

# POA application form

Membership for the Attorney/s will be opened when Power of Attorney requirements are met. Attorney must be correctly identified as per Qudos Bank policy.

Please note that after Qudos accepts POA application and documents, review process is 5 working days.

## » Attorney account details:

Title: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Residential address: \_\_\_\_\_

Postal address (if different to above): \_\_\_\_\_

Contact number: \_\_\_\_\_ Mobile number: \_\_\_\_\_

Email address: \_\_\_\_\_ Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Are you an Australian resident?  Yes  No

If no, what is your nationality: \_\_\_\_\_

## » Principal account details

I have been nominated to act on behalf of below Qudos Bank Member:

Title: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Residential address: \_\_\_\_\_

Postal address (if different to above): \_\_\_\_\_

Member number: \_\_\_\_\_ Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

➤ Refer POA/EPOA operating instructions for attorneys - how can the account be operated?

- One attorney appointed
- Two or more attorneys appointed jointly/severally (i.e. anyone to sign)
- Two or more attorneys appointed jointly (i.e. all attorneys must sign together) - can only have View only online access. Debit card and transaction online access not available.

➤ Services

**Debit Card**

Yes, I would like a debit card linked to the Principal's at-call savings account.

You can now choose out of two card designs, please select your preferred card below:



Fireworks



Black

**Online Banking (transaction access)**

Yes, I would like to apply for transaction access for Online Banking.

(To safeguard your account against fraud, your default internal (outside your membership), external and BPAY transfer limits will be set to \$5,000. You can manage your limits within Online Banking or via the Mobile App).

**View only Online Banking access - Two or more attorneys are appointed jointly**

Yes, I would like to apply View Only access for Online Banking.

➤ Signature of Attorney

To act as an attorney for Qudos Bank I acknowledge I have read and accept the Privacy Notice.

**Attorney**

Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Office use only

ID documents provided	<input type="checkbox"/>	Yes	
POA Document correctly certified	<input type="checkbox"/>	Yes	
Confirm type of POA	<input type="checkbox"/>	Enduring	<input type="checkbox"/> General
DB Legal Link confirmed - (if NO, refer to Qudos Legal team)	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Open POA Rim	<input type="checkbox"/>	Yes	
Start date	<input type="checkbox"/>	Effective immediately	<input type="checkbox"/> Other
Medical certificate collected	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
End date in AP	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Is the Power of Attorney registered (TAS, NT- prior to 17/03/2017)	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Joint account owner contacted (where the account is either to sign) – confirm with joint owner whether they wish to change the signing instructions to both to sign. If they do, notify principal/other joint account owner. Record notes in Prosper.	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
If more than one attorney to sign, have you loaded the instructions in Phoenix for each account?	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Add conditions/ Limitations/ Restrictions - on AP pop up on principal	<input type="checkbox"/>	Yes	
View only access	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Cards ordered	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Online IB set up	<input type="checkbox"/>	Yes	<input type="checkbox"/> N/A
Attorney sent confirmation letter	<input type="checkbox"/>	Yes	

Teller stamp:

Teller name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Name checking officer: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## » Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us.

### Collection & use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › To comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

### How we collect information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

### What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

### How you can access your information

You can request access to your information at any time.

### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at [equifax.com.au](http://equifax.com.au).

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060.

### Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to you
- › Contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustee and manager of securitised loan programs
- › Any proposed guarantor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors

- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud

We will also disclose your information to law enforcement and government agencies as required by law.

### **Our Privacy Policy**

Our Privacy Policy is available at [quodosbank.com.au](https://quodosbank.com.au)  
The Policy contains information about:

- > How you can access your information
- > How you can seek correction of your information
- > How you make a complaint and how we will deal with it
- > In what overseas countries we are likely to disclose your information
- > How we manage your credit-related personal information

### **Disclosure to overseas recipients**

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### **How to contact us**

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- > In person at one of our branches
- > By calling us on 1300 747 747
- > By email at [privacy@quodosbank.com.au](mailto:privacy@quodosbank.com.au)
- > In writing to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460

**1300 747 747 | [quodosbank.com.au](https://quodosbank.com.au)**

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865