



Entity Account Opening Form

Westpac Banking Corporation ABN 33 007 457 141. The liability of its members is limited.

Entity Details

*****Entity Classification:**

***Full Name of the Entity (as Registered)**

****Mailing Name and Mailing Address**

Country:

***Full Registered Office Address (not a PO Box)**

Province/State:
Country:

****Telephone Number** ****Mobile No.**

****Email Address**

***Entity's Tax Identification No.**

*** Activity Type:**
What is the main income generating activity?

Source of Funds** **Source of Wealth**

***Incorporation/Registration/Establishment**
***Country** ***Date** ***Incorporation/ Registration No.**

***Publicly Listed Entities- please specify the stock exchange(s)**

*****Purpose of Opening Account**

***Full Name of Controlling Person(s)** (for example -Director, Secretary etc.)

1	<input type="text"/>
2	<input type="text"/>
3	<input type="text"/>
4	<input type="text"/>
5	<input type="text"/>

***Full Name of Individual Shareholder/ Partner & Beneficiary** **Ownership Share (%)**

1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>

Note: All controlling persons, authorized signatories and shareholders who have a 25% or greater shareholding must also complete the Associated Party Form.

Preferred Statement Cycle	1st Statement Date	Next Statement Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Legislated- Financial Transactions Reporting Act 2004 and Financial Transactions Reporting Regulations 2007, Reserve Bank of Fiji. Financial Sector Development Policy Statement Fiji Revenue and customs Service – Tax Administration Act 2009 – Section 38,*

*** Customer Outreach/Contact*

**** Customer Profiling*

All Sections of this form must be completed

Notice of Authority

I/we the Customer has authorized the person(s) whose name(s) and specimen signature(s) appear in the **Details of Persons Authorized** section below (page3) , to act on my/our behalf;

- To draw cheques and other instruments on any of my/our accounts, if permitted by me/us.
- To overdraw any of my/our accounts to the extent permitted by me/us.
- To authorize you to make periodical payments or direct debits to any account and debit that account with any charges or costs relating to such payments.
- In relation to any term or other deposit in my/our name, or in the name of the organisation to place money on deposit, receive payments of deposit moneys and interest and give instructions in relation to any deposit, including instructions on the payments (whether at maturity or otherwise) or renewal of that deposit.
- In relation to property held by the bank on my/our behalf (including any property held in joint names or on behalf of an organisation) to have access to, and receive from you such property and give you instructions regarding such property.
- To instruct you to transfer accounts between branches.
- To instruct you to close all or any of my/our accounts.

Notice of Authority

- To make, accept, endorse or discount cheques and other instruments made payable to, or to the order of me/us or, where I/we are a trustee, to the estate or trust.
- To arrange the issue and negotiation of letters of credit.
- To make enquiries, to give instructions and generally to request and receive information in relation to me/us, my/our accounts, or to any accounts of the organisation. This authority applies to all of my/our accounts and all accounts that I/we may conduct in the future, except those accounts for which I have given written notice in a form satisfactory to Westpac that the authority has been cancelled.
- Where this authority is from an organisation/entity, it has been given by a resolution of a legally constituted meeting of the organisation or the directors of the entity, as the case may be

Details of Persons Authorized

Full Name

10 Digit Customer Number

Office held (if applicable)

Specimen Signature

Full Name

10 Digit Customer Number

Office held (if applicable)

Specimen Signature

Full Name

10 Digit Customer Number

Office held (if applicable)

Specimen Signature

Full Name

10 Digit Customer Number

Office held (if applicable)

Specimen Signature

Full Name

10 Digit Customer Number

Office held (if applicable)

Specimen Signature

***Customer Instruction - if 10 Digit Customer Number is unknown - leave field blank.**

- If more signatures are required, complete the **Notice of Authority - Annexure A** document and attach to this form.
- Also write 'See Annexure A' at the top of this authority

Endorsement

By the same resolution, authority was given to any one of the officers of the organisation (e.g. Secretary, Treasurer, Accountant)

To endorse cheques (if applicable) and other instruments payable to or to the order of the organisation and lodged for the credit of any of the organisations accounts.

Joint / Several Authorization

Select (√) one option

Any authorized person can operate and sign independently

All authorized persons must operate and sign together

Other (e.g. At least any 2 authorized persons, 'any 2 directors' or 'a director and company secretary) provide details below

Electronic Banking Services Authorizations: Several -each person authorized acts alone on my/our behalf. To access Electronic Banking Services you must authorize 'Several' access. Individual access credentials may be issued for electronic banking. This does not override the account's signing authority or transaction approval requirements configured by the Bank.

Authority Agreement

This authority will continue until the branch where my/our accounts are kept, receives written notice through a legally constituted meeting/resolution that is satisfactory to the bank from me, or any one or more of us, or the organisation that it has been cancelled. This authority cancels any previous authority I/we have given to you regarding the persons authorized to act except in relation to:

- Instruments dated before the date of this authority and presented for payment after you receive this authority,
- Any act done under the previous authority.

Authority Agreement

Organisation Accounts

- For a company – we have given you a copy of the certificate of registration or incorporation
- For any other type of organisation – we have given you an up-to-date copy of the rules, Memorandum and Articles of Association, by-laws, constitution or other documents (if any) constituting the body named on this authority and authorizing the signatory/ies to act.

Business Accounts

- There is no other person or organisation interested as proprietor of the business I/we will write to you immediately if there is a change of ownership of the business
- If there is more than one proprietor of the business:
 - Our liability to you is joint and several if any of our accounts is or becomes overdrawn.
 - You may accept for the credit of any of our accounts any instruments payable to one or more of us.
- I/we have given you an up-to-date copy of the certificate of registration/ association (if any) of the business.

In this authority:

- Account includes a term or other deposit.
- I, me, my, we, our and similar words refer to the organization.
- Joint account means an account held by two or more natural persons but does not include an account held by the trustees of a trust or the proprietor(s) of the business.
- Letters of credit includes documentary letters of credit and stand-by letters of credit.
- Organisation refers to a sole trader, company, partnership, trust, association, co-operative, government body named as the Customer at the top of this form.
- Property includes packets, boxes, deeds, securities, bills of not yet obtained, and a copy of the application. exchange, promissory notes, drafts, bill of lading, warehouse certificates, insurance policies, insurance bonds, deferred annuity policies, and any other documents or property of any kind.
- Trustee account means an account in the name of the trustees of a business.
- 'You' and 'your' means Westpac

Business HandyCard Request

Nominated Cardholder Name	Cardholder CIF	Card Profile Limit

Card & PIN Collection

Relationship /Branch Manager

Manager Name:

Branch:

Post to Mailing Address

**Note – card and pin will be mailed separately.

*Card Profile Limit (EFTPOS Spend & Cash Withdrawal)
 Low: \$500, Standard: \$5,000 (default) , High: \$20,000

*Customer Instruction - if Cardholder CIF is unknown - leave field blank.

Cheque Book Request

Preferred Cheque Book Name: 50 leaves 100 leaves 200 leaves

*Customer Instruction - complete only if cheque facility is required

E-Banking Access

Nomination of Accounts

Nominate the accounts and the individuals who can access those accounts via the Electronic Banking Services. (All accounts listed must belong to the same CIF) Each nominee who signs below acknowledges that they have read and agree to the Electronic Banking Services Terms & Conditions together with the Customer Service fees and Charges brochure.

Account Name		Account Number	
Account Name		Account Number	
Account Name		Account Number	

Nominee Name	CIF Number	Account Number	Function Access	Daily Limit	Signature

Function Access Legends	Daily Limit Authority Level
View Only: Displays list of Account(s) including Foreign Currency Accounts, last 10 debits and credits, account history, order statement, view statement, bank mail: send and read messages to/from bank and change password.	Standard Limits: \$5,000 \$10,000 \$20,000
Initiate Only: Nominee has access to initiate transactions only and access to View Only functions	Increased Limits: \$50,000 \$100,000 \$200,000
Authorize Only: Nominee has access to authorize transactions only and access to View Only functions	\$250,000 \$500,000 \$1,000,000
Full Authority: Nominee has access to View Only, Authorize and Initiate functions	\$1,500,000 \$2,000,000

Note: Daily limits and authority levels are subject to the Bank's approval and internal controls. The Bank may reduce, condition or decline requested limits in accordance with applicable terms and conditions and risk requirements.

Internet Banking Tokens required? - No Yes **Collection**(RM/Branch Name):

*Customer Instruction - if CIF number is unknown - leave field blank.

*Complete Annexure A if there are more nominees than the spaces provided above. Complete Annexure B for customer(s) who require custom access

Privacy Consent

By signing below, you consent to us collecting, sharing and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to Westpac holding this information after it has been provided where Westpac is required to retain copies of identification documents to meet verification of identity requirements under legislation or prudential standards. If you do not provide your consent, we may not be able to proceed with your application or provision of a product or service. Download or access a copy of our full Privacy statement at <https://www.westpac.com.fj/privacy-policy/> or by calling us on 132 032 or from outside Fiji: (679) 3217 800 or visit us in branch.

Terms & Conditions, Customer Service Fees & Charges, Electronic Banking Services Brochures

The QR codes below can be used to access the various Terms, Conditions, Fees & Charges related to your account and its usage. Please access a copy using the QR code or via the Westpac Fiji Website (www.westpac.com.fj) to read and understand the Terms & Conditions before proceeding.



Customer Banking Agreement Deposit Accounts for Consumer and Business Customers Electronic Banking Services Customer Service Fees and Charges

Acknowledgments & Declarations

- I/We
- Acknowledge receipt of, have read and understood the Terms and Conditions of the "Customer Banking Agreement", "Deposit Accounts for Consumer and Business Customers", "Electronic Banking Services" and "Customer Service Fees and Charges" (jointly referred to as **Terms & Conditions**) or agree to access an electronic copy of the Terms & Conditions via the Westpac Fiji website (www.westpac.com.fj) or the QR code provided in this document that apply to this account.
 - Understand that Westpac may change the terms and conditions that apply to my account or services and I/we will be notified in the ways described in those terms. By continuing to use my accounts or service after being notified of a change, I accept the updated terms. If I do not agree to a change, I understand that Westpac may close my account or end my access to the relevant account or service.
 - Acknowledge that if card access has been requested, to be bound by the conditions of use governing the use of that card.
 - Authorize Westpac to provide access to its Electronic Banking Services for the accounts and the Nominees listed in the e- Banking section of this form and the Daily Limit and the Function Access as specified for that person.
 - Will advise Westpac of any change to the Nominees, the permitted Function Access or Daily Limit;
 - Acknowledge that services under the Electronic Banking Services Terms and Conditions operate on a several basis. Joint signing requirements that apply outside of the electronic channels continue to apply.
 - Authorize Westpac to act on my instructions or transactions made using my/our Customer Number, Password, PIN, authentication code or other Access Code issued or accepted by Westpac. I/We will take reasonable steps to keep those credentials secure and notify the Bank promptly if you believe they have been compromised.
 - Authorize the Bank to provide electronic banking access to the nominee(s) listed in this form only for:
 - the account(s) nominated;
 - the function access level(s) and daily limit(s) specified (as approved and enabled by the Bank); and
 - the electronic banking services expressly requested in this form.
 Nominees are not authorized to request or accept new products or services, or variations that materially change features, limits or liability, unless the Bank receives additional authority in a form satisfactory to the Bank.
 - Acknowledge that it is the account holder's responsibility to ensure that there are sufficient funds in the accounts to cover any fees associated with the Electronic Banking Services;
 - Agree that Westpac may debit to this or any accounts(s) I/we may conduct with Westpac or recover from me /us any bank fees, government charges, taxes or duties imposed on transactions which relate to my/our account(s).
 - Agree that documents presented for identification purposes may be verified by Westpac, with an appropriate authority.
 - Agree to check my/our account statements and notify Westpac of any errors or unusual transactions within 3 months of receiving each account statement.
 - Confirm that I am/we are not a registered money lender.
 - Authorize Westpac to take a photograph of me/us for the purpose of preventing any third party act of fraud attempted on my/our account.
 - Confirm that all the information supplied in and with this form to be true and correct. I/ we acknowledge that providing false or misleading information may constitute an offence under applicable law and may result in the Bank declining, restricting or closing services as permitted by law.
 - Agree that the accounts that have been listed in this form are to be made available for access via each of the Electronic Banking Services, and any additional Electronic Banking Services accepted by me or any joint account holder from time to time.
 - Indemnify Westpac against any claims, losses, damages or costs suffered or incurred by Westpac as a result of Westpac acting in accordance with this authority. This indemnity survives the cancellation of this authority.

Signed for and on behalf: (Name of Entity)

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Full Name and official designation (e.g. Director / Secretary/ Trustee / Partner / Chairman/ Manager etc.)

Signature

Bank Use Only

Account No. 1	Account No. 2*	Foreign Curr. Acc. No.*	CIF	Primary CIF*	Account Type

Customer Type	Market Segment	Citizenship	SIC code	Manager No.	Branch	Product Number

* if applicable Existing CIF? Yes No Customer KYC previously met? No Yes N/A Refer

Is a Withholding Tax/Stamp Duty Exemption certificate held? Yes No

Staff Declaration

I declare that I have collected all the necessary documents to complete the identification process, verified customer details and accurately completed all relevant sections of the 'Checklist for Entities and Associated Parties'

Verifying Officer's Name	Employee ID	Signature	Date

Account Opening Officer's Name	Employee ID	Signature	Date

Account Authorization

I authorize the opening of this account and confirm all KYC and FATCA requirements (if applicable) are met and appropriate Checklist has been completed .

Authorizing Officer's Name	Employee ID	Signature	Date

Checking Officer's Name	Employee ID	Signature	Date