

Third party authority to operate

This authority cancels all existing authorities you have lodged previously

What are your personal details?

First account holder

Title Mr Mrs Ms Miss Other Member no.
Given names Last name

Second account holder

Title Mr Mrs Ms Miss Other Member no.
Given names Last name

What type of account(s) may the 3rd party operate?

- Everyday account Online Saving account Summer Stash account
 Everyday Direct account Reward Saver account Cash Management account (Edvest members only)
 Bill Paying account Cash Management account Pension Advantage account

Account signing authority

- Either to sign All parties to sign

Account access authority

I/We as the account holder(s) give permission for the authorised signatories to utilise the following access facilities:

- Online banking Visa Debit card Cheque book

Online banking

To provide the signatory with additional protection for online banking, they will be automatically registered to receive a one-time password. This is a six digit number sent as an SMS message to their mobile phone.

Account holder(s) please sign below in black pen only

Please give the person/s named overleaf (the authorised signatory) access to operate the transactional, savings or deposit accounts specified above.

- ▶ I/We are responsible for all transactions the authorised person carries out on my/our account.
- ▶ I acknowledge that the Bank will not be liable for any act done under this authority and agree to indemnify the Bank against any loss, damage or penalty which it may incur arising out of the operation of this authority, provided that the Bank has acted within the terms of this authority.
- ▶ Completed application forms (available on our website) must be sent with this application before the access methods can be actioned.

First account holder

Signature Date

Second account holder

Signature Date

This section is to be completed by the new authorised signatory(s). If they are not a member of Teachers Mutual Bank Limited, they will need to complete a Document certification statement.

Who are the signatory(s) on the account?

1st authorised signatory

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	Member no.	
Given names	Last name	
Street no. & name		
Suburb	State	Postcode
Home phone	Work phone	Mobile phone
Email address		Date of birth

2nd authorised signatory

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	Member no.	
Given names	Last names	
Street no. & name		
Suburb	State	Postcode
Home phone	Work phone	Mobile phone
Email address		Date of birth

Authorised signatory(s) please sign below in black pen only

I/We have received, read, understood and agree to be bound by the terms and conditions of the Teachers Mutual Bank Limited authority to operate as the authorised signatory(s)

Authority to operate terms and conditions

- You the account holder may authorise a third party (a signatory) to have access to operate the transactional or savings accounts as specified or, in the case of a joint account, that account only, to do the following:
 - carry out withdrawals on the account, for any purpose, including signing cheques;
 - make enquiries about account balances and transactions on the account, including any debit balance or available credit on transaction and savings accounts.The authorised signatory/ies does not have authority to:
 - change any of the signatory authorisations on the account;
 - give a third party access or authority to operate on the account;
 - make enquiries about loan account balances or available credit on a loan account or term deposit account (except for transactional or savings accounts);
 - change account details, including the mailing address for statements, or close the account;
 - terminate your membership of the Bank;
 - apply for a loan, RediCredit or Credit Card;
 - change your direct pay or allocate your pay to another person;
 - change your PIN on your card;
 - apply for or process a loan redraw.
- You can request in writing the method of operation for the account. This may be either:
 - any account holder or signatory to sign (ie operate); or
 - all account holders and signatories to sign; or
 - another method which you specify and which is acceptable to us.Any changes to an authority to operate must be requested by you, the authorised signatory, in writing.
- If a Visa Debit card or other card is issued on an account, the method of operation for the account will be any account holder or signatory to sign.
- An authority to operate will remain in force until we receive written notice of cancellation or written notice of the death of the person granting the authority and that written notice has been processed by us. Notice of cancellation must be signed by all surviving account holders. We may require a new authority to operate before we allow further operation on the account.
- If there is a dispute notified to us about an authority to operate or the owner or owners of an account we may refuse to allow operation on the account until all parties concerned have signed the necessary authority.
- We will not allow a person to operate on an account until his or her identity has been verified in accordance with mutual bank procedures.
- We are not liable for any loss or damage caused to you by persons authorised to operate on your account, except where it arises from fraudulent conduct by our agent or employee or if we are liable under statute or the ePayments Code.
- We are not liable for any loss or damage caused by any delay in processing a cancellation of an authority to operate.

First authorised signatory

Signature	Date
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Second authorised signatory

Signature	Date
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Privacy Notice

Collecting personal information about you

Generally, we collect personal information directly from you. We do so when you open a membership, open an account, or perform a transaction with us.

We collect, use, hold and disclose personal information about you so that we can:

- ▶ establish your identity as required by the *Anti-Money Laundering and Counter Terrorism Financing Act*
- ▶ assess your eligibility for membership
- ▶ process applications for products and services, including loans
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ comply with our legal obligations to assist law enforcement agencies or regulators
- ▶ inform you about products or services that we think may be of interest to you, including those of our business partners and our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981 ('Tertiary Travel').

What happens if you do not provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals. The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (e.g. providers of Lenders' Mortgage Insurance ("LMI").

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com.

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140
Phone: 13 12 21
Email: privacy@tmbank.com.au
Post: PO Box 7501, SILVERWATER NSW 2128

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Acknowledgment and consent for electronic verification of identity

- I confirm that I am authorized to provide the personal information presented and consent to my information being disclosed to:
- ▶ a credit reporting body and
 - ▶ relevant government record issuers and record holders
- for the purposes of verifying my identity.

My signature and date

Signature

Date

Office use
only

Operator no

Date actioned

Sig verified by

Returning this form



Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2128

Faxed or scanned documents cannot be accepted