauthorised act by you or an agent of yours, or us acting on an instruction from you that was, in fact, not valid or authentic (unless we had a reason to materially doubt its validity or authenticity).

 '**Indemnifying us**' means paying amounts to us if we incur certain losses, costs or expenses. Normally this will mean you need to pay us the amount of the loss, cost or expense so that we are not disadvantaged.

H. Parent/Guardian details

If you are under 18,
a parent/guardian
must complete this
section and sign to
accept the terms
and conditions
in person at a
Westpac branch.

You also:

- Agree to make sure the applicant understands the conditions of use that apply to their Debit Mastercard. This includes the responsibilities they have, such as not telling anyone else their PIN
- Agree you won't make any claim against us for any losses the applicant suffers as a result of them not complying with the conditions of use that apply to their Debit Mastercard
- Agree to indemnify us for any loss, cost or expense we incur because any instructions we receive from the applicant are fraudulent or negligent or are in breach of the conditions of use that apply to the applicant's Debit Mastercard. This does not apply if we had a reason to materially suspect that the instructions were fraudulent or negligent or were in breach of the relevant conditions of use
- Understand that the Debit Mastercard can be used to make purchases online.

Parent/Guardian name FIRST NAME(S)

Date of birth DAY / MONTH / YEAR

Postal address NUMBER & STREET

Mobile

Home phone

Signature

Date DD / MM / YYYY

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Bank

Bank	Branch number
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Bank	Branch number	Account number
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Suffix

Statement of position obtained:

- ☐ system loadings completed with fixed expiry date set
- ☐ all other Tertiary packages repaid
- ☐ Airpoints™ Debit Mastercard® requested or Debit Mastercard®
- ☐ credit check obtained; all relevant sections completed
- ☐ Tertiary account opened
- ☐ Digital banking set up

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