Third party authority to operate

In this document, "The bank", "we", and "our" means Teachers Mutual Bank Limited and "you" means: The Account holder, and The Third Party nominated to operate specified account(s).

Complete this form to authorise a third party to operate your account(s) on your behalf. The third party will be able to operate your nominated transaction and savings account(s), but not your lending, credit cards and/or term deposits.

The Account holder and the Third Party must be at least 18 years of age.

You, as the nominated third party, agree to be appointed as the authorised person to operate the Account(s) on behalf of the Account Holder below.

Mandatory fields are marked by an asterisk.

What are the account holder's details?

First account holder

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other ____ Member no.*

Given names* | Surname*

Date of birth | Country of birth* | Countries of citizenship*

Occupation*

Address*

Postal address (if different from residential address)

Home phone | Work phone | Mobile phone

Email | Verbal Password*

Second account holder

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other ____ Member no.*

Given names* | Surname*

Date of birth | Country of birth* | Countries of citizenship*

Occupation*

Address*

Postal address (if different from residential address)

Home phone | Work phone | Mobile phone

Email | Verbal Password*

Which account(s) do you authorise the third party(s) to operate?

☐ Everyday Direct
☐ Bill Paying
☐ Online Savings
☐ Reward Saver
☐ Momentum Saver
☐ Starter Saver (under 30s and uni students)
☐ Cash Management
☐ Target Saver
☐ Essential Saver
☐ Summer Stash
☐ Pension Advantage
☐ Cash Management (Edvest members only)

Other

Do you have an existing third party authority(s)?

If you have an existing authority/authorities on any of your accounts, advise your future instructions below:

☐ N/A ☐ Cancel existing authorities and replace with the new authority/authorities ☐ Keep existing authority/authorities below

Given names	Surname	Member no.
Given names	Surname	Member no.

Access facilities for the new authorised Third Party(s)

☐ Tick here to give permission for the authorised Third Party(s) to be issued with a Visa Debit card.

- Internet and Mobile banking will be provided to the new authorised Third Party(s). We will contact them regarding how to acitvate these services.
- Visa Debit card access is not permitted if the Third Party(s) are to act jointly.

Card acknowledgment and agreement

By signing below you acknowledge as the account holder you have read and agreed to the conditions below:-

- You acknowledge that the additional card, when signed by the person to whom it is issued, shall be subject to the **Conditions of Use – Accounts and access** and may be used on your Visa card account(s) as though it were your Visa card and its use will bind you accordingly.
- You may cancel an additional card by giving written notice to the Bank. However, you remain liable for any money that the additional cardholder withdraws using the additional card even after you cancel the card. You must surrender the subsidiary card to the Bank before cancellation becomes effective.
- Refer to the Fees and charges brochure for details on fees and charges.

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

Please give the person/s named below (the authorised Third Party) 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.

First account holder

Signature	Date

Second account holder

Signature	Date

This section is to be completed by the new authorised Third Party. If the new authorised Third Party is not a member of the Bank, please complete additional details below for electronic identity verification.

Who are the new Third Party(s) on the account?

First authorised Third Party

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other ______ | Member no.*

Given names*		Surname*
Date of birth	Country of birth*	Countries of citizenship*
Occupation*		
Address*		
Postal address (if different from residential address)		
Home phone	Work phone	Mobile phone
Email		Verbal Password*

If the new authorised Third Party is not a member of the bank please complete additional details below so we can verify your identity electronically. For more details please see 'Electronic verification of identity - Section A' under 'Privacy Notice' at page 5.

Driver licence details:

Full name as shown on Driver Licence		Date of birth
Licence no.	State of issue	Licence card no.

or Passport details:

Passport no.	Issuing country
Full name as shown on passport	

Medicare details:

Medicare no.	Individual Reference no.	Medicare expiry date

Third Party Financial Details (Optional)

By confirming your financial details, you are helping us to meet our legal obligations under the 'Know Your Customer' (KYC) requirements. These requirements help us protect your account(s).

Employment Status – Please select the employment status that reflects your current situation.

☐ Self-employed ☐ Employed ☐ Unemployed ☐ Student
☐ Stay-at-home-parent ☐ Retired ☐ Not seeking employment ☐ Pensioner

Source of wealth – What is the main source of savings or investments? (Please select one option)

☐ Business profits ☐ Dividends and returns ☐ Donations ☐ Employment income
☐ Funds from council ☐ Funds from government ☐ Funds from state ☐ Gifts
☐ Inheritance ☐ Investment income ☐ Property sales ☐ Trust funds
☐ Lottery or gambling winnings ☐ Pension or retirement funds

Source of funds – Where does the majority of money entering your account(s) come from? (Please select one option)

☐ Business profits ☐ Dividends and returns ☐ Employment income ☐ Gifts
☐ Inheritance ☐ Investment income ☐ Loans ☐ Rental income
☐ Sales of assets ☐ Savings ☐ Funds from government ☐ Pension
☐ Retirement funds

Reason for banking with us – What is the main reason for banking with us?

☐ Transactional ☐ Savings ☐ Short-term borrowing ☐ Investment

Second authorised Third Party

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other ____ Member no.*

Given names* Surname*

Date of birth Country of birth* Countries of citizenship*

Occupation*

Address*

Postal address (if different from residential address)

Home phone Work phone Mobile phone

Email Verbal Password*

If the new authorised Third Party is not a member of the bank please complete additional details below so we can verify your identity electronically. For more details please see 'Electronic verification of identity - Section A' under 'Privacy Notice' at page 5.

Driver licence details:

Full name as shown on Driver Licence Date of birth

Licence no. State of issue Licence card no.

or Passport details:

Passport no. Issuing country

Full name as shown on passport

Medicare details:

Medicare no. Individual Reference no. Medicare expiry date

Third Party Financial Details (Optional)

By confirming your financial details, you are helping us to meet our legal obligations under the 'Know Your Customer' (KYC) requirements. These requirements help us protect your account(s).

Employment Status – Please select the employment status that reflects your current situation.

- ☐ Self-employed
- ☐ Employed
- ☐ Unemployed
- ☐ Student
- ☐ Stay-at-home-parent
- ☐ Retired
- ☐ Not seeking employment
- ☐ Pensioner

Source of wealth – What is the main source of savings or investments? (Please select one option)

- ☐ Business profits
- ☐ Dividends and returns
- ☐ Donations
- ☐ Employment income
- ☐ Funds from council
- ☐ Funds from government
- ☐ Funds from state
- ☐ Gifts
- ☐ Inheritance
- ☐ Investment income
- ☐ Property sales
- ☐ Trust funds
- ☐ Lottery or gambling winnings
- ☐ Pension or retirement funds

Source of funds – Where does the majority of money entering your account(s) come from? (Please select one option)

- ☐ Business profits
- ☐ Dividends and returns
- ☐ Employment income
- ☐ Gifts
- ☐ Inheritance
- ☐ Investment income
- ☐ Loans
- ☐ Rental income
- ☐ Sales of assets
- ☐ Savings
- ☐ Funds from government
- ☐ Pension
- ☐ Retirement funds

Reason for banking with us – What is the main reason for banking with us?

- ☐ Transactional
- ☐ Savings
- ☐ Short-term borrowing
- ☐ Investment

Acknowledgment and consents

☐ **Credit Reporting Consent**

I consent to Teachers Mutual Bank Limited collecting, using, holding and disclosing my personal information and credit reporting information as described in the Privacy Consent – Lending, including obtaining a credit report about me from a credit reporting body and disclosing information to a credit reporting body where permitted by law.

☐ **Identity Verification Consent**

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Where I provide personal information about another individual, I confirm that I am authorised to do so and have informed that individual of the purposes for which their information will be used.

Authorised Third Party(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 Third Party(s).

Authority to operate terms and conditions

1 You the account holder may authorise a third party 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:

2 The authorised Third Parties has authority to:
(a) Carry out withdrawals on the account by any means; and
(b) Enquire about account balances and transactions on the account, including any debit balance and whether there is any available credit (including by requesting and receiving a Statement of Account)

The authorised Third Party(s) does not have authority to:
(a) change any of the Third Party(s) authorisations on the account;
(b) give a third party access or authority to operate on the account;
(c) make enquiries about loan account balances or available credit on a loan account or term deposit account (except for transactional or savings accounts);
(d) change account details, including the mailing address for statements, or close the account;
(e) terminate your membership of the Bank;
(f) apply for a loan or Credit Card;
(g) change your direct pay or allocate your pay to another person;
(h) change your PIN on your card;
(i) apply for or process a loan redraw.

3 You can request in writing the method of operation for the account. This may be either:
(a) any account holder or Third Party(s) to sign (ie operate); or
(b) all account holders and Third Parties to sign; or
(c) 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 Third Party(s), in writing.

4 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 Third Party(s) to sign.

5 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.

6 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.

7 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.

8 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.

9 We are not liable for any loss or damage caused by any delay in processing a cancellation of an authority to operate.

First account holder		Second account holder	
Signature	Date	Signature	Date

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
- assess applications at an application level, including where information about other individuals (such as a spouse or partner) is required to assess financial capacity, eligibility or program requirements
- manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- support your participation in government programs or schemes (such as Housing Australia)
- comply with our legal obligations (including to assist law enforcement agencies or regulators where we are required to do so)
- inform you about products or services that we think maybe of interest to you, including those of our business partners.

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

- people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services
- brokers, agents and advisers acting for you
- lenders' mortgage insurers and valuers
- persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- 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
- government program administrators (such as Housing Australia) where you participate in those programs
- credit reporting bodies and other credit providers
- organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and we disclosing the personal information to the accredited data recipient (see our *Consumer Data Right Policy* which is available on our website and on request for more information).

Electronic verification of identity

- **Section A**

  We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)[1] and other public records.

  To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

  - request that a credit reporting body provide us with an assessment as to whether your 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);
  - disclose your personal information to the DVS;
  - search other public records.

1 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.

- **Section B**

  We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).

  In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to IDVerse's privacy policy.

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

If we are unable to verify your identity using the above methods, 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 verify your identity to our satisfaction, 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").

How to contact us

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

Teachers Mutual Bank Limited

Phone: **1800 862 265**

Email: **privacy@tmbl.com.au**

Post: GPO Box 5313, Sydney NSW 2001

OP00996-TMBL-0726

Office use only

Operator no	
Date actioned	
Sig verified by	

Returning this form

Email to: **mso@tmbl.com.au**

Post to: **Reply Paid GPO BOX 5313 Sydney NSW 2001**