



BT Margin Lending Authorised Representative Form

Use this form to nominate additional people to operate your BT Margin Loan Facility on your behalf. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything you are able to do under your BT Margin Loan Facility (including but not limited to increasing the loan, buying and selling investments and changing your contact details). You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

FORM INSTRUCTIONS

Complete this form online.

The **original** of this form and any other required information must be sent to:

mail BT Margin Lending
GPO Box 3917
Sydney NSW 2001

QUESTIONS?

If you have any questions regarding completing this form, and:

You are the borrower:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at client.marginlending@btfinancialgroup.com

You are the nominated financial adviser:

- Please call BT Adviser Relations on 1800 671 409, or
- Email us at adviser.marginlending@btfinancialgroup.com

Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney time).

BORROWER'S DETAILS

Borrower's name(s)

Borrower's client code

A. DETAILS OF AUTHORISED REPRESENTATIVE

Title

Mr Mrs Miss Ms Other

Given name(s) (include first and middle names)

Surname

Alternate name(s) (if any)

Date of birth (dd/mm/yyyy)

Drivers licence number

State of issue

Home phone number

Mobile phone number

Work phone number

Email address*

**In the future, BT may elect to email correspondence to you.*

Current residential address (PO Box is not acceptable)

State

Postcode

Relationship to the borrower(s)

Current employment status

Full-time Part-time Casual/temporary/contractor
Self-employed Other Specify

Occupation (if self-employed, describe nature of business)

Are you an existing Westpac customer?

Yes No

If Yes, select and complete ONE of the following forms of identification. Note that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account holders name(s)

OR Westpac customer number

If No, to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify customers before we provide a service. Refer to the Proof of Identification section, in Appendix A of this form, for a list of acceptable documentation and eligible certifiers.

Have you already provided us with your Foreign Tax Residency information?

- Yes. Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.
- No. The below question is mandatory and must be completed. Please refer to Section D of this Form for more information.

Are you a tax resident of any other country outside of Australia?

- Yes No

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1 Reason 2 Reason 3

Country

Tax Identification Number (TIN)

Reason (if a TIN is not available)

- Reason 1 Reason 2 Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

B. BT PRIVACY STATEMENT

The personal information we collect from you on this form will be used to nominate you as an Authorised Representative. We may use and disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business. Please refer to the BT Privacy Statement which is attached to this form as Appendix B.

C. SIGNING SECTION

By signing this form, I/we agree that:

- BT Margin Lending is authorised to provide any information in relation to my/our BT Margin Loan Facility to the authorised representative/s and can assume that each authorised representative/s has the authority to operate the loan independently.
- BT Margin Lending may verify instructions received from the authorised representative/s but is not obliged to do so.
- I/we will ratify any action taken by the authorised representative/s in accordance with this authority.
- The nominated authorised representative confirms that they are an Australian resident for tax purposes.
- I/we have read and accepted the information under the heading BT Privacy Statement and consent to the collection, use and disclosure of personal information in accordance with the BT Privacy Statement.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Authorised Representative**

Full name of **Authorised Representative** (please print)

Signature of **Borrower 1**

Full name of Borrower 1 (please print)

Director Sole Director and Secretary

Signature of Borrower 2

Full name of Borrower 2 (please print)

Director Company Secretary

Date (dd/mm/yy)

D. FOREIGN TAX RESIDENCY INFORMATION

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)*.

If a TIN is not available, please select one of the reasons against the appropriate country:

Reason 1: Foreign TIN is not issued by this country

Reason 2: Individual is under age (applies to individuals only)

Reason 3: Foreign TIN pending issue by the country's tax authority

* A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of the tax residency that is used for tax purposes.

All applicants (including individuals, trusts and individual trustees), company directors/guarantors, authorised representatives and beneficial owners, who are not existing Westpac customers, must provide original certified copies of identification documents in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act 2006).

Note: It is an offence under the AML/CTF Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document.

Penalty: Imprisonment for 10 years.

This Appendix details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this BT Margin Loan Facility. Please consult the relevant sections that apply to you.

A. PROOF OF IDENTIFICATION FOR INDIVIDUALS

Refer to this section if you are:

- An individual/sole trader and/or joint individual borrower
- An authorised representative
- A beneficial owner
- An individual trustee for a trust borrower
- A company director acting as guarantor.

You must be identified in accordance with the AML/CTF Act 2006. If any of the above persons are noted on the BT Margin Lending Loan Application and they are not existing Westpac customers, they must provide original certified copies of acceptable identification documentation by an approved certifier.

VERIFICATION PROCEDURE

You must provide original certified copies (refer section C) of identification documents (listed below) that show your full name, your date of birth and residential address.

IDENTIFICATION DOCUMENTS

The proof of identity requirements are as follows:

- ONE Primary Photographic document from Table A; OR
- ONE Primary Non Photographic document from Table B and one Secondary document from Table C.
- The combination of documents certified must contain full name and date of birth.
- All documents must be current unless specified otherwise.

If you are unable to provide these identity documents, contact our BT Customer Relations Consultants on 1800 816 222 for further options.

TABLE A. PRIMARY PHOTOGRAPHIC IDENTIFICATION DOCUMENTS

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations
- Australian licence/permit (can either be a driver's licence, learner's permit)
- Foreign driver's licence which contains a photograph
- Proof of age card issued by a State or Territory (or equivalent)
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations

TABLE B. PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION DOCUMENTS

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian).

TABLE C. SECONDARY IDENTIFICATION DOCUMENTS

- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink)
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address
- Foreign driver's licence which does not contain a photograph
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University)[^]
- Notice issued by the principal of a school (must be less than 3 months old, include the name of the customer, residential address, period of school attendance and issued on a school letterhead)
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

[^]Must contain photograph and/or signature.

Documents cannot be accepted if they are cancelled, defaced or mutilated. Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

B. PROOF OF IDENTIFICATION FOR TRUSTS

Refer to this section if the borrower is a trust.

Where the trustee is an individual/s, please also refer to Section A.

VERIFICATION PROCEDURE

You must attach original, certified copies (refer section C) of acceptable identification documents (listed below) that show:

- That the trust is a standard trust (ie testamentary, family or discretionary trust)
- Full name of the trust
- Settlor of Trust full name

IDENTIFICATION DOCUMENTS

Information must be verified from at least one of the verification sources listed in Identification Documents table below.

IDENTIFICATION DOCUMENTS

- Trust Deed (or extract) where the names of the trust, trustees, beneficiaries, settlor(s) and execution page are evident.
- Settlement Deed or other document that contains a declaration of trust where the names of the trust and/or settlor(s) are evident.
- If a self-managed superannuation fund, search of the Super Fund Lookup database.
- A notice issued by the ATO within the last 12 months (e.g Notice of Assessment)
- ABR search
- A letter from a solicitor or qualified accountant that confirms the name of the trust and/or settlor(s)

Documents cannot be accepted if they are cancelled, defaced or mutilated.

C. HOW TO CERTIFY YOUR IDENTITY DOCUMENTS

The documents applicable to you (dependant on your borrower type) can be certified by either:

- Your financial adviser – where they have introduced you to this BT Margin Loan Facility, have an AFSL and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate FSC/FPA Identification Form and attach it to this BT Margin Lending Loan Application together with the original certified identification documents.
- Any other eligible certifier as listed in this Section. They must complete the appropriate Certified Copy Certificate (see following pages) and attach it to this BT Margin Lending Loan Application together with the original certified identification documents.

An original certified copy is a document that has been certified as a true copy of an original document. To certify an identity document:

- take the original identity document and a photocopy to one of the people listed below (eligible certifiers) and ask them to certify that the photocopy is a true and correct copy of the original document
- that person will need to print their name, date and qualification/ occupation which makes them an eligible certifier on the photocopy
- the certifier must also include the following statement on the photocopy 'I certify that this is a true copy of the original document'
- the certifier must complete the appropriate Certified Copy Certificate (see following pages), or if the certifier is a financial adviser the appropriate FSC/FPA Identification Form
- photocopies of certified documents will not be accepted. The original signature of the certifier must be visible.

LIST OF ELIGIBLE PERSONS WHO CAN CERTIFY YOUR IDENTITY DOCUMENTS

1. A person enrolled on the roll of the Supreme Court or a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
2. A Judge of a Court.
3. A Magistrate.
4. A Chief Executive Officer of a Commonwealth Court.
5. A Registrar or Deputy Registrar of a Court.
6. A Justice of the Peace.
7. A Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
8. A Police Officer.
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1985).
12. An officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. A finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).
14. An officer with, or authorised representative of, a holder of an AFSL, having 2 or more continuous years of service with one or more licensees.
15. A member of the Institute of Chartered Accountants in Australia, Certified Practising Accountants Australia or the National Institute of Accountants, with 2 or more years of continuous membership.
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

D. CERTIFIED COPY CERTIFICATE FOR INDIVIDUALS ONLY

See following pages

E. CERTIFIED COPY CERTIFICATE FOR ORGANISATIONS

See following pages

WIB Certified Copy Certificate – Individuals – Identification Documents

(To be used for Individuals residing overseas)

Upon instruction from the Bank, this form may be used where an individual resides overseas and is not able to present their original identification documents to the Bank in person.

Part A Details of Individual

Full name (given name(s) including middle name(s) and family name) of individual

Date of birth

Other names known by (if any)

Permanent residential address

Street			
Suburb/Town/City	State	Postcode	Country

Occupation

Privacy Statement: The Bank is collecting your personal information to satisfy the Bank's identification requirements under the Anti-Money Laundering & Counter-Terrorism Financing Act and Rules. If you do not provide all the information requested, the Bank may not be able to provide any product or service to you or the customer of which you are a signatory or representative. The Bank will use and disclose your personal information to other members of the Westpac Group, anyone the Bank engages to do something on its behalf, and other organisations that assist the Bank with its business which may include organisations located outside of Australia and to government agencies and regulators, in some cases offshore. Details are in the Bank's privacy policy. The Bank's privacy policy, available at westpac.com.au or by calling 132 032 (or from overseas +61 2 9293 9270), contains information on how the Bank handles your personal information, how you can access the personal information the Bank holds about you and seek its correction, how you may complain about a breach of the Australian Privacy Principles and how the Bank will deal with your complaint.

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

NOTE: It is an offence under the Anti-Money and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

Signature of individual (to be signed in the presence of the certifier)

Part B Certifier Details

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name of Certifier

Occupation

Name of Certifier's employer

Business phone number

Certifier's employment address

Street			
Suburb/Town/City	State	Postcode	Country

Category of certifier (see list on page 3 – insert relevant number)

Where the name on the identification documents differs from the name used by the individual, provide an explanation given by the individual or sight and record documentation which identifies the individual in their former name e.g. marriage certificate or deed poll.

Declaration of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.
- The individual signed this form in my presence.

Privacy Statement: The Bank is collecting your personal information in order to assist the Bank in the identification of the individual named in Part A under the Anti-Money Laundering and Counter-Terrorism Financing Act and Rules. If you do not provide all the information requested, the Bank may not be able to provide any product or service to the individual named in Part A or to the customer that the individual named in Part A will be a signatory or representative. The Bank will use and disclose your personal information to other members of the Westpac Group, anyone the Bank engages to do something on its behalf, and other organisations that assist the Bank with its business which may include organisations located outside of Australia and to government agencies and regulators, in some cases offshore. Details are in the Bank's privacy policy. The Bank's privacy policy, available at westpac.com.au or by calling 132 032 (or from overseas +61 2 9293 9270), contains information on how the Bank handles your personal information, how you can access the personal

information the Bank holds about you and seek its correction, how you may complain about a breach of the Australian Privacy Principles and how the Bank will deal with your complaint.

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

Signature of Certifier

Date

X

/ /

Part C Details of Documents Certified

- Either **ONE primary photographic identification document** or **ONE primary non-photographic identification document AND ONE secondary identification document** are to be certified
- The combination of identification documents certified must contain the **individual's full name and date of birth**.
- **Certify the first page of the document(s)** with "This is a true and correct copy of the original document" followed by the Certifier's signature and the date.
- All documents **must be current unless specified otherwise**.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Primary identification documents – please tick (✓) which document(s) are certified.

Document	Certified
Foreign Documents	
• Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)*	<input type="checkbox"/>
• Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations*	<input type="checkbox"/>
• Foreign driver's licence which contains a photograph**	<input type="checkbox"/>
• National identity card issued by a foreign government, the United Nations or an agency of the United Nations **	<input type="checkbox"/>
Australian Documents	
• Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)*	<input type="checkbox"/>
• Australian licence/permit (can either be a driver's licence, learner's permit)*	<input type="checkbox"/>
• Proof of age card issued by a State or Territory (or equivalent)*	<input type="checkbox"/>

Primary Non-photographic identification documents – please tick (✓) which document(s) are certified.

Document	Certified
Foreign Documents	
• Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations	<input type="checkbox"/>
• Citizenship certificate issued by a foreign government	<input type="checkbox"/>
Australian Documents	
• Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages	<input type="checkbox"/>
• Australian citizenship certificate	<input type="checkbox"/>
• Centrelink pension card (Australian)	<input type="checkbox"/>

Secondary identification documents – please tick (✓) which document(s) are certified.

Document	Certified
Foreign Documents	
• Foreign driver's licence which does not contain a photograph	<input type="checkbox"/>
• Utilities notice issued by a local government or utilities provider within the last 3 months and includes the individual's name and residential address	<input type="checkbox"/>
• A current tenancy/lease agreement (must not be cancelled or expired)	<input type="checkbox"/>
Australian Documents	
• A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the individual's name and residential address (e.g. a notice from Centrelink)	<input type="checkbox"/>
• Australian Taxation Office (ATO) notice issued within the last 12 months and includes the individual's name and residential address	<input type="checkbox"/>
• Utilities notice issued by a local government or utilities provider within the last 3 months and includes the individual's name and residential address	<input type="checkbox"/>
• Department of Veterans' Affairs pension concession card (Australian)	<input type="checkbox"/>
• A current tenancy/lease agreement (must not be cancelled or expired)	<input type="checkbox"/>
• Medicare card	<input type="checkbox"/>
• Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages	<input type="checkbox"/>
• Identification card issued to a student at an Australian higher education institution (TAFE or University)**	<input type="checkbox"/>
• A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence	<input type="checkbox"/>

*must contain photograph and signature

**must contain photograph and/or signature

Checklist for Certifier (must be completed in full by the Certifier)

Please tick (✓)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All documents contain on the first page, a written statement, signed and dated by you, stating that "this is a true and correct copy of the original document".
- All identification documents are written in English or an English translation prepared by an accredited translator is attached.
- Either ONE primary photographic identification document or ONE primary non-photographic identification document AND ONE secondary identification document are certified
- The combination of identification documents certified contains the individual's full name and date of birth.
- This form was signed by the individual in your presence.
- The certified copies containing the Certifier's original signature are attached to this form.

NOTE: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

Category of Certifiers

The following persons are approved by the Bank to certify identification documents:

- Any person specified in category 11
 - Any person specified in category 12 or 13 where the international bank/finance company is acceptable to Westpac (Refer to your banking representative for information on acceptable international banks/finance companies)
 - Any of the persons specified in category 1 to 17 where the person holds these positions within Australia
1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
 2. A judge of a court
 3. A magistrate
 4. A chief executive officer of a Commonwealth court
 5. A registrar or deputy registrar of a court
 6. A Justice of the Peace
 7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
 8. A police officer
 9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
 10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
 11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
 12. A bank or building society officer with 2 or more continuous years of service
 13. A finance company officer with 2 or more continuous years of service
 14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
 15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
 16. A Commissioner for Declarations
 17. A Commissioner for Affidavits

Bank Use Only

Bank officer's name

Salary number

Branch/Department

BSB

Customer IDV number

Signature

Date

WIB Certified Copy Certificate – Organisations – Customer Identification Documents

(To be used for Companies, Trusts, Partnerships, Associations & Registered Co-operatives registered/incorporated overseas)

Upon instruction from the Bank, this form may be used where a customer is registered/incorporated overseas and is not able to present their original customer identification documents to the Bank in person.

Part A Customer Details

Type of Customer (please tick ✓)

Company Trust Partnership Association Registered Cooperative

Full name of Customer (Registered name if applicable)

Address (Registered address if applicable)

Street			
Suburb/Town/City	State	Postcode	Country

Australian Business Number (ABN)/Australian Registered Body Number (ARBN)/Other Foreign Registration Number (if applicable)

Part B Certifier Details

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name of Certifier

Occupation

Name of Certifier's employer

Business phone number

Certifier's employment address

Street			
Suburb/Town/City	State	Postcode	Country

Category of certifier (see list on page 3 – insert relevant number)

Declaration of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.

Privacy Statement: The Bank is collecting your personal information in order to assist the Bank in the identification of the Customer named in Part A under the Anti-Money Laundering and Counter-Terrorism Financing Act and Rules. If you do not provide all the information requested, the Bank may not be able to provide any product or service to the Customer. The Bank will use and disclose your personal information to other members of the Westpac Group, anyone the Bank engages to do something on its behalf, and other organisations that assist the Bank with its business which may include organisations located outside of Australia and to government agencies and regulators, in some cases offshore. Details are in the Bank's privacy policy. The Bank's privacy policy, available at westpac.com.au or by calling 132 032 (or from overseas +61 2 9293 9270), contains information on how the Bank handles your personal information, how you can access the personal information the Bank holds about you and seek its correction, how you may complain about a breach of the Australian Privacy Principles and how the Bank will deal with your complaint.

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

Signature of Certifier

Date

Part C Details of Documents Certified

- Please tick (✓) which document(s) are certified.
- **Certify** the first page of the document(s) with "This is a true and correct copy of the original document" followed by the Certifier's signature and the date.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Customer	Document	Certified
Company	Certificate of incorporation/registration or equivalent document issued by the relevant registration body outside of Australia	<input type="checkbox"/>
Trust	Trust Deed/Settlement Deed (or extract) where the names of the trust, trustees, beneficiaries, settlor(s) and execution page are evident	<input type="checkbox"/>
Partnership	Partnership agreement, or extract, where the full name of the partnership, names of the partners and execution page are evident	<input type="checkbox"/>
Association	Certificate of incorporation or equivalent document issued by the relevant registration body outside of Australia	<input type="checkbox"/>
	Constitution or rules or minutes of a meeting of the association or relevant extract where the full name and registration number (if applicable) of the association are evident	<input type="checkbox"/>
Registered Cooperative	Certificate of registration or equivalent document issued by the relevant registration body outside of Australia	<input type="checkbox"/>
	Register maintained by the cooperative or minutes of a meeting of the cooperative or relevant extract where the full name and registration number of the cooperative are evident.	<input type="checkbox"/>
Other documents - please specify. Note: <i>The Bank reserves the right to reject any document listed here.</i>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

Checklist for Certifier (must be completed in full by the Certifier)

Please tick (✓)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All documents contain on the first page, a written statement, signed and dated by you, stating that "this is a true and correct copy of the original document".
- All documents are written in English or an English translation prepared by an accredited translator is attached.
- The certified copies containing the Certifier's original signature are attached to this form.

NOTE: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

Category of Certifiers

The following persons are approved by the Bank to certify identification documents:

- Any person specified in category 11
 - Any person specified in category 12 or 13 where the international bank/finance company is acceptable to Westpac (Refer to your banking representative for information on acceptable international banks/finance companies)
 - Any of the persons specified in category 1 to 17 where the person holds these positions within Australia
1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
 2. A judge of a court
 3. A magistrate
 4. A chief executive officer of a Commonwealth court
 5. A registrar or deputy registrar of a court
 6. A Justice of the Peace
 7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
 8. A police officer
 9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
 10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
 11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
 12. A bank or building society officer with 2 or more continuous years of service
 13. A finance company officer with 2 or more continuous years of service
 14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
 15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
 16. A Commissioner for Declarations
 17. A Commissioner for Affidavits

Bank Use Only

Bank officer's name

Salary number

Branch/Department

BSB

Customer IDV number

Signature

Date

PERSONAL INFORMATION

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at www.bt.com.au or by calling us on 132 135. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

CREDIT INFORMATION

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website www.bt.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 135 for a hard copy of the Statement of Notifiable Matters.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 135, if you do not wish to receive marketing communications from us.
- We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any Controlling Persons/Beneficial Owner, you will inform the bank. You also certify that if at any time there is a change of a Controlling Persons/Beneficial Owner/s in your entity, you will inform the bank.

A Controlling Person/Beneficial Owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a Controlling Person/Beneficial Owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

By completing this application, you also certify that the settlor(s) (applicable to Standard Trusts only) are not foreign tax residents. If the settlor(s) are a foreign tax resident, you must telephone 1300 725 863 at the time of completing this application. When you contact us, you will be asked to provide additional information for the settlor(s).

DEFINITIONS

“We”, “our”, “us”, means BT Securities Limited ABN 84 000 720.
“Westpac Group” means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.