



Add a Power of Attorney.

Applicant 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.

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. ² Yes. <input type="checkbox"/> No. <input type="checkbox"/>	Access to Business Banking. ³ Yes. <input type="checkbox"/> No. <input type="checkbox"/>
Member number. (if applicable). ⁴	<input type="text"/>	Residential address.
Title/rank.	Gender.	State.
Last name.	Phone.	Postcode.
First name.	Other phone.	
Middle name(s).	Email.	
Date of birth.	Occupation.	

Tax Residency Declaration.

Are you an Australian resident for taxation purposes?⁵

Yes. ☐ No. ☐ For taxation purposes.

If you're a tax resident of another country other than Australia you must also complete a F601 Foreign Tax Declaration Form.

Intended nature of relationship.⁶

Please provide the purpose of the account with Defence Bank.

☐ Everyday banking. ☐ Savings. ☐ Investment.

☐ Other
(please specify).

Signature.

Date.

 / /

- Where the Membership Owner is unable to action the Member Owner sections, a nominated Attorney may sign on the Membership Owners behalf as outlined in the POA agreement.
- Online Banking Access will be provided to this attorney for all accounts listed above.
- 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.
- 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.
- 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.
- In line with our regulatory obligations, understanding the origin of your deposits and the intended purpose of your Defence Bank membership will help us ensure the integrity and security of your ongoing banking relationship.



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Attorney 2.		Access to Online Banking. ² Yes. <input type="checkbox"/> No. <input type="checkbox"/>		Access to Business Banking. ³ Yes. <input type="checkbox"/> No. <input type="checkbox"/>	
Member number. (if applicable). ⁴	<input type="text"/>	Residential address. <input type="text"/>			
Title/rank.	<input type="text"/>	Gender.	<input type="text"/>	State.	<input type="text"/> Postcode. <input type="text"/>
Last name.	<input type="text"/>	Phone. <input type="text"/>			
First name.	<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"/>	Occupation. <input type="text"/>			
Tax Residency Declaration.		Intended nature of relationship.⁶			
Are you an Australian resident for taxation purposes? ⁵		Please provide the purpose of the account with Defence Bank.			
Yes. <input type="checkbox"/> No. <input type="checkbox"/> For taxation purposes.		<input type="checkbox"/> Everyday banking. <input type="checkbox"/> Savings. <input type="checkbox"/> Investment.			
If you're a tax resident of another country other than Australia you must also complete a F601 Foreign Tax Declaration Form.		<input type="checkbox"/> Other (please specify). <input type="text"/>			
Signature. <input type="text"/>		Date. <input type="text"/> / <input type="text"/> / <input type="text"/>			

Attorney 3.		Access to Online Banking. ² Yes. <input type="checkbox"/> No. <input type="checkbox"/>		Access to Business Banking. ³ Yes. <input type="checkbox"/> No. <input type="checkbox"/>	
Member number. (if applicable). ⁴	<input type="text"/>	Residential address. <input type="text"/>			
Title/rank.	<input type="text"/>	Gender.	<input type="text"/>	State.	<input type="text"/> Postcode. <input type="text"/>
Last name.	<input type="text"/>	Phone. <input type="text"/>			
First name.	<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"/>	Occupation. <input type="text"/>			
Tax Residency Declaration.		Intended nature of relationship.⁶			
Are you an Australian resident for taxation purposes? ⁵		Please provide the purpose of the account with Defence Bank.			
Yes. <input type="checkbox"/> No. <input type="checkbox"/> For taxation purposes.		<input type="checkbox"/> Everyday banking. <input type="checkbox"/> Savings. <input type="checkbox"/> Investment.			
If you're a tax resident of another country other than Australia you must also complete a F601 Foreign Tax Declaration Form.		<input type="checkbox"/> Other (please specify). <input type="text"/>			
Signature. <input type="text"/>		Date. <input type="text"/> / <input type="text"/> / <input type="text"/>			



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Attorney 4.		Access to Online Banking. ² Yes. <input type="checkbox"/> No. <input type="checkbox"/>		Access to Business Banking. ³ Yes. <input type="checkbox"/> No. <input type="checkbox"/>	
Member number. (if applicable). ⁴	<input type="text"/>	Residential address.		<input type="text"/>	
Title/rank.	<input type="text"/>	Gender.	<input type="text"/>	State.	<input type="text"/>
Last name.	<input type="text"/>	Phone.	<input type="text"/>		
First name.	<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"/>	Occupation.	<input type="text"/>		
Tax Residency Declaration.		Intended nature of relationship.⁶			
Are you an Australian resident for taxation purposes? ⁵		Please provide the purpose of the account with Defence Bank.			
Yes. <input type="checkbox"/> No. <input type="checkbox"/> For taxation purposes.		<input type="checkbox"/> Everyday banking. <input type="checkbox"/> Savings. <input type="checkbox"/> Investment.			
If you're a tax resident of another country other than Australia you must also complete a F601 Foreign Tax Declaration Form.		<input type="checkbox"/> Other (please specify). <input type="text"/>			
Signature.	<input type="text"/>	Date.	<input type="text"/> / <input type="text"/> / <input type="text"/>		

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.

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.

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.	<input type="text"/>	Date.	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature.	<input type="text"/>		



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Verification of beneficial owners, controllers and/or signatories to the Company Trustee.

Each beneficial owner/controller **and** each new signatory to Defence Bank must complete the 'Details of all beneficial owners/controllers and each new signatory to Defence Bank' section overleaf.

You should provide sufficient documents from the lists below to verify your full name, and either your date of birth or residential address. 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 fulfil this requirement.

At least one form of photographic identification should be provided.

Acceptable photographic identification.

- Drivers Licence
- Passport

Acceptable non-photographic identification (if required).

- Birth certificate
- Medicare Card
- Citizenship certificate
- Tax assessment notice

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.

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

If you can't make it to a branch.

If you are unable to visit a branch you can send us copies of your documents certified by any of the following approved certifiers. This must be completed for each applicant whose identity is being verified. The person certifying the document must have sighted the original and note the following on each page that is copied.

Certifier categories

- An officer or warrant officer in the Australian Defence Force.
- A non-commissioned officer in the Australian Defence Force with 5 years continuous service.
- Nurse.
- Pharmacist.
- Judge.
- Justice of the peace.
- Legal practitioner.
- Police officer.
- Australian consular or diplomatic officer.
- Officer of a financial institution with 2 years continuous service.
- Finance company officer with 2 years continuous service.
- Officer or Auth. Rep. of AFS licensee.
- Accountant (member of a recognised accounting body).
- Notary public.
- Permanent employee of Australia Post with 5 years continuous service.

Each identification document is to be copied onto a separate page for certification purposes. The person certifying the document must have sighted the original and note the following on each page that is copied:

"This is to certify that this is a true copy of the original which I have sighted."

• Date • Name • Signed • Title • Certifier category • Professional registration number (if applicable).

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 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.

Attorney 1
full name.

Signature.

Date.

/ /

Attorney 2.

Attorney 2
full name.

Signature.

Date.

/ /

Attorney 3.

Attorney 3
full name.

Signature.

Date.

/ /

Attorney 4.

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:

- An officer or warrant officer in the Australian Defence Force.
- A non-commissioned officer in the Australian Defence Force with 5 years continuous service.
- Nurse.
- Pharmacist.
- Judge.
- Justice of the peace.
- Legal practitioner.
- Police officer.
- Australian consular or diplomatic officer.
- Officer of a financial institution with 2 years continuous service.
- Finance company officer with 2 years continuous service.
- Officer or Auth. Rep. of AFS licensee.
- Accountant (member of a recognised accounting body).
- Notary public.
- Permanent employee of Australia Post with 5 years continuous service.

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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Bank

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Office use only.

Identification sighted and signature/s 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.

☐