

Add a Power of Attorney.



Applicant/s to complete this section.

A Power of Attorney (POA) is a document that gives another person legal authority to act on your behalf. Please return this completed form with an original certified copy of the Power of Attorney.

Only the attorney/s named below will be authorised signers from the effective date marked below and the membership owner is required to authorise the changes.

All attorney/s (including owners) authorised to sign cheques on this account are required to sign a new signature card. This card can be obtained from your local Defence Bank branch or by calling **1800 033 139**.

A F49 'Account access application' must also be completed to request an additional card on a card applicable account/s.

Membership owner.

Member number.

Member name.

Important: Signing this form increases your exposure to the risk of financial abuse. By signing you are allowing the below the same authority as yourself over your account/s (including withdrawing funds without your notice). Please consider if instructing this authority is suitable for you.

Details of attorney/s to the membership.

Attorney 1.	Access to Online Banking. ¹	Yes.	No.	Business banking (two to sign). ²	Yes.	No.
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Member number.³

Residential address.

Last name.

State.

Postcode.

First name.

Phone.

Other phone.

Middle name(s).

Email.

Date of birth.

 / /

Tax Residency Declaration.⁴

A. Are you an Australian resident for taxation purposes?

Yes.

No.

B. Are you either a US citizen or resident of another country for taxation purposes?

Yes.

No.

If answer is Yes to above B, please fill out Foreign Tax Declaration form – F601.

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Attorney 2. Access to Online Banking.¹ Yes. No. Business banking (two to sign).² Yes. No.

Member number:³ Residential address.

Last name. State. Postcode.

First name. Phone. Other phone.

Middle name(s). Email.

Date of birth. / /

Tax Residency Declaration.⁴

- A. Are you an Australian resident for taxation purposes? Yes. No.
- B. Are you either a US citizen or resident of another country for taxation purposes? Yes. No.

If answer is Yes to above B, please fill out Foreign Tax Declaration form – F601.

Attorney 3. Access to Online Banking.¹ Yes. No. Business banking (two to sign).² Yes. No.

Member number:³ Residential address.

Last name. State. Postcode.

First name. Phone. Other phone.

Middle name(s). Email.

Date of birth. / /

Tax Residency Declaration.⁴

- A. Are you an Australian resident for taxation purposes? Yes. No.
- B. Are you either a US citizen or resident of another country for taxation purposes? Yes. No.

If answer is Yes to above B, please fill out Foreign Tax Declaration form – F601.

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Attorney 4.	Access to Online Banking.¹ Yes. <input type="checkbox"/> No. <input type="checkbox"/>	Business banking (two to sign).² Yes. <input type="checkbox"/> No. <input type="checkbox"/>			
Member number: ³	<input type="text"/>	Residential address.	<input type="text"/>		
Last name.	<input type="text"/>	State.	<input type="text"/>	Postcode.	<input type="text"/>
First name.	<input type="text"/>	Phone.	<input type="text"/>	Other phone.	<input type="text"/>
Middle name(s).	<input type="text"/>	Email.	<input type="text"/>		
Date of birth.	<input type="text"/> / <input type="text"/> / <input type="text"/>				

Tax Residency Declaration.⁴

- A. Are you an Australian resident for taxation purposes? Yes. No.
- B. Are you either a US citizen or resident of another country for taxation purposes? Yes. No.

If answer is Yes to above B, please fill out Foreign Tax Declaration form – F601.

¹ Online Banking Access will be provided to this attorney for all accounts listed above.

² The undersigned request to have access to our account(s) through Business Banking and Two to Sign Banking. Business Banking and Two to Sign Banking allows accounts with 'two to sign' account signing authority to use Online Banking. A transaction can be set up and approved by one member and then approved by another before it is processed ensuring that 'two to sign' authority is being followed.

³ If you are not already an existing member of Defence Bank, please complete 'Details of new attorney to Defence Bank' and provide identification documents to verify your full name and either your date of birth and/or residential address. Your signature confirms the details provided on the form are true and correct.

⁴ The completion of this question is mandatory for all individuals connected to this membership. If the individual is not an Australian resident for taxation purposes form F601 may be required to be completed.

Privacy information.

Defence Bank complies with applicable privacy laws. General information about how we collect, use and disclose personal information about you is set out in our Defence Bank Products and Services – Conditions of Use. Our Privacy Policy provides additional information about how we handle your personal information. Both of these documents can be viewed on our website at defencebank.com.au or are available on request. When you access our website the terms of our Website Privacy Notice also apply. When you apply for a loan product we will ask that you give us various privacy permissions.

By giving access to an authorised person you are giving them authority to some, or all of the following: Transfer money/pay someone; Access Online Banking and the App facilities; Make a Bpay payment; Make international transfers; View balances and transaction history; Set up notifications (alerts); Set up Pay ID; Make cash withdrawals; Remove themselves as a signatory; Update their own details.

Verification of documents.

Defence Bank requires an original certified copy of the Power of Attorney:

Has this been provided along with this completed form? Yes.

*Refer to appendix for Defence Bank certifier requirements.

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Authorisation by existing owner/donor.

As the owner of the nominated membership, I authorise the list of attorney/signatories to operate on all the account(s) attached to my membership from the effective date noted below:

Member name.

Date.

Signature.

Verifying your identity.

If your photographic identification does not have your full name and either your date of birth or residential address, you can use an additional non-photographic identification document to fulfill this requirement.

If you are unable to visit a branch, please fill out **F602 - Certification form. Verifying your identity**. You can get your documents certified by approved certifier.

At least one form of photographic identification should be provided.

Acceptable photographic identification.

- Driver licence.
- Learner permit.
- Passport.

Acceptable non-photographic identification (if required).

- Current Australian Taxation Office notice of assessment.
- Birth certificate.
- Citizenship certificate.
- Australian Electoral Office electoral roll confirmation form.
- Current local government notice.
- Pension card.

For approved certifiers, visit defencebank.com.au/tools-and-advice/forms-and-applications/approved-certifiers.

The completed application form and certified identification documents can be posted to your local Defence Bank branch location for processing.

To locate your nearest branch please visit www.defencebank.com.au/about-us/branches

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Attorney declaration.

By accepting below you acknowledge that:

- You have read and understood the Defence Bank Product and Service Conditions of use.
- The POA will not be granted access or issued any cards (e.g., debit card) on the account unless form F49 is completed;
- You are responsible for all accounts and transactions the authorised person/s carry out on the membership. You should ensure that the person you authorise to operate your account/s and membership is a person you trust fully;
- You may revoke this authorised access at any time by filling out a Revoke Power of Attorney form (Form number to be noted);
- You advise to the best of your knowledge and belief the appointment under that document has not been suspended or terminated.
- If you have been appointed as a joint attorney, the office of one or more of the co-attorneys has not become vacant.
- If jointly appointed as attorneys the account/s under the membership will automatically default to a two to sign authority and additional access will be supplied via Business Banking online banking verification.
- You acknowledge the appointment under the Power of Attorney document will be terminated or suspended if the Principal:
 - has specified an expiry date in the Power of Attorney and that date has passed,
 - informs us in writing no longer authorised to act on their behalf,
 - becomes mentally incapacitated (applicable only to a General Power of Attorney),
 - is bankrupt, or
 - dies
- We may choose to place a stop on the membership/account/s or cancel any authority you have been given if:
 - You or another attorney does not comply with the terms of this authority or the Terms and Conditions of the membership; or
 - A dispute arises between the donor and the attorney; or
 - We receive notification of the death, bankruptcy or loss of capacity of the donor or attorney; or
 - For any other reason in our discretion.
- We will notify you if we cancel an authority you have given;
- We will not be liable for any loss or damage suffered by you from us placing a stop on your membership/account(s) or cancelling any authority given;
- Any attorney executing this form confirms that they are not aware that the POA under which it signs has been revoked or is not valid.

**Attorney 1
full name.**

Signature.

Date.

**Attorney 2
full name.**

Signature.

Date.

**Attorney 3
full name.**

Signature.

Date.

**Attorney 4
full name.**

Signature.

Date.

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Appendix.

About POAs.

A Power of Attorney (POA) is a legal document that entitles one or more people to act on behalf of another person for certain purposes. There are several requirements needed depending on where your POA was registered and what account you have with us.

POA Definitions.

Power of Attorney: A Power of Attorney is a legal document that entitles one or more people to act on behalf of another person for certain purposes.

Statement of Non-Revocation: A statement which indicates that an attorney's (or attorneys') appointment under a Power of Attorney has not been suspended or terminated.

Jointly and severally: If more than one attorney is appointed under a POA, and they are appointed 'jointly and severally', then the attorneys can exercise their powers by themselves (i.e. without needing the approval of the other attorney/s) or collectively (i.e. with the approval of the other attorney/s).

Jointly: If more than one attorney is appointed under a POA, and they are appointed 'jointly', then the attorneys must act and make decisions together.

Principal: The person who appoints one or more attorneys under a POA.

Attorney: A person (who is over 18 years old) appointed by the principal (under a POA) to act on behalf of the principal. The principal may choose to appoint more than one attorney.

Who can certify POA documents?

You should speak with your financial adviser about the financial implications of a POA, and a legal practitioner about the legal implications of a POA.

A list of those who can certify a POA and/or an ID document include:

- 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)
- A Justice of the Peace
- A judge of a court
- A magistrate
- A registrar of a court
- A notary public
- A member of the police force of the Commonwealth or of any State or Territory
- A member of the parliament of the Commonwealth or of any State or Territory
- A pharmacist
- A veterinary surgeon
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- A commissioner for taking affidavits
- A medical practitioner
- An accountant who is a member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants.

Acceptable certification of POA documents

Each copy of the POA and/or ID document must be certified by an approved certifier as follows:

The approved certifier must write on each page of the document:

- Full printed name of the "Approved Certifier" (e.g. Michelle Helena Citizen)
- Date the document was certified
- Signature of the approved certifier
- The capacity in which they have certified the document, e.g. police officer, etc.
- The Registration number (if applicable) of the certifier, and
- The following text:

If single page: I certify that this is a true and complete copy of the original document which I have sighted.

If multiple pages: I certify that this page is a true and complete copy of page [insert page number of document] of [insert total number of pages in the document] of the original document which I have sighted.

Who can certify POA documents within a foreign country?

- Australian or British Consular Officers exercising functions in the country where the POA was executed or witnessed
- Commissioned officers in Department of Defence of the Commonwealth of Australia
- Mayors or General Managers of local government corporations
- Medical practitioners
- Officer in charge of a police station
- Judges
- Justices of the peace
- Legal practitioners
- Magistrates
- Notaries public

Who is a prescribed witness?

For Powers of Attorney executed in NSW on or after 16 February 2004, a prescribed witness must witness the principal signing their power of attorney document.

The prescribed witness must be one of the following:

- A registrar of a Local Court, or
- A barrister or solicitor of a court of any State or Territory of the Commonwealth, or
- A licensed conveyancer, an employee of the Public Trustee or a trustee company, who has successfully completed a course of study approved by the Minister, or
- A legal practitioner qualified in a country other than Australia, who is instructed and employed independently of any legal practitioner who is appointed as an attorney under the Power of Attorney.

The prescribed witness must certify that:

- they explained the effect of the power of attorney to the principal before he/she signed it
- the principal appeared to understand the effect of the power of attorney
- they are a prescribed witness
- they are not an attorney under the power of attorney, and
- they witnessed the signing of the power of attorney by the principal

Two to sign – Business Banking.

Business Banking and Two to Sign Banking allows accounts with 'two to sign' account signing authority to use Online Banking. A transaction can be set up and approved by one member and then approved by another before it is processed ensuring that 'two to sign' authority is being followed. Each time a new transaction is required, a new batch is created.

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Office use only.

Identification sighted and signatures checked.

Staff name 1.

Staff name 2.

Signature.

Signature.

Date.

 /

Date.

 /

Working alone?

Yes.

No.

Branch name.

Documents provided.

Original certified copy of POA obtained?

Yes.

No.

Does the certifier meet Defence Bank requirements?

Yes.

No.