

Making Changes to Accounts for Personal Customers

This guide will ensure you have all the right information to enable NBS to update your account(s) quickly and efficiently and make sure we get it right the first time for you.

- **Is this the correct Making Changes Form?**

If the account you want to change is:

In your own name (i.e. as an individual);

With one or more individuals. This is referred to as a joint account, for example, husband and wife, or a flat account;

On behalf of a child (i.e. parent or guardian acting as an agent for a child).

- **How many signatories will there be?**

If you are adding more than two signatories, ask for a schedule of extra signatories form.

- **What is the difference between an Account Holder and a Signatory?**

Account Holder(s) is the person or persons shown on the full name of the account. They are able to open a new account, add/remove another signatory or change contact details.

Signatory is authorised by the Account Holder to operate the account in accordance with the signing rule (i.e. make payments and view transactions).

- **What supporting documentation will I need?**

NBS is, 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.

- **What happens if all or some of the signatories we are adding are unable to come into the branch?**

Signatories can call into any NBS branch to complete this form. Whilst it is preferable we sight the original identification document along with the signatory, we realise this is not always possible. In these cases, a certified copy of the original document will be sufficient.

SECTION 1 - Tell us your existing account details

If the changes apply across more than one account, and the signatories and the signing rules are the same for all of those accounts, please ask for a Schedule of Extra Account Numbers and fill in the details of the additional account numbers to which the changes will apply. This Schedule will form part of the Making Changes to Account form.

SECTION 2 - Tell us what you want to do

You can choose more than one option.

Once you have chosen your option(s), please complete all the applicable sections so we can process your requested changes without delay.

SECTION 3 - Signing Rules

Tell us who the Account Holder(s) has authorised to operate their accounts.

If this sections is not completed NBS will default to the existing signing rules held.

SECTION 4 - Full replacement or adding extra signatories

Treat all fields as mandatory. The more contact information we have the easier it is for us to call you when there is an issue. Where, for example, you do not have a fax please write N/A.

Your mobile and email, if applicable, are important should we need to contact you urgently regarding your account so please ensure these fields are completed.

For Account Holder only: If you do not advise your IRD and/or tax rate we are obliged by IRD to use the maximum tax rate.

Where the signatory is new to NBS, they may be required to provide proof of their address.

If you are adding a signatory who will also be an Account Holder, you need to make this clear on the form. This will involve changing the name of the account to include the new Account Holder, in which case Section 5 will also need to be completed.

SECTION 5 - Change of Name

As this can be a fundamental change to the account we may require to sight the relevant documentation such as:

- A marriage or civil union certificate
- A death certificate; or
- A name change certificate

All of the above may be obtained from the Department of Internal Affairs.

In the case of an additional Account Holder, proof of identity may be required.

SECTION 6 - Removing Signatories

Ensure any Card or Electronic Banking methods are updated to ensure the signatory being remove has no further access to your account(s).

For Account Holder only: If any account has a lending or credit facility, or is overdrawn, then NBS' consent is required prior to the removal of an Account Holder.

Will also need to sign Section 8 to authorise the change.

SECTION 7 - Declaration

SECTION 8 - Authorising Changes

All Account Holders must sign this Section.

If you have any further questions please either phone us on 0800 101 700, or call into your local NBS branch. Don't forget to ask for NBS General Terms & Conditions.

Date

Tick if a Schedule of extra signatories or a Schedule of extra account numbers is attached. If there is more than one schedule enter the number of schedules attached.

Making Changes to Accounts for Personal Customers

SECTION 1 - Tell us your existing details

Client Number

<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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Full name of account

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"/>
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Tick here for all Suffixes

OR Specific Suffixes

<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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SECTION 2 - Tell us what you want to do please tick at least one box

- Full Replacement** - Complete Sections 1, 2, 3, 4 and 8. This will remove all existing signing rules and signatories (including Account Holders) and replace them with what has been completed on this form.
- Add a Signatory (ATO)** - Complete Sections 1, 2, 4 and 8. This will add a signatory or signatories to your existing authority. They will have authority to operate (ATO) the account(s) in accordance with the current signing rule.
- Change of signing rule** - Complete Sections 1, 2, 3 and 8.
- Change of name** - Complete Sections 1,2, 5 and 8. Refer to documentation requirements in Section 5 to support changes.
- Remove a Signatory (ATO)** - Complete Sections 1, 2, 6 & 9. Ensure any access via Phone, Electronic Banking or Card is removed.
- Change of contact details** - Account Holder(s) only - Complete Sections 1, 2, 4 & 8. Your full name in Section 4 is mandatory. This change will affect all accounts where you are the primary Account Holder (i.e. If your current contact details are the same as the account in Section 1 and those listed in the Schedule of Extra Accounts (if any), _____ then you are most likely to be the primary Account Holder).

SECTION 3 - Tell us how signatories can operate the above accounts

Please tick just ONE box. If you don't tick anything, we will default to the existing signing rule held.

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.

SECTION 4 - Full Replacement or Adding Extra Signatories

Each Signatory must complete all the fields. Ask for a Schedule of Extra Signatories if there are more than three Signatories. NBS is, or may be, required to verify the identity of the extra signatories. Please refer to NBS' list of acceptable verification documentation available at www.nbs.co.nz.

*This is for Resident Withholding Tax (RWT) calculations. If you do not provide an IRD number and a selected tax rate, the non-declared RWT rate will apply of 33%

Title	Full Name
<input type="text"/>	<input type="text"/>
Phone Number - Daytime	Phone Number - Home
<input type="text"/>	<input type="text"/>
Phone Number - Mobile	Fax
<input type="text"/>	<input type="text"/>
Primary Email	<input type="text"/>
Secondary Email	<input type="text"/>
Preferred Method of Contact	<input type="text"/>
Residential Address (Verification required i.e. Phone/Power bill)	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	Postcode
<input type="text"/>	<input type="text"/>
Country	<input type="text"/>

Mailing Address (if different from Residential)

 Postcode
 Country
 Date of Birth DD/MM/YY Occupation
 Primary ID - Type & Number Expiry Date
 Secondary ID - Type & Number Expiry Date
 IRD Number Relationship to Customer
 RWT Rate (Tick one box)
 10% 17.5% 28% 33%
 Signature

SECTION 4 - Full Replacement or Adding Extra Signatories Continued

Title Full Name

Phone Number - Daytime Phone Number - Home

Phone Number - Mobile Fax

Primary Email

Secondary Email

Preferred Method of Contact

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

 Postcode

Country

Mailing Address (if different from Residential)

 Postcode

Country

Date of Birth DD/MM/YY Occupation

Primary ID - Type & Number Expiry Date

Secondary ID - Type & Number Expiry Date

IRD Number Relationship to Customer

*RWT Rate (Tick one box)
 10% 17.5% 28% 33%

Signature

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

Title Full Name

Phone Number - Daytime Phone Number - Home

Phone Number - Mobile Fax

Primary Email

Secondary Email

Preferred Method of Contact

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

 Postcode

Country

Mailing Address (if different from Residential)

 Postcode

Country

Date of Birth DD/MM/YY Occupation

Primary ID - Type & Number Expiry Date

Secondary ID - Type & Number Expiry Date

IRD Number Relationship to Customer

*RWT Rate (Tick one box)
 10% 17.5% 28% 33%

Signature

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

SECTION 5 - Change of Name

If an Account Holder's legal name has changed, please supply a copy of the marriage certificate/deed poll or other evidence of the change of name.

Full Name: _____

Full Name: _____

SECTION 6 - Removing Signatories

Account Holders only: If any account has a lending or credit facility, or is overdrawn, then NBS' consent is required prior to the removal of an Account Holder. Account Holders will also need to sign Section 8 (Authorising Changes) if they are being removed.

Full Name: _____

Full Name: _____

Full Name: _____

Section 7 - Declaration

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
- Agree to read the NBS General Terms & Conditions brochure as it contains important statements about my/our rights and obligations
- Acknowledge having been provided with an Investment Statement prior to the account(s) being opened where investments are being made into a Term Deposit
- 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 and the Schedule of Extra Signatories (if any) to operate this account(s) and do everything relating to your relationship with NBS for this account(s) (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.

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.

Section 8 - Authorising Changes

I/We confirm everything is correct and I/We have read and accepted NBS Terms & Conditions in Section 7.

Full Name: _____

Date DD/MM/YY: _____ Signature:

By signing you are authorising all changes contained in this document to be made to the account(s) in Section 1 and in the Schedule of Extra Accounts (if any) and confirming that you remain bound by the declaration in Section 7.

Full Name: _____

Date DD/MM/YY: _____ Signature:

By signing you are authorising all changes contained in this document to be made to the account(s) in Section 1 and in the Schedule of Extra Accounts (if any) and confirming that you remain bound by the declaration in Section 7.

Full Name: _____

Date DD/MM/YY: _____ Signature:

By signing you are authorising all changes contained in this document to be made to the account(s) in Section 1 and in the Schedule of Extra Accounts (if any) and confirming that you remain bound by the declaration in Section 7.

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

NBS Staff Member

DATE STAMP