



Please read this Application form, the Migrant Banking Services brochure and the ASB Personal Banking Terms and Conditions carefully, before completing this Application Form.

Please PRINT CLEARLY and use BLACK INK to complete this form.



1. Account Information: Please open a CBA London Transfer Account and the following ASB accounts: (Please indicate with a ✓)

Omni* Unlimited* Streamline+ FastSaver+

Signatories for Joint accounts (please tick)

Either party to sign Both parties to sign

Date of Arrival in New Zealand (Day, Month, Year)

Expected Date of Funds Transfer

*Only available to non residents who hold a visitor or temporary work visa of 6 months or more. +Only available to non residents who hold temporary work visa of 0-6 months or more.



2. Customer Information: This information will be treated in the strictest confidence.

1 Surname

2 First Names

3 Sex (M, F) 4 Title (Mr, Mrs, Miss, Ms) Other

5 Date of Birth (Day, Month, Year) 6 Number of Dependants

Password (Alpha/Numeric characters - Please note: Your password must contain a minimum of 6 Alpha and 2 Numeric characters and cannot contain your first, middle or surname or full birth year.)

7

8 Current Occupation

9 Name of Current Employer

10 New Zealand Employer (if known)

11 Existing Bank 12 Branch or Sort Code

13 Home Address

14 Previous Address (if less than 18 months at current address)

15 Telephone Home Work Mobile

16 Email Address Fax

17 You may be interested in receiving marketing or promotional information relating to non-financial products or providers. If you would like to receive this information from any ASB Group company electronically, please tick this box.

18 Passport Number 19 Passport Expiry Date (Day, Month, Year)

20 Nationality 21 Returning Resident (Yes, No)

22 Visa Type

23 Current income greater than £50,000 p.a. (Yes, No)

24 I/We contribute to an occupational pension (Yes, No) 25 Estimated value of pension



3. Joint Customer Information: This information will be treated in the strictest confidence.

26 Surname

27 First Names

28 Sex (M, F) 29 Title (Mr, Mrs, Miss, Ms) Other

30 Date of Birth (Day, Month, Year) 31 Number of Dependants

Password (Alpha/Numeric characters - Please note: Your password must contain a minimum of 6 Alpha and 2 Numeric characters)

32

33 Current Occupation

34 Name of Current Employer

35 New Zealand Employer (if known)

36 Existing Bank 37 Branch or Sort Code

38 Home Address

39 Previous Address (if less than 18 months at current address)

40 Telephone Home Work Mobile

41 Email Address Fax

42 You may be interested in receiving marketing or promotional information relating to non-financial products or providers. If you would like to receive this information from any ASB Group company electronically, please tick this box.

43 Passport Number 44 Passport Expiry Date (Day, Month, Year)

45 Nationality 46 Returning Resident (Yes, No)

47 Visa Type

48 Current income greater than £50,000 p.a. (Yes, No)

49 I/We contribute to an occupational pension (Yes, No) 50 Estimated value of pension

> 4. Proposed Amount of Funds for Transfer to New Zealand

House Sale Proceeds	£
Sale of Business	£
Liquidation of Investments	£
Savings	£
Approximate Total	£

> 5. Declaration of New Zealand Tax Status

Please tick:

- Non-resident - **for tax purposes only**
- Resident - **for tax purposes only**

I/We _____ confirm that in accordance with Section YD1 of the Income Tax Act 2007, I am/we are or will be non-resident(s) **for New Zealand tax purposes only** as from ____ / ____ / ____ (date)

My address for tax purposes is/will be:

IRD Number (optional)

Joint customer IRD Number (if applicable)

If you have ticked non-resident, please select:

- A. To have a non-resident levy deducted and paid over to the New Zealand Inland Revenue Department by ASB on my/our behalf based on gross interest paid or credited to me/us in respect of deposits held in my/our accounts with ASB, or
- B. To have non-resident withholding tax at the relevant country rate deducted and paid over to the New Zealand Inland Revenue Department by ASB on my/our behalf based on gross interest paid or credited to me/us in respect of deposits held in my/our accounts with ASB.

ASB disclaims all further tax obligations in relation to deductions, returns and payments required of me/us by the income tax laws of either New Zealand or my/our country of residency.

I/We agree to advise ASB as soon as my/our tax residency status changes for any reason whatsoever.

Customer's Signature

Date

Day	Month								Year

Joint Customer's Signature

> 6. Marketing Information

How did you hear about ASB?

- | | |
|--|--|
| <p><input type="checkbox"/> Website (please specify below)</p> <div style="border: 1px solid black; width: 340px; height: 15px; margin-left: 20px;"></div> <p><input type="checkbox"/> Newspaper Advertisement (please specify below)</p> <div style="border: 1px solid black; width: 340px; height: 15px; margin-left: 20px;"></div> <p><input type="checkbox"/> Family/Friends</p> | <p><input type="checkbox"/> Immigration Fair (please specify below)</p> <div style="border: 1px solid black; width: 340px; height: 15px; margin-left: 20px;"></div> <p><input type="checkbox"/> Referral (please specify below)</p> <div style="border: 1px solid black; width: 340px; height: 15px; margin-left: 20px;"></div> <p><input type="checkbox"/> Other (please specify below)</p> <div style="border: 1px solid black; width: 340px; height: 25px; margin-left: 20px;"></div> |
|--|--|
- Previous Knowledge of ASB

➤ 7. Commonwealth Bank of Australia ("CBA") and ASB Bank Limited ("ASB") Account Conditions

I/We acknowledge that I/we have read, understood and agree to the following:

CBA London Transfer Account

- > The CBA London Transfer Account will be available for two years from my date of arrival in New Zealand, as specified in this Application form. If no arrival date is so specified, the account will be closed two years from the date it is opened. The purpose of the CBA London Transfer Account is to help facilitate the secure transfer of my/our funds to my/our ASB account in New Zealand.
- > I/we agree that the CBA London office can only accept funds for transfer to my/our ASB account held in my/our names in New Zealand.
- > Cancellation of the CBA London Transfer Account must be made in writing by all signatories to the account and delivered to CBA, London Office. On closing the account, CBA will no longer be responsible for the provision of Migrant Banking Services. The service provided to the account holders in respect of the CBA London Transfer Account is governed by English law and all account holders submit to the non-exclusive jurisdiction of the English courts.

Transferring Funds

- > **All funds received for transfer to New Zealand will be converted by CBA (to New Zealand dollars) and remitted immediately upon receipt, unless I/we provide alternate instructions. Cash cannot be accepted at the CBA London Office.**
- > There are no fees involved to transfer and convert Sterling funds in excess of £30,000.00 into New Zealand dollars. A fee of £15.00 is charged to deposit Sterling funds to the CBA London Transfer Account for conversion into New Zealand dollars if funds are less than £30,000.00.
- > A fee of NZ\$50.00 is charged on New Zealand dollar funds deposited for onward transfer to New Zealand.
- > The transfer charges (as applicable) will be debited from the original transfer amount.
- > Proceeds from cheques deposited to the CBA London Transfer Account are subject to clearance by the issuing bank and no exchange rate can be agreed until CBA is in receipt of cleared funds. Please allow up to five working days for Sterling cheques, and up to six weeks for cheques in other currencies, to clear.

Foreign Exchange

- > **Neither CBA nor ASB, without limitation, can provide its customer with any foreign exchange advice on the merits of a particular foreign exchange transaction or its likely implications. I/We agree that where we have instructed CBA to hold our funds in Sterling in order to convert funds at a later date, or to convert our funds to NZD, that I/we have relied purely on my/our own judgement.**
- > The rate of exchange will be the spot foreign exchange rate offered by CBA to its migrant clients at the time and date the funds are converted.
- > I/We will be supplied with the Foreign Exchange (Commonwealth Bank of Australia London) Product Disclosure Statement once my/our CBA London Transfer Account is established.
- > Once my/our funds have been transferred to my/our ASB Account I/we acknowledge that they cannot be accessed until all account holders have been formally identified in person at any ASB branch in New Zealand in accordance with ASB identification requirements.

Telephone/Facsimile Authority

- > I/We acknowledge that CBA and/or you may record any telephone instructions given by me/us, but that you are not obliged to do so. I/We also acknowledge that CBA and ASB reserve the right at any time not to act upon telephone instructions.
- > I/We accept that telephone or facsimile instructions purporting to emanate from me/us will be accepted as the authority to carry out the instructions given. Neither CBA nor ASB will have any obligation to verify the authenticity of any such instruction and may act on directions contained in such instruction which on its face appears to be genuine without further enquiry.
- > I/We acknowledge and agree to waive all present and future claims that I/ we may have in respect of any transaction entered into with CBA or ASB when CBA or ASB has in good faith acted in relation to and relied upon instruction or purported instructions from me/us.

➤ 8. Privacy

Pursuant to the Privacy Act 1993 the following is brought to your attention:

- a. This application collects personal information about you.
- b. This information is being collected to determine your suitability as an account holder and for the specific purposes set out in the Personal Banking Terms and Conditions.
- c. The intended recipients of the information are;
 - > ASB, and its subsidiaries and its agents and other third parties (whether in New Zealand or overseas) that provide services to ASB. Express consent is also granted for ASB to disclose your information to other companies within the ASB Group of Companies.
 - > Research firms engaged by ASB to carry out customer surveys and conduct market research.
 - > Other banks (including overseas banks), agents, contractors or other financial services providers assisting with international transactions and same day cleared payments.
 - > Other providers of credit and credit reference and collection agencies.
 - > (Certain laws require us to disclose your personal information.) Overseas banks, agents, contractors or financial services providers who assist with international transactions and same day cleared payments will be subject to the laws of that jurisdiction which may require them to disclose your personal information.
- d. The information will be collected and held by ASB, P O Box 35, Auckland 1140.
- e. You agree that when you telephone us your conversation with us may be recorded.
- f. Failure to provide information requested or provision of incorrect information may result in your application being declined.
- g. You do have rights of access to, and correction of, this information. We will endeavour to ensure that your information we hold is accurate. Prompt advice of any changes in your personal contact details such as

residential or email address, or telephone or facsimile numbers will help us do this.

Declaration and Authorisation

I/We authorise the disclosure and release to ASB at any time of my/our personal information held by:

- a. any other credit providers and credit reference and collection agencies; and
- b. any previous or current employer regarding my employment history and income.

I/We consent to the collection, use and disclosure of my/our personal information on the terms set out above.

I/We authorise ASB to obtain a personal credit and fraud check.

I/We authorise ASB to disclose to other credit providers, credit reference and collection agencies and any other party expressly authorised by me/us, at any time, my/our personal information held by ASB.

ii/We authorise ASB's credit reference agency to:

- i. hold my/our personal information on its systems and use my/our personal information to provide its credit reporting services;
- ii. provide my/our personal information to its customers when they use its credit reporting services.

I/We authorise ASB to use its credit reference agency in the future for purposes related to the provision of credit to me/us.

I/We authorise:

- i. ASB to give its credit reference agency information about any default in my/our payment obligations to ASB;
- ii. ASB's credit reference agency to give information about my/our default to its other customers.
- iii. If I/We do not want to receive promotional material from ASB at any time, I/we will advise ASB.

Initial(s) I/We have read, understand and accept ASB's Personal Banking Terms and Conditions, which will form the basis of my relationship with ASB and will apply to all personal accounts I may open or operate with ASB, together with any product or service specific terms and conditions.

Initial(s) If the application is for a FastSaver account I/we acknowledge that I/we have been advised that FastSaver can only be accessed through phone and internet banking.

A copy of ASB's current general disclosure statement is available free of charge from CBA's London office or at www.asb.co.nz

Customer's Signature

Date

 Day Month Year

Joint Customer's Signature

For Bank Use Only

Form completed correctly

Yes No

Compliance Check

Yes No

PEP Check

Yes

ADDRESS VERIFICATION

Original Utility Bill

Yes No

Original bank/building society statement

Yes No

Other

Yes No

(Specify)

PERSONAL IDENTIFICATION

Passport:

Certified copy

Yes No

Original sighted

Yes No

Driving Licence (mandatory for non-UK resident)

Certified copy

Yes No

Original sighted

Yes No

Other

Certified copy

Yes No

Original sighted

Yes No

(Specify)

Comments

Signature of authorised officer

Staff number



Applying for a new bank account with ASB is a simple procedure. This checklist has been assembled to help you through the process.

> 1. Submit an Account Application Form

To enable us to process your application please ensure you:

READ, COMPLETE, and SIGN the Application Form and Terms and READ the Personal Banking Terms and Conditions.

SUPPLY the following:

- > Original Utility Bill - with your name(s), current address and no more than 3 months old
- > Original Bank/Building Society Statement - with your name(s), current address and no more than 3 months old
- > Certified Photocopy of your Passport(s) - information page including photo and Visa (if approved)
- > Certified Photocopy of your **full** Driving Licence(s) - additional requirement for Non-UK residents only

Please note: Certifications must be in English, and can **only** be obtained from a Solicitor, Notary Public, Justice of the Peace, Embassy, Consulate, or High Commission of the country of issue. All Certifications must record the full name, occupation, telephone number and address of the person certifying the documents and include an official stamp.

BE PREPARED to supply a minimum account opening deposit of at least NZD 500 by International Money Transfer within one month of notification that the account has been opened and provision of the new account number. At this point, further funds can be sent electronically. Failure to credit your ASB Account by at least NZD 500 will result in your account being closed after six months.

Post the completed and signed application attached with the documentation to:

ASB
London Representative Office
C/o Commonwealth Bank of Australia
Migrant Banking Services, Senator House
85 Queen Victoria Street
London EC4V 4HA

> 2. Confirmation of your application

- > Once Migrant Banking Services have received your completed and signed application form with all appropriate documents enclosed, it will take 3 working days to open your CBA London Transfer Account.
- > Incomplete applications will take longer to process as further information will have to be obtained from you. Please retain this check list and the Terms and Conditions for your reference.
- > You will be notified by post whether your account has been approved and of your London account number.

> 3. Using Your New Account

- > This form will be used to establish two accounts - one at CBA's London office and the other with ASB in New Zealand.
- > The CBA London Account acts as a '**transfer**' account **only** and enables you to transfer funds to your ASB account in New Zealand.
- > Your ASB New Zealand based account will not be available for withdrawals or cheque book issue until:
 - your arrival in New Zealand; and
 - original identification has been presented in person at an ASB branch; and
 - a signature card has been completed and an online signature is held at an ASB branch.
- > You may wish to apply for an ASB FastCash Card and register for ASB FastPhone telephone banking and FastNet Classic Internet banking services when you arrive in New Zealand.
- > Any interest paid on your account is subject to New Zealand withholding tax rules. The withholding tax to be deducted is dependent on your individual tax status, which should be confirmed to the Bank in writing. If you do not confirm your tax status we are required to withhold tax at the highest rate in New Zealand. To ensure that you are taxed at the correct rate, we recommend that you confirm your tax status by contacting the Inland Revenue Department or visit their website www.ird.govt.nz.

There are numerous other products and services not listed on this application form that are also available through ASB and may suit your needs once you arrive in New Zealand. Your nominated Personal Banking Consultant will be able to discuss these with you.

Please note:

- > For joint applications we require the above documentation for both parties. All original documents will be returned to you once the account has been opened.