

Authority to Operate

Branch Name

Primary Member Details

Membership Number

Mr / Mrs / Ms / Miss (please circle)

Surname

Date of Birth

Given Names

Secondary Member Details

Membership Number

Mr / Mrs / Ms / Miss (please circle)

Surname

Date of Birth

Given Names

Account Access Details

When you authorise a person under an Authority to Operate (ATO), it is important that you understand the terms and conditions which apply, particularly as to what an ATO can and cannot do in relation to your nominated accounts. Please read and ensure you understand the terms and conditions as listed below.

For individual accounts this ATO is to apply (specify accounts excluding mortgage secured overdrafts, credit card and term deposits):

- S _____
 S _____
 S _____
 S _____
 S _____
 Visa Debit Card
 Internet Banking
 Phone Banking

For joint accounts this ATO is to apply (specify accounts excluding mortgage secured overdrafts, credit card and term deposits):

- S _____
 S _____
 S _____
 S _____
 S _____
 Visa Debit Card
 Internet Banking
 Phone Banking

Note: For joint accounts, **ALL** account holders must sign this ATO.

Authorised Person's Details (ATO)

Membership Number*

Mr / Mrs / Ms / Miss (please circle)

Surname

Date of Birth

Given Names

Terms and Conditions

You may authorise a person to operate nominated savings accounts under your membership on your behalf by completing an ATO form. ATOs are only available on savings accounts (which does not include term deposits).

QBANK will not allow a person to operate on an account until their identity has been verified in accordance with procedures.

- 1 Authority - By signing an ATO you instruct QBANK to allow a person to be authorised to operate on your nominated savings accounts.

Your authorised person may operate on your behalf in the following areas:

- (a) obtain information from QBANK about your account, including savings account balances and transactions;

- (b) sign and draw cheques on your account, providing a chequing facility already exists and they have been added as a signatory on the chequing account;
- (c) make withdrawals from your account;
- (d) authorise and amend existing periodical payments;
- (e) use electronic and other access methods on your account;
- (f) cancel and reorder cards that are lost or stolen in the authorised person's name only;
- (g) activate debit cards ordered in the authorised person's name only on your account;
- (h) cancel and remove themselves as an ATO.
- (i) receive regular statements if requested by either party.

- 2 Someone with authority to operate on your account cannot:
- (a) open any account;
 - (b) close any account or terminate your membership with QBANK;
 - (c) change the parameters of your account (for example if a facility, product or service has not been opened by the account holder, they cannot open new facilities);
 - (d) activate a credit card;
 - (e) endorse cheques payable to the account holder or nominated third party;
 - (f) overdraw the account to any extent permitted by QBANK;
 - (g) place your money in a Term Deposit;
 - (h) apply for a loan or credit card under your name;
 - (i) change your PIN on either your debit or credit card.
 - (j) change the contact details of the account holder;
 - (k) appoint another ATO.

3 Responsibility - By signing an ATO, you are providing expressed and fully informed consent for an authorised person to transact on your nominated account. You are therefore responsible for all transactions carried out under an ATO.

You are also responsible for ensuring the authorised person complies with applicable terms and conditions when operating under the ATO.

QBANK is not liable for any loss caused by an activity undertaken under an ATO granted by you where QBANK has acted within the terms of the ATO and these terms and conditions.

4 Additional Cards - When you authorise us to issue an additional card to an Authorised Person, you remain liable for all transactions the Authorised Person carries out using the additional card.

You are also liable if the additional cardholder fails to observe the terms and conditions under which the additional card was issued, for example, failing to keep Personal Identification Numbers safe and secure.

We can only cancel the additional card when you return it to us. However, if you have taken reasonable steps to retrieve the card but cannot do so, we will still cancel the card but may require you to provide us with a written statement outlining the steps you have taken to retrieve the card.

5 Duration - An ATO will remain in force until we receive written notice of cancellation or written notice of the death of the person granting the authority and that written notice has been processed by us. The notice of cancellation must be signed by all surviving account holders. We may require a new ATO before we allow further operation on the account. The ATO's authority is also revoked if we receive notice of the mental incapacity of the account holder.

6 Disputes - If there is a dispute notified to us about an ATO or the owner or owners of an account, we may refuse to allow operation on the account until all parties concerned have signed the necessary authority.

Acknowledgement and Signature

By signing this form, you agree to QBANK's General Information Terms and Conditions relating to the use and operation of QBANK's banking products, and the terms and conditions applying to Authorities to Operate, as listed with this form.

Primary member signature	<input type="text"/>	Date	<input type="text"/>
Secondary member signature	<input type="text"/>	Date	<input type="text"/>
Authorised person signature	<input type="text"/>	Date	<input type="text"/>

Office Use Only

Access Facilities Action List

If a member chequing facility exists has a Member Chequing form been received? Yes No N/A

Visa Card ordered Internet Banking Phone Banking

Confirmation

Taken by

Date

Processed by

Date