

**ST.GEORGE BRANCH USE ONLY**

Staff to complete this section prior to lodgement.

Date Received  /  /

Primary Company Name

Primary Company CIS

Signatories in Signing Clause section have been verified  Yes

KYC ID received for individual in section 2  Yes

CIS profile created  Yes

Individual CIS No.

Receiving Branch/Dept (Mandatory)

Staff name (who has verified this application)

(Please print)

Employee Number

Relationship Manager/Branch Manager (Mandatory)

(Please print)

RO Code/Branch Manager Employee Number

Fax completed applications to:

**BBO Admin on (02) 9995 8014**

Retain original form in branch

Branch Stamp

**CUSTOMER CHECKLIST**

What to do:

- Complete each section of this application
- The individual in section 2 must complete the necessary identification requirements
- Appropriate company signatories to sign the Signing Clause section(s)
- Lodge with your Relationship Manager, or drop into your nearest branch
- For assistance, contact our helpdesk on 1300 554 004.

**Important Notes:**

1. This form should be completed by individual applicants who are required to authorise transactions.
2. The applicant will receive a digital certificate and passphrase which, when used together, will allow them to authorise Business Banking Online transactions.
3. A new form must be completed for each Authorised User.
4. All Authorised Users must be identified by St.George Bank. See Section 5 for more information.
5. If you have selected "two to sign" on any account(s), please make sure that there are adequate Authorised Users in the company to authorise transactions at all times.

**BEGIN APPLICATION**

**1. PRIMARY COMPANY DETAILS**

Name of company, partnership or sole trader

ABN/ACN

CIS (Bank use only)

**2. INDIVIDUAL APPLICANT DETAILS**

Please complete a separate form for each Authorised User

Title

Mr  Mrs  Miss  Ms  Other

Surname

Given name(s)

Date of Birth

 /  / 

Residential Address (including country) - PO Box not allowed

Daytime phone number

 (  ) 

Mobile phone number

(Mandatory)

## 2. INDIVIDUAL APPLICANT DETAILS CONT.

Email address (Mandatory)

For identification purposes, please provide a preferred question and answer (e.g. your mother's maiden name)

Question (Mandatory)

Answer (Mandatory)

## 3. AUTHORISE USER

Does this User have Authorise Rights in accordance with Clause 16, set out in the Business Banking Online and Payment Services PDS?

Yes  No

User Authorisation Level (optional)

A  B

## 4. PRIVACY

Your right to privacy is important to St.George. This statement explains your privacy rights and St.George's rights and obligations in relation to your personal information.

If you do not complete this form in full, St.George may not be able to process this application and provide you with a digital certificate.

You may request access at any time to personal information held by St.George about you and ask St.George to correct it if you believe it is incorrect or out of date. St.George does not charge a fee for an access request but may charge you the reasonable costs of processing your request.

St.George uses your personal information to issue and facilitate the use of your digital certificate.

St.George may disclose your personal information if it is necessary to do so in the following circumstances:

- to the account holder, the account holder's employees and agents, and any person certifying your authority to make this application;
- to other members of the St.George Group\*;
- to St.George's external service providers that provide services for the purposes of its business, on a confidential basis, including facilitating the use of the digital certificate (e.g. to Baltimore Certificates Australia Pty Limited which assists with the issuing and use of your digital certificate);
- to regulators and authorities if the law requires or permits St.George to do so (for example, for law enforcement);
- to its advisers and any party considering acquiring an interest in its business; or
- to other organisations if you request St.George to do so or if you consent.

\* St. George Group means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.

## 5. IDENTIFICATION REQUIREMENTS

The law requires banks and financial institutions to identify their customers.

Identity checks are designed to reduce the likelihood of accounts being opened and operated in a false name.

**How does the bank complete identification?**

- The method of identification requires bank staff to check information and documents supplied by the customer or a signatory. Ask the staff at your nearest St.George Bank branch if you need further assistance.
- Existing St.George Bank account holders are considered identified and do not have to meet identification requirements for this application.

## 6. DIGITAL CERTIFICATE SUBSCRIBER AGREEMENT

Agreement between St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

and

Subscriber name (Primary Company name from section 1)

  
  

### Agreeing to Digital Certificate Terms and Conditions

By completing your application for a digital certificate for use with Business Banking Online you are taken to offer to enter into an agreement with us on the terms of your application and these terms and conditions. We are to be taken to have accepted that offer when we issue you with a digital certificate.

### Authority

You confirm that there is nothing that prohibits you from applying for and using the digital certificate (this includes, where relevant, being authorised to apply for and use it).

### User Obligations

You must:

- not permit any other person to use your passphrase or digital certificate;
- not disclose your passphrase to any other person (including ensuring, that when you are using your digital certificate, your passphrase is not observed);
- take reasonable steps to ensure that your digital certificate cannot be used by any other person;
- on your first use of the digital certificate, change your passphrase from the passphrase we issue to you;
- not make a record of your passphrase unless the record is kept securely and separately from any place where the digital certificate is stored. For example, you must not keep a record of your passphrase on the disk or computer on which your digital certificate is stored;

- not use the digital certificate other than to access and use those Business Banking Online services which you have been otherwise authorised to access and then only in accordance with that authorisation;
- delete, in accordance with our instructions, the digital certificate from any medium in which it is stored if the certificate is no longer to be used to access or use Business Banking Online;
- not export the digital certificate to another computer other than for personally accessing or using Business Banking Online from that other computer in accordance with these terms and conditions;
- contact us immediately if your passphrase becomes known to anyone else, the security of the digital certificate is compromised, the computer used to access Business Banking Online is lost, stolen or fraudulently accessed, or if you become aware of any unauthorised transaction or error on an account to which access or use is enabled by the digital certificate; and
- contact us immediately if your authorisation to use any of the services to which the digital certificate enables access or use, is revoked or suspended.

#### Issuing New Digital Certificates

If you lose your digital certificate or require a new passphrase, we will need to issue a new certificate. We may charge a fee for doing so.

#### Revocation of Certificate

We may suspend or revoke your digital certificate at any time without prior notice.

If your certificate is revoked, you will need to apply for a new certificate.

#### Storage

We recommend that you store your digital certificate only on the disk which we deliver to you. You should not store it on a computer hard drive or make any other copy of it.

#### Information Verification

You agree to us taking such steps as we deem necessary to verify any of the information in your application for the digital certificate, whether or not the digital certificate has been issued.

#### Variations

We may vary these terms and conditions at any time.

If we do, we will use reasonable efforts to notify you of the change which may include writing to you, emailing you, advertising in the media, posting the variation on our website for viewing when you access Business Banking Online or amending St.George's Digital Certificate Policy (which can be accessed through a hyperlink in a digital certificate or website).

## Definitions and Interpretation

**We** means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141.

In your application for the digital certificate and these terms and conditions:

- a reference to this agreement or another instrument includes any variation or replacement of any of them;
- the word “person” includes a firm, a body corporate, a partnership, joint venture, an unincorporated body or association, or any government agency;
- “including” when introducing an example, does not limit the meaning of the words to which the example relates to that example or examples of a similar kind.

You have read and understood the terms and conditions set out above and agree to be bound by them.

## 7. AGREEMENT

By signing this application you apply for a digital certificate and acknowledge, agree and declare that:

- you have read and agree to be bound by the Digital Certificate Subscriber Agreement;
- you have read the Terms and Conditions of use of Business Banking Online, with which the Digital Certificate will be used (Business Banking Online);
- you will not use Business Banking Online other than in accordance with the Terms and Conditions of use of Business Banking Online;
- you authorise St.George to collect, maintain, use and disclose your personal information in the manner set out in this application;
- all information supplied by you is correct and not misleading; and
- this form supersedes any previous applications for a digital certificate that you may have lodged with St.George.

St.George is to be taken to have accepted this application when it issues you with a digital certificate.

## 8. PRIMARY COMPANY SIGNING CLAUSE

*Two of the Primary Company's directors or a director and a company secretary or two nominated Authorised Signing Representatives must sign this clause. A Sole Trader may sign independently.*

Authorised Signatories to complete

Name of Director/Company Secretary/Authorised Signing Rep. 1

Signature

Date

Name of Director/Company Secretary/Authorised Signing Rep. 2

Signature

Date

Individual Applicant - Sign below (*Section 2 Applicant*)

Name of individual applicant

Signature

Date