

Opening Accounts for Personal Customers

Please complete this form in BLOCK LETTERS



Applicant 1 - NBS Client No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Personal details - Applicant 1

Title	Full Name	Preferred Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Birth DD/MM/YY	Gender	Marital Status	Maiden Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Phone Number - Daytime	Phone Number - Home	Phone Number - Mobile	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email	Preferred Method of Contact
<input type="text"/>	<input type="text"/>

Residential Address (Verification required i.e. Phone/Power bill)

NUMBER & STREET	SUBURB	
TOWN/CITY	POST CODE	COUNTRY

Previous Address (If less than 3 years)

Country of Citizenship (If not New Zealand)	Do you own your home/rent/board?
<input type="text"/>	<input type="text"/>

Postal Address (If different from above)

NUMBER & STREET/BOX NUMBER	SUBURB	
TOWN/CITY	POST CODE	COUNTRY

Primary ID - Type & Number (If you are using a NZ Driver Licence, please also provide the card version number 5b.)	Expiry
<input type="text"/>	<input type="text"/>

Secondary ID - Type & Number (If you are using a NZ Driver Licence, please also provide the card version number 5b.)	Expiry
<input type="text"/>	<input type="text"/>

Occupation (If self-employed, please detail nature of business)	Full-Time/Part-Time/Casual
<input type="text"/>	<input type="text"/>

Employers Details

NAME	ADDRESS - NUMBER & STREET/BOX NUMBER	
TOWN/CITY	POST CODE	COUNTRY

Length of Employment (Years & Months)	Previous Employer (If less than 3 years)
<input type="text"/>	<input type="text"/>

Annual Personal Income	Primary Source of Income (Please specify - salary/wages/drawings, superannuation payments, investment income)
<input type="text"/>	<input type="text"/>

Tax details

IRD Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If you are a New Zealand Resident, which tax rate do you want to apply to interest earned on deposits?

*RWT Rate (Tick one box) 10.5% 17.5% 30% 33%

**Country of Residence

If you are a New Zealand Non Resident, which tax application have you elected?

NRWT OR Approved Issuer Levy

*If you do not provide an IRD number and a selected tax rate, the non-declared RWT rate will apply of 33%. **Customers who are not New Zealand tax residents will have Non Resident Withholding Tax ("NRWT") deducted from interest payments. The rate deducted will be determined by the country the customer is a tax resident of as determined by New Zealand Tax law. Non Resident customers may also elect to have Approved Issuer Levy (AIL) applied at 2% of interest payments. AIL is not tax deducted from interest payments but a levy paid by NBS.

Country of Citizenship (If not New Zealand)

NBS needs to verify whether you are a foreign citizen or a foreign resident for tax purposes.

Personal Account Access - Applicant 1

Debit Card Access Yes No Linked to Suffix , CHQ, , SAV Circle Suffix for Fast Cash

Card Personalisation

Internet Banking Yes No Linked to Suffix , , , OR All Suffixes

Other Instructions

Mobile Banking Yes No Linked to Suffix , , , OR All Suffixes

Other Instructions

Cheque Book Required	Deposit Book Required	Cheque/Deposit Book Personalisation
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

Applicant 2 - NBS Client No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Personal details - Applicant 2

Title	Full Name	Preferred Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth DD/MM/YY	Gender	Marital Status	Maiden Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number - Daytime	Phone Number - Home	Phone Number - Mobile	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email	Preferred Method of Contact		
<input type="text"/>	<input type="text"/>		

Residential Address (Verification required i.e. Phone/Power bill)

NUMBER & STREET	SUBURB		
TOWN/CITY	POST CODE	COUNTRY	

Previous Address (If less than 3 years)

Country of Citizenship (If not New Zealand)

Do you own your home/rent/board?

Postal Address (If different from above)

NUMBER & STREET/BOX NUMBER	SUBURB		
TOWN/CITY	POST CODE	COUNTRY	

Primary ID - Type & Number (If you are using a NZ Driver Licence, please also provide the card version number 5b.)

Expiry

Secondary ID - Type & Number (If you are using a NZ Driver Licence, please also provide the card version number 5b.)

Expiry

Occupation (If self-employed, please detail nature of business)

Full-Time/Part-Time/Casual

Employers Details

NAME	ADDRESS - NUMBER & STREET/BOX NUMBER		
TOWN/CITY	POST CODE	COUNTRY	

Length of Employment (Years & Months)

Previous Employer (If less than 3 years)

Annual Personal Income

Primary Source of Income (Please specify - salary/wages/drawings, superannuation payments, investment income)

Tax details

*IRD Number

If you are a New Zealand Resident, which tax rate do you want to apply to interest earned on deposits?

*RWT Rate (Tick one box) 10.5% 17.5% 30% 33%

**Country of Residence

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Country of Citizenship (If not New Zealand)

NBS needs to verify whether you are a foreign citizen or a foreign resident for tax purposes.

Personal Account Access - Applicant 2

Debit Card Access	Yes <input type="checkbox"/> No <input type="checkbox"/>	Linked to Suffix	<input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/>	Circle Suffix for Fast Cash
Card Personalisation	<input type="text"/>			
Internet Banking	Yes <input type="checkbox"/> No <input type="checkbox"/>	Linked to Suffix	<input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/>	OR <input type="checkbox"/> All Suffixes
Other Instructions	<input type="text"/>			
Mobile Banking	Yes <input type="checkbox"/> No <input type="checkbox"/>	Linked to Suffix	<input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/>	OR <input type="checkbox"/> All Suffixes
Other Instructions	<input type="text"/>			
Cheque Book Required	Yes <input type="checkbox"/> No <input type="checkbox"/>	Deposit Book Required	Yes <input type="checkbox"/> No <input type="checkbox"/>	Cheque/Deposit Book Personalisation
<input type="text"/>				

Account Requirements

Delivery and Frequency of Statement				
<input type="checkbox"/> Email	<input type="checkbox"/> Post	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly

NBS Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Please open the following account(s)

ACCESS <input type="checkbox"/>	CHEQUE <input type="checkbox"/>	CALL <input type="checkbox"/>	TARGET <input type="checkbox"/>	CAREER LAUNCHER <input type="checkbox"/>	YOUTH <input type="checkbox"/>
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
TERM INVESTMENT <input type="checkbox"/>					
<input type="text"/> <input type="text"/>					

Amount of Investment	Investment Term	Investment Interest Rate p.a.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Interest Payments
 Paid on Maturity OR Paid Monthly OR Paid Quarterly

Maturity Details
 Interest - Automatically Reinvest OR Credit Account No.
 Principal - Automatically Reinvest OR Credit Account No.

Amount of Investment	Investment Term	Investment Interest Rate p.a.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Interest Payments
 Paid on Maturity OR Paid Monthly OR Paid Quarterly

Maturity Details
 Interest - Automatically Reinvest OR Credit Account No.
 Principal - Automatically Reinvest OR Credit Account No.

Types of Expected Account Activity	Cash Deposit/Withdrawal <input type="checkbox"/>	Cheque Deposits <input type="checkbox"/>	Cheques Issued <input type="checkbox"/>	Transfer in/out <input type="checkbox"/>	Telegraphic Transfer in/out <input type="checkbox"/>	Other (Please Specify) <input type="text"/>
	OVERALL PURPOSE OF ACCOUNT <input type="text"/>					

Signing Rule - Please tick just ONE box.

anyone can sign by themselves OR at least ____ must sign together OR all signatories must sign together

Note: If you choose a rule that requires more than one signature and in an event such as death or removal of a signatory that would result in insufficient signatories to enable signing in accordance with this rule, then all remaining signatories must sign together until such time as the relevant Account Holders expressly change the rules.

Full Name: _____

Date DD/MM/YY: _____

Signature:

By signing you are bound by the conditions on the reverse and NBS General Terms & Conditions.

Full Name: _____

Date DD/MM/YY: _____

Signature:

By signing you are bound by the conditions on the reverse and NBS General Terms & Conditions.

Declaration

I/We understand that:

I/We authorise NBS to use all information they hold about me/us now or in the future to make available to me/us the full range of financial services offered by them.

I/We have the right to access and correct this information subject to the provisions of the Privacy Act 1993.

This information will also be referred to as a record of the interview with me/us during which this information was collected

I/We

- Agree to be bound by the Terms & Conditions set out in this application in addition to any other conditions which may apply
- Acknowledge having been provided with NBS General Terms & Conditions brochure and agree to be bound by the terms set out in the brochure as amended or replaced from time to time
- Acknowledge having been provided with an Investment Statement prior to the account(s) being opened where investments are being made into a Term Deposit
- Agree to read the NBS General Terms & Conditions brochure as it contains important statements about my/our rights and obligations
- Certify all information supplied in this application, including the Schedule of Extra Signatories (if any) is true, correct and complete in every respect and understand that if it is not true, correct and complete, this application may be declined and/or I/We may be liable to NBS.

I/We authorise

- The Signatories named in this Authority to operate this account(s) and do everything relating to your relationship with NBS for this account (this is called banker/customer relationship), and is provided in the NBS General Terms & Conditions
- Other Signatories to be added or removed from this Authority
- The Authority is to apply to accounts over page in Section 1 and in the Schedule of Extra Account numbers (if any) - subject to your signing rule - and nobody can delegate the authority you have given them.

Where

I/We wish to apply for finance:

I/We acknowledge all applications for finance are subject to NBS lending criteria.

I/We certify all information supplied in this review is true, correct and complete in every respect and understand if it is not true, correct and complete, this application may be declined.

I/We authorise NBS to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, Ministry of Justice (overdue court fines), residence, employment, financial status, or any information provide by me/us in this application for purposes related to provisions of credit to me/us, from whatever source NBS considers appropriate, including any credit reporting agency NBS has a subscriber agreement with (currently Veda Advantage) and I/we authorise any party approached to produce such information to NBS.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by NBS, to update their credit reporting data bases and may disclose any information they hold on me/us to their own customers.

NBS may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to any person NBS may appoint to collect any outstanding debt.

I/We agree to be bound by any conditions set out in any finance application in addition to any other conditions which may be imposed by NBS.

Confirmation of Identity:

NBS are, or may be, required to verify the identity of the people listed in this form and certain other information provided in this form. Please refer to NBS' list of acceptable verification documentation available at www.nbs.co.nz.

Receiving and acting on instructions by fax, phone, electronic communication or other means

As part of doing business, NBS may communicate with you by fax, phone, electronic communication and may accept fax, phone, electronic or other instructions in the course of bank/customer relationship.

However, NBS:

- Is not obliged to accept them
- Will not be liable to you or any other party if the instructions are unauthorised, forged or fraudulently given and NBS could not have reasonably detected that from the instructions received.

I/We indemnify NBS

To the maximum extent permitted by law, I/We will indemnify NBS for its losses in acting on such instructions.

Adding or removing signatories to/from the authority

Additional Signatories may be appointed and any Signatory may be removed only by notice in writing to NBS signed in the same manner by the Account Holder(s) as this form.

I verify that CDD for the above applicant(s) is complete

NBS Staff Member

DATE STAMP

Statement of Position (Personal)



Client Name(s)

Amount	<input style="width: 90%;" type="text" value="\$"/>	Purpose	<input style="width: 95%;" type="text"/>	
Loan type				
Home Loan	<input type="checkbox"/>	Flexi Loan	<input type="checkbox"/>	Redraw Loan
			<input type="checkbox"/>	Personal Loan
				<input type="checkbox"/>
				Overdraft
				<input type="checkbox"/>
Loan Term	<input type="text" value="Months"/>	Interest Rate p.a.	<input style="width: 50px;" type="text" value="%"/>	Variable/Fixed
				<input type="text" value="Months"/>
				Interest Only
				<input type="text" value="Months"/>
Settlement Date	<input type="text" value="/ /"/>	Repayments	<input type="checkbox"/>	Next Pay Date
		Weekly	<input type="checkbox"/>	<input type="text" value="/ /"/>
		Fortnightly	<input type="checkbox"/>	
		Monthly	<input type="checkbox"/>	
Legal Firm	<input style="width: 100%;" type="text"/>		Loan to be in the name of	<input style="width: 100%;" type="text"/>
Lawyers Name	<input style="width: 100%;" type="text"/>		The new property is owned by	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>			<input style="width: 100%;" type="text"/>

Statement of Position

LIABILITIES - Combine amounts for joint applications

Overdraft	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
	Limit	Amount owing	
Credit Card	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Type	Limit	Amount owing	
	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Type	Limit	Amount owing	
Store Cards	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Type	Limit	Amount owing	
	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Type	Limit	Amount owing	
Hire Purchase	<input style="width: 90%;" type="text" value="/ /"/>	<input style="width: 90%;" type="text" value="\$"/>	
Company	Expiry	Amount owing	
	<input style="width: 90%;" type="text" value="/ /"/>	<input style="width: 90%;" type="text" value="\$"/>	
Company	Expiry	Amount owing	
Home Loans	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Lender	Amount owing		
Other Loans	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
Lender	Amount owing		
Other Finance (eg. Guarantor, Student Loan)	<input style="width: 90%;" type="text" value="\$"/>	<input style="width: 90%;" type="text" value="\$"/>	
	Amount owing		
TOTAL LIABILITIES (A)	<input style="width: 90%;" type="text" value="\$"/>		

ASSETS - Combine amounts for joint applications

Bank Deposits	<input style="width: 95%;" type="text" value="\$"/>	
Property	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Address	Market value	
	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Address	Market value	
Motor Vehicles	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Make/Model/Year	Current value	
	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Make/Model/Year	Current value	
Superannuation - KiwiSaver/Private	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Other (eg. Boat, caravan, antiques)	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Description	Current value	
	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Description	Current value	
TOTAL ASSETS (B)	<input style="width: 95%;" type="text" value="\$"/>	
LESS TOTAL LIABILITIES (A)	<input style="width: 95%;" type="text" value="\$"/>	
SURPLUS	<input style="width: 95%;" type="text" value="\$"/>	

Current Monthly Budget - Repayments

Home Loan	<input style="width: 95%;" type="text" value="\$"/>
Other Loans (eg. personal)	<input style="width: 95%;" type="text" value="\$"/>
Credit Card(s)	<input style="width: 95%;" type="text" value="\$"/>
Store Card(s)	<input style="width: 95%;" type="text" value="\$"/>
Hire Purchase	<input style="width: 95%;" type="text" value="\$"/>
Living Expenses	
Motor Vehicles (eg. fuel, WOF)	<input style="width: 95%;" type="text" value="\$"/>
Utilities (eg. power, phone)	<input style="width: 95%;" type="text" value="\$"/>
Rates (land and water)	<input style="width: 95%;" type="text" value="\$"/>
Insurance (eg. home, contents)	<input style="width: 95%;" type="text" value="\$"/>
Household (eg. food, doctor)	<input style="width: 95%;" type="text" value="\$"/>
Other Expenses	
Life Insurance	<input style="width: 95%;" type="text" value="\$"/>
Board/Rent	<input style="width: 95%;" type="text" value="\$"/>
Child Care, Child Support	<input style="width: 95%;" type="text" value="\$"/>
TOTAL EXPENSES (C)	<input style="width: 95%;" type="text" value="\$"/>

Income

	Applicant	Joint Applicant
Gross Annual Income	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Net Monthly Pay	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Rent Received	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Family Support	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Other (eg. interest, dividends)	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
TOTAL NET MONTHLY INCOME	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
	+	<input style="width: 95%;" type="text" value="\$"/>
TOTAL COMBINED INCOME (D) =		<input style="width: 95%;" type="text" value="\$"/>
LESS MONTHLY EXPENSES (C)		<input style="width: 95%;" type="text" value="\$"/>
UNCOMMITTED INCOME (D-C)		<input style="width: 95%;" type="text" value="\$"/>
No. of Dependents		<input style="width: 95%;" type="text"/>
Age of Dependents		<input style="width: 95%;" type="text"/>
This information is collected to enable calculation of uncommitted income		
VALUE OF SECURITY OFFERED FOR THIS LOAN		<input style="width: 95%;" type="text" value="\$"/>
MULTIPLE SECURITIES OFFERED		Yes <input type="checkbox"/> No <input type="checkbox"/>

(If Yes, attach relevant information)

Declaration

After confirming the details captured in the Statement of Position and reading the following, please sign below.

I/We understand that:

I/We authorise NBS to use all information they hold about me/us now or in the future to make available to me/us the full range of financial services offered by them.

I/We have the right to access and correct this information subject to the provisions of the Privacy Act 1993.

This information will also be referred to as a record of the interview with me/us during which this information was collected

Where

I/We wish to apply for finance:

I/We acknowledge all applications for finance are subject to NBS lending criteria.

I/We certify all information supplied in this review is true, correct and complete in every respect and understand if it is not true, correct and complete, this application may be declined.

I/We authorise NBS to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, Ministry of Justice (overdue court fines), residence, employment, financial status, or any information provide by me/us in this application for purposes related to provisions of credit to me/us, from whatever source NBS considers appropriate, including any credit reporting agency NBS has a subscriber agreement with (currently Veda Advantage) and I/we authorise any party approached to produce such information to NBS.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by NBS, to update their credit reporting data bases and may disclose any information they hold on me/us to their own customers.

NBS may also use the credit reporting agency’s monitoring service to receive updates, if any, of the information it holds about me/us.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to any person NBS may appoint to collect any outstanding debt.

I/We agree to be bound by any conditions set out in any finance application in addition to any other conditions which may be imposed by NBS.

Confirmation of Identity:

NBS are, or may be, required to verify the identity of the people listed in this form and certain other information provided in this form. Please refer to NBS’ list of acceptable verification documentation available at www.nbs.co.nz.

Full Name: _____

Date DD/MM/YY: _____

Signature:

Full Name: _____

Date DD/MM/YY: _____

Signature:

**I verify that CDD for the above applicant(s) is complete
NBS Staff Member**

DATE STAMP