

# Third party authority to operate

This authority cancels all existing authorities you have lodged previously

## What are your personal details?

### First account holder

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	Member no.
Given names	Last name	
Country of birth	Countries of citizenship	
Occupation		

### Second account holder

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	Member no.
Given names	Last name	
Country of birth	Countries of citizenship	
Occupation		

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

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Everyday        | <input type="checkbox"/> Reward Saver    | <input type="checkbox"/> Summer Stash                          |
| <input type="checkbox"/> Everyday Direct | <input type="checkbox"/> Target Saver    | <input type="checkbox"/> Cash Management (Edvest members only) |
| <input type="checkbox"/> Bill Paying     | <input type="checkbox"/> Cash Management | <input type="checkbox"/> Pension Advantage                     |
| <input type="checkbox"/> Online Savings  | <input type="checkbox"/> Essential Saver |  |

### 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

#### 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
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### Second account holder

Signature	Date
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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 Certify Identity - Adult form.

## 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		
Country of birth				Countries of citizenship		
Street no. & name						
Suburb			State		Postcode	
Home phone		Work phone		Mobile phone		
Email address		Occupation		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		
Country of birth				Countries of citizenship		
Street no. & name						
Suburb			State		Postcode	
Home phone		Work phone		Mobile phone		
Email address		Occupation		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:
- The authorised signatory has authority to:
  - 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 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

### Second authorised signatory

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
- ▶ manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- ▶ 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
- ▶ 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)<sup>1</sup> 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.

### ▶ 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.

<sup>1</sup> 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.

### **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**

Address: 28-38 Powell Street, HOMEBUSH NSW 2140

Phone: **13 12 21**

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

Post: PO Box 7501, SILVERWATER NSW 2128

V14 2023 08 21

## **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
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<b>Office use only</b>	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**