

Westpac use only

Authority no.

Date

☐

Individuals

☐

Joint

☐

Tick if schedule of extra signatories attached

Account number

0

3

Base Number



Opening Accounts for Personal Customers

A. Customer/
account ownerThis tells us who owns
the accounts.

First name(s)

Surname

First name(s)

Surname

First name(s)

Surname

B. Rules

This tells us how
signatories can operate
all the above accounts.

Please tick just ONE box. If you don't tick anything, we'll assume that anyone can sign by themselves.

☐

Anyone can sign by themselves

OR

☐

Any two to sign together

OR

☐

Any three to sign together

OR

☐

All signatories must sign together

C. Signatories

This tells us who are the
account owners and
who are the signatories.If you are the account
owner, you are signing
this section as the
account owner and as
a signatory.All account owners
listed in section A must
complete this section.If you have more than
two authorised people
ask us for a schedule
that has room for more
people.[†] If you are using a
New Zealand Driver's
Licence, please
also supply the card
version number. If you
are using a passport,
please supply the
country of issue.^{*} This is for Resident
Withholding Tax (RWT)
calculation. 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%.[‡] If you tick 'Yes', you are
confirming your IRD
number is listed on the
IRD RWT exemption
register.^{**} This is for Portfolio
Investment Entity
(PIE) Tax calculations.
An IRD number is
mandatory to open
a PIE account. If you
don't tick anything,
we will use the default
prescribed investor
rate (PIR) of 28% on
your investments
in one of our PIE
products.

Signatory 1

☐

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other (please specify)

Date of birth DD / MM / YYYY

Name FIRST

MIDDLE

LAST

Relationship to customer (if not an account owner)

Phone Number HOME

MOBILE

ID type

ID no.[†]

Expiry DD / MM / YYYY

ID type

ID no.[†]

Expiry DD / MM / YYYY

Home address NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

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

SUBURB

TOWN/CITY

Occupation

Email

IRD number

Tax rate: RWT* (tick one) ☐ 10.5% ☐ 17.5% ☐ 30% ☐ 33% ☐ 39%RWT exempt?[‡]☐

Yes

☐

No

Optional for customers with Westpac PIE (Portfolio Investment Entity) investments.

Please tick the Prescribed Investor Rate (PIR**) that you will be taxed at: (tick one) ☐ 10.5% ☐ 17.5% ☐ 28%

For Account Owners only (please complete the following information)

Are you a US citizen?[^] ☐ Yes ☐ No

Main country of tax residency~ THIS IS THE MAIN COUNTRY WHICH HAS THE RIGHT TO TAX YOUR WORLDWIDE INCOME

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

Foreign Tax Identification Number(s)* (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)

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.

Signature

Date DD / MM / YYYY

By signing you are declaring and agreeing to the statements at **Section D**. You also agree that we may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy.We may be required to verify the identity of the people listed and other information provided in this form. Please refer to Westpac's list of acceptable verification documentation available at [westpac.co.nz/AML](https://www.westpac.co.nz/AML)

Signatory 2

☐

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other (please specify)

Date of birth DD / MM / YYYY

Name FIRST

MIDDLE

LAST

Relationship to customer (if not an account owner)

Phone Number HOME

MOBILE

ID type

ID no.[†]

Expiry DD / MM / YYYY

ID type

ID no.[†]

Expiry DD / MM / YYYY

C. Signatories

(continued)

Home address	NUMBER & STREET	SUBURB
	TOWN/CITY	POSTCODE
Postal address (if different from above)	NUMBER & STREET/BOX NUMBER	
	SUBURB	TOWN/CITY
Occupation	Email	
IRD number	Tax rate: RWT* (tick one) <input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 30% <input type="radio"/> 33% <input type="radio"/> 39%	
RWT exempt? [‡]	<input type="radio"/> Yes <input type="radio"/> No	
Optional for customers with Westpac PIE (Portfolio Investment Entity) investments.		
Please tick the Prescribed Investor Rate (PIR**) that you will be taxed at: (tick one) <input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 28%		
For Account Owners only (please complete the following information)		
Are you a US citizen? [^] <input type="radio"/> Yes <input type="radio"/> No		
Main country of tax residency [~] THIS IS THE MAIN COUNTRY WHICH HAS THE RIGHT TO TAX YOUR WORLDWIDE INCOME		
Additional country(s) of tax residency (if any) LIST THE ADDITIONAL COUNTRY(S) OF WHICH YOU ARE A TAX RESIDENT		
Foreign Tax Identification Number(s)* (TIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY		
If you do not have a TIN, please select the reason: <input type="radio"/> TIN not issued by this country <input type="radio"/> Country has not issued a TIN to me (e.g. I am under age)		
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.		
Signature		Date DD / MM / YYYY
By signing you are declaring and agreeing to the statements at Section D . You also agree that we may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy.		
We may be required to verify the identity of the people listed and other information provided in this form. Please refer to Westpac's list of acceptable verification documentation available at westpac.co.nz/AML		

D. Agreement

Guidance

When we use the term '**Account Owner**' in this section, we mean the person or people who are opening the Account. Unless the context suggests otherwise, when we use the word '**you**' or '**your**' we mean the Account Owner.

When we do anything under or in relation to your account, including where you ask us to do something, we'll act in a fair and reasonable way.

If, at any time, we have a 'Customer Commitment', the commitments in that 'Customer Commitment' do not apply to the terms set out in this form.

A 'Signatory' is someone who is authorised by the Account Owner to operate the accounts opened on the base number set out above. 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 the terms and conditions in this form that relate to Signatories (including relating to what they can and can't do).

Only an Account Owner 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.

Changes to the details set out in this form can only be made by notice to us in writing.

This form can also be used to open accounts held with BT Funds Management (NZ) Limited. If you are opening an account with BT Funds Management (NZ) Limited, the terms in this form apply as if all references to **Westpac, we, us or our** mean BT Funds Management (NZ) Limited.

When we say 'including' in this form, it means we are providing one or more examples but we aren't limiting what could be included.

Confirmation

Each Account Owner who signs this form confirms all information supplied in this form is true, correct and complete to the best of their knowledge.

Authority

Each Account Owner authorises the Signatories to operate the account in accordance with the rule that is selected in section B of this form.

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 relating 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 before 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.

Agreement

By signing this form the Account Owner agrees:

- All terms set out in this form apply to the use of this account
- To comply with all terms set out in this form and the Westpac General Terms and Conditions
- We may collect, store, use and share your personal information in accordance with the Westpac Privacy Policy
- The Authority set out in this form applies to the account set out at the top of this form.
- We may accept instructions from any one Account Owner relating to all account related matters
- You'll notify us of any change in details (for example, your contact information or your address) or changes in any other information included in this form (including those affecting account ownership and tax residency information)
- We may send you electronic and other forms of messages relating to products and services you hold with us, corporate news, requests for feedback and other information which is important for you to know.

If there's a conflict between the terms set out in this form and the terms of the Westpac General Terms and Conditions, to the extent the terms are about substantially the same thing then the terms set out in this form will apply. If it makes sense for both of the terms to apply then both will apply.

Copies of the Westpac General Terms and Conditions and the Westpac Privacy Policy are available at any of our branches or on our website.

Westpac use only.

Receiving branch no.

Branch staff salary no.

Support centre salary no.