



Third Party Access Authority – Online Banking

Complete this form and submit it to your local branch or Relationship Manager if you want to grant access to one or more of your accounts and services to a personal customer or organisation (each a 'Third Party') for access via their Online Banking. This authority provides access via Online Banking only. Words that are defined in the Online Banking Terms and Conditions have the same meaning when used in this form.

Exclusions:

- All other channel accesses including branch, ATM or Telephone Banking.
- This form cannot be used for Bump Savings or Choice Youth accounts third party online access. Third party online access can only be updated through the 'Notice of Authority' process for a Bump Savings or Choice Youth account.

Important – Please Read.

If you grant value access to a Third Party on your account(s), the Third Party will have independent authority over, and control of, your account(s) and will be able to group your account(s) with their own account(s) on their Online Banking. They will have unrestricted access to transfer funds from the account(s) over which you grant access to any other accounts they own. Any daily payment limits or other restrictions you have placed on your account(s) within your Online Banking will not apply to the Third Party when they operate your account(s). You will have no visibility or control over the payment activity or history within the Third Party's profile, for example, recurring payments.

If you grant Third Party access to an organisation, On-share Access is automatically permitted – the Administrator of the Business Network will be able to share your account(s) with other Users in the Business Network, and those Users will have the same independent authority and control as a Third Party.

If you do not wish to provide a Third Party with this unrestricted level of access, please speak to us about alternatives that may be more suitable.

All accounts and services listed below MUST be held in the same name as the entity named in Section 2.

Section 1 – Third Party details

This Authority will authorise the Third Party named below (including each of their nominated Administrators and Users) to access the account(s) listed in Section 3 via their Online Banking.

Third Party Name (*Name of the Third Party that is **being granted access** to your account(s) and service(s)*)

Third Party customer number (*8-digit customer number, if known*)

--	--	--	--	--	--	--	--

Section 2 – Account(s)/Service(s) Holder(s) details

Name of the person(s) or organisation that **owns** the account(s)/service(s) and is granting access via this authority.

Account/Service Holder(s) customer number(s) (8-digit customer number(s) of Account/Service Holder(s))

--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--

Section 3 – Details of account(s) and access to be granted by this authority

This Authority will authorise the Third Party listed in Section 1 to access the listed account(s) held by the Account/Service Holder(s) in Section 2 on the following terms:

BSB	Account/Credit Card Number	Product Type	Third Party Access Level
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value

On-share Access is always permitted for organisations under a Business Network and allows the Third Party to share access with all Users within the Business Network up to the access level indicated.

If the operating rule on a Joint Account with existing Third Party Access Authority has been changed to 'All to Sign', all Third Party Access Authority for that account will be restricted to non-value access only.

Note: If the Joint Account has an 'All to Sign' operating rule and you are granting Third Party Access Authority with value access, all account holders must jointly attend a branch to update the account operating rule so it is no longer 'All to Sign'.

Mandatory: This document must be signed in branch and in front of a banker and all signatories must be present with sufficient identification. Identification requirements: Primary Photographic Identification (Australian Passport OR Australian Drivers Licence) or Primary Non-Photographic Identification (Australian Birth Certificate AND Medicare Card).

Important Information for Section 3

Non value access	Account/Credit Card
	<p>The Third Party or their Users are authorised to view accounts and create payments including:</p> <ul style="list-style-type: none"> • View the account balance; • View transaction details, statements, and voucher images on the account(s); • Initiate a stop cheque request on the account(s) and charge any fees for the request to the account; • Initiate bank data feeds with a third party service provider (e.g. business accounting software) for transaction & savings, business credit cards and business term deposits accounts.
Value access	Account/Credit Card
	<p>The Third Party or their Users are authorised to view accounts, create and approve payments including:</p> <ul style="list-style-type: none"> • View the account balance; • Initiate bank data feeds with a third party service provider (e.g. business accounting software) for transaction & savings, business credit cards and business term deposits accounts; • View transaction details, statements, and voucher images on the account(s); • Initiate a stop cheque request on the account(s) and charge any fees for the request to the account; • Create payments for other Users with value access to the account to authorise the payment; • Debit the account via Online Banking payment methods including Pay Anyone, Osko, Funds Transfer, International Payments; • Authorise payments created by someone else; • Provide instructions for the alteration, renewal and termination of an account; • View, authorise or decline PayTo Payment Agreements; and • Instruct us to amend, pause, resume and cancel PayTo Payment Agreements.

Important Information for Section 3 (continued)

Please note:

Credit card accounts.

- Any Fund Transfers or Pay Anyone payments from a credit card account are a cash advance and will be subject to cash advance interest **and** charges as soon as the payment is made.

Statutory Trust Accounts.

- The Account holder is responsible for compliance with, and should consider all applicable laws governing the access and use of statutory trust accounts. Westpac Banking Corporation accepts no responsibility for validating authority of a **Third Party** to access and transact on the relevant accounts via Online Banking.

Section 4 – Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 5 – Account or Service Holder's declaration and authority

➤ It is mandatory for ALL the Account/Service holder(s) to complete this section.

I/We (the Account/Service holder(s)), acknowledge that in signing this Third Party Access Authority:

- the Third Party may only operate on the Account(s) listed in Section 3 on our behalf via Online Banking to the extent authorised by the nominated Access level;
- if I/we grant value access, the Third Party will have independent authority over, and control of, my/our Account(s) and will have unrestricted access to my/our Account(s);
- if I/we grant value access, the daily payment limits or other restrictions I/we have placed on the Account(s) in my/our Online Banking will not apply to the Third Party and I/we will have no control over, or visibility of, the payment activity or history within the Third Party's profile;
- I/We acknowledge that On-share Access is always permitted for organisations under a Business Network and the Third Party and any Administrators within the Business Network will be able to provide other Users the same unrestricted access to my/our Account(s);
- is subject to the relevant operating rules and term and conditions of the Account(s) and the Online Banking terms and conditions except where the Third Party authorises a User to have Senior Approver access. A Senior Approver can approve any payment made from this account on their own regardless of whether the method of operation specifies at least a number of authorised persons to operate together. Where a joint account changes to a method of operation of 'All to sign' the account will no longer be available to select when making a payment or a transfer in Online Banking;
- Westpac Banking Corporation ('Westpac') is authorised to act upon all instructions and requests to effect transactions and disclose information about the Account(s) listed in Section 3 of this authority to the Third Party through Online Banking in the manner specified;
- it is in addition to and not in substitution to any other notice provided to Westpac concerning the operations on the account held by me/us. Amendments to other authorities that I/we may have with Westpac now or in the future will affect this authority if the method of operation on the Joint Account is changed to 'All to Sign' by any of the Account Holders, the account will no longer be available to select when making a payment or a transfer in Online Banking;
- Westpac is authorised to treat any transaction or instruction effected through Online Banking by the Third Party including each of its nominated Administrators and Users (if they have been given value access), on my/our Accounts and Services listed in this authority, as a transaction or instruction that is to be undertaken with my/our authority without Westpac being required to verify my/our authority in any case;
- Westpac is not required to check the accuracy of any instructions, requests or notifications received or sent through Online Banking on my/our Accounts and Services;
- If you do not use Online Banking to manage your Account(s) and/or you have granted Third Party Access Authority to your Account(s), you agree that the Third Party, and the nominated Users in their Network when On-share Access is permitted, will be able to access and action your PayTo Payment Agreements on your behalf. You may not have control over or have visibility of the actions taken by the Third Party, or the nominated Users in their Network when On-share Access is permitted, in relation to your PayTo Payment Agreements. You declare that you have read the PayTo Terms and Conditions, available [here](#) or at a branch, prior to signing this Authority;

Section 5 – Account or Service Holder's declaration and authority (continued)

- k. Westpac is released from all actions, suits, proceedings, claims, costs and demands that may be made, brought or incurred by or against Westpac arising from any unauthorised or incorrect instructions or requests to effect transactions via Online Banking on my/our Accounts and Services in the manner specified in this Authority. However, this release does not apply to the extent that liability arises because of our negligence, wilful misconduct or fraud or a breach of a Banking Code obligation or mandatory statutory obligation to act fairly and/or reasonably;
- l. I/we confirm the Third Party listed in Section 1 has been made aware that any access to the Accounts and Services is subject to the applicable account terms and conditions and the Online Banking terms and conditions;
- m. the Third Party and its Users can access the Accounts and Services in accordance with the Online Banking terms and conditions and where any inconsistencies exist between the Account and Service terms and the Online Banking terms and conditions, the Online Banking terms and conditions prevail;
- n. where on-share authority access has been provided, the Third Party organisation can grant access to a user in their Business Network up to the nominated Access Level defined in Section 3;
- o. where the method of operation for Joint Accounts has changed to 'All to Sign', on-share authority and Third Party access will be restricted – the account will no longer be available to select when making a payment or a transfer in Online Banking;
- p. authority has been duly given for the Third Party to appoint the Administrator and Users of their network as operators of the Account(s) and Service(s) and to act in accordance with the terms of this authority;
- q. any Account(s) in Section 3 may be nominated as the billing account for the Third Party organisation;
- r. by confirming a PayTo Payment Agreement and/or permitting the creation of a Migrated DDR Mandate against your Account, you authorise and provide consent for us to collect, use, disclose and store (among other information):
 - your name and Account details;
 - details of your PayTo Payment Agreement(s) and Migrated DDR Mandate; and/or
 - other personal information (including sensitive personal information such as health information); (together, the Details), in the Mandate Management Service, for the purposes of:
 - creating payment instructions and messages, and
 - enabling us to make payments from your Account.

You acknowledge that the Details (including sensitive information) may also be:

- disclosed to the financial institution or payment processor for the merchant or Payment Initiator; and
- contained in PayTo Payment Agreements that may be viewed and managed by the Third Party, the nominated Users in the Third Party's Network when On-share Access is permitted, joint account holders and the nominated Users in your Network(s) with Shared Access to the Account.

Section 5 – Account or Service Holder's declaration and authority (continued)

This authority is signed for by all Account and Service holders (Any additional account holders can sign on a separate page).

Account/Service holder #1/Executive Officer #1 (e.g. Sole Trader, Director, Company Secretary, Trustee, Partner)

Full Name

Position

Signature

Date

Account/Service holder #2/Executive Officer #2

Full Name

Position

Signature

Date

Account/Service holder #3/Executive Officer #3

Full Name

Position

Signature

Date

Account/Service holder #4/Executive Officer #4

Full Name

Position

Signature

Date

The Account/Service holder/Executive Officer must be linked to the account and have an admin/primary status or principal card-holder status.

Section 6 – Authorised Person's acknowledgement

➤ If the Third Party listed in Section 1 is an individual then it is mandatory for that person to complete this section.

I (the Authorised Person) acknowledge that in signing this Access Authority I agree:

- the Account(s) listed in Section 3 will be added to my Online Banking access and be available to the extent authorised by the nominated Access Level until such time this Authority is cancelled;
- my access to the Account(s) and Service(s) must be in accordance with the applicable terms and conditions and the Online Banking terms and conditions, and to the extent of any inconsistencies between them, the Online Banking terms and conditions prevail.

Authorised Person

Full Name

Signature

Date

Section 7 – Westpac Use Only

Verified and Approved By (*Westpac Approving Officer*).

Name

Position

Salary No.

BSB

Signature

Date

Westpac Employee Checklist (*Branch*). All of the following must be completed.

- | | |
|--|---|
| <input type="checkbox"/> I have checked that the customer number for the Third Party in Section 1 is recorded and correct. | <input type="checkbox"/> I have checked that the customer number(s) for the Account/Service Holder(s) in Section 2 is recorded and correct. |
| <input type="checkbox"/> I have recorded the product type next to each account in Section 3. | <input type="checkbox"/> I have checked if this is a joint account/service and all Account/Service Holders have signed the form |
| <input type="checkbox"/> I confirm that all Account Holders and the Third Party have been verified by one of the following:
<input type="checkbox"/> Card swipe and PIN, or
<input type="checkbox"/> Primary/Secondary ID, or
<input type="checkbox"/> Call back performed using contact numbers from bank records or the phone book. | <input type="checkbox"/> I confirm that all Account/Service Holder(s) and the Third Party have signed the form in front of the banker or call back performed using contact numbers from bank records or the phone book. |
| <input type="checkbox"/> I confirm that in Service Online I have:
<input type="checkbox"/> Verified signature to Service Online, and
<input type="checkbox"/> Confirmed all Account/Service Holders have an identification status of 'WBC Identified' in Service Online (ID&V). | Note: All Signatures must be original (no photocopies to be accepted) |

Westpac Use Only



Once the 'Westpac Use Only' section has been completed by the branch or Relationship Manager and all signatures have been verified, please send this form to the Access Authorities Team at aatnewrequests@westpac.com.au.

Note to customers: Please do not send this form directly to the email above.

Important Note: This document is a permanent customer record and must be retained for the period stated in the Records Management policy.