

# Nominated Financial Adviser Form



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Complete this form to add/change or remove an adviser on your current margin loan facility. You may also use this form if you would like to nominate your financial adviser as an authorised signatory on your St. George Margin Loan.

**Section 1**  
**Borrower(s) Details** Name of borrower(s) on the St. George Margin Lending Facility  
\_\_\_\_\_

Borrower(s) Client Reference Number  
\_\_\_\_\_

**Section 2** I/We request you to (please tick (✓) one)

- Adviser Request**
- Add a financial adviser to my/our margin loan account. Please complete Sections 4 to 5. If you would like this financial adviser to also be your authorised signatory please complete Sections 6 to 8.
- Change the financial adviser on my/our margin loan account. Please complete Sections 3 to 5. If you would like this financial adviser to also be your authorised signatory please complete Sections 6 to 8.
- Remove the existing financial adviser from my/our margin loan account. I/we do not want to assign a new financial adviser. Complete Sections 3 and 8 only. *Please note the financial adviser being removed from the account is not required to sign Section 8.*

**Section 3**  
**Existing Adviser Details** Name of Financial Adviser  
\_\_\_\_\_

AFS Licensee Name  
\_\_\_\_\_

AFS Licence No.  
\_\_\_\_\_

Dealer Group  
\_\_\_\_\_

**Section 4**  
**New Adviser Details** Title Surname Given Name(s) in full  
\_\_\_\_\_

Financial Adviser Company  
\_\_\_\_\_

AFS Licence No.  
\_\_\_\_\_

Dealer Group  
\_\_\_\_\_

ABN  
\_\_\_\_\_

Mailing Address  
\_\_\_\_\_

Suburb  
\_\_\_\_\_

State  
\_\_\_\_\_

Postcode  
\_\_\_\_\_

Phone Number  
\_\_\_\_\_

Mobile Phone Number  
\_\_\_\_\_

Email Address  
\_\_\_\_\_

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## Section 5 Statements

Would you like a copy of your margin lending statement sent to your financial adviser?



Yes  
 No

## Section 6 Authorised Signatory

Complete this section where you would like your financial adviser to operate your St. George Margin Loan Facility on your behalf. Where you nominate your financial adviser to act as your authorised signatory on your St. George Margin Loan facility, they will be able to do anything you are able to do under your margin loan. This includes but is not limited to increasing the loan, buying and selling investments and changing your contact details. You may provide us with a written request terminate this appointment at any time.

**Your authorised signatory must be an Australian resident for tax purposes.**

Please have your financial adviser provide the following additional details relative to themselves:

Date of Birth

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Drivers licence number

\_\_\_\_\_

State of issue

\_\_\_\_\_

Home Phone Number

\_\_\_\_\_

Residential address – PO Box not accepted

\_\_\_\_\_

Are you (the authorised signatory), an existing St. George or Westpac customer?

No

To meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we must identify our customers before we provide a service. Refer to Appendix A (Proof of Identification) for a list of acceptable documentation that you will need to provide, and eligible certifiers. *Please proceed to Section 7.*

Yes

**Note:** The name of the account must be the same name you have provided in this Loan Application.

Please complete **EITHER** Option A or B below:

**Option A**

Westpac customer number

\_\_\_\_\_

**OR**

St. George card/access number

\_\_\_\_\_

**Option B**

BSB number

\_\_\_\_\_

Account number

\_\_\_\_\_

Account name

\_\_\_\_\_

## Section 7 Foreign Tax Residency Information

Have you already provided us with your Foreign Tax Residency information?

Yes. *Please note that in instances where we cannot substantiate this from our records, we will contact you for more information. Please proceed to Section 8.*

No. *The below question is mandatory and must be completed. Please refer to Appendix C of this form for more information.*

Are you a tax resident of any other country outside of Australia?  Yes  No

Country

\_\_\_\_\_

Tax Identification Number (TIN)

\_\_\_\_\_

Reason (if a TIN is not available)

Reason 1

Reason 2

Reason 3

If you have additional countries of which you are a Foreign Tax Resident, please photocopy this section, provide the additional details and attach to this Loan Application Form.

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## Section 8 Declaration and Signing

By signing this form, I/we agree that:

- I/we authorise the person identified as the New Adviser in Section 4 to act on my/our behalf in relation to my/our margin lending facility.

Where an Authorised Signatory has been named in Section 6, I/we agree that:

- St. George Margin Lending is authorised to provide any information in relation to my/our St. George Margin Loan Facility to the authorised signatory/ies and can assume that each authorised signatory/ies has the authority to operate the loan independently;
- St. George Margin Lending may verify instructions received from the authorised signatory/ies in accordance with the authority;
- I/we will ratify any action taken by the authorised signatory/ies in accordance with this authority;
- The nominated authorised signatory confirms that they are an Australian resident for tax purposes; and
- I/we have read and accepted the information under the heading St. George Privacy Statement and other reporting obligations in Appendix B and consent to the collection, use and disclosure of personal information in accordance with the St. George Privacy Statement and other reporting obligations. Where we have provided information about another individual (such as an adviser), we declare that the individual has been made aware of that fact and the contents of the St. George Privacy Statement and other reporting obligations.

**For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.**

Signature of Financial Adviser/Authorised Signatory

Full Name of Financial Adviser/Authorised Signatory  
*(please print)*

Signature of Borrower 1

Full Name of Borrower 1

Director

Sole Director and Secretary

Signature of Borrower 2

Full Name of Borrower 2

Director

Company Secretary

Date

/ /

**Please send the completed form and photocopies of relevant required identification to:  
St. George Margin Lending  
Reply Paid 1467. Royal Exchange NSW 1224**

## Office Use Only

Actioned By

Date

Reviewed By

Date

/ /

/ /

/ /

/ /

<b>Proof of Identification</b>	<p>All St. George margin lending applicants (including individuals, individual trustees, company directors/guarantors, beneficial owners and authorised signatories), who are not existing St. George or Westpac customers, must provide certified copies of identification documents in accordance with the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act 2006)</i>.</p> <p>Note: It is an offence under the <i>AML/CTF Act 2006</i> to knowingly provide false or misleading information or knowingly produce a false or misleading document. Penalty: Imprisonment for 10 years.</p> <p>This document details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this St. George Margin Loan Facility. Please consult the relevant sections that apply to you.</p>
<b>A. Proof of Identification and Certification of Identity Documents for Individuals</b>	<p>Refer to this section if you are:</p> <ul style="list-style-type: none"> <li>▪ An individual/sole trader and/or joint individual borrower</li> <li>▪ An authorised signatory</li> <li>▪ An individual trustee for a trust borrower</li> <li>▪ A company director</li> <li>▪ beneficial owner of a company or trust structure.</li> </ul> <p>If any of the above persons are noted on the St. George Margin Loan Application, they must provide original certified copies of acceptable identification documentation by an approved certifier.</p> <p>Your identification documents can be certified by either:</p> <ol style="list-style-type: none"> <li>1. Your financial adviser – where they have introduced you to this St. George Margin Loan Facility, have an Australian Financial Services Licence (AFSL) and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to this St. George Margin Lending Loan Application.</li> <li>2. Any other eligible certifier as listed in the Certified Identification Form (CID) for Individuals which is attached (see Categories of acceptable certifiers). Your certifier must complete this form and attach it to this St. George Margin Lending Loan Application together with the certified identification documents.</li> </ol> <p>If you are unable to provide the required identity documents, contact our Account Management Team on 1300 304 065 for further options.</p>
<b>B. Proof of Identification and Certification of Identity Documents for Trusts</b>	<p>Refer to this section if the borrower is a trust. Where the trustee is an individual/s, please also refer to Section A above. Where the trustee is a corporate, the company directors must also refer to Section A above.</p> <p>Trustee borrowers must provide an original certified copy of the dated and stamped (where applicable) trust deed. Your copy of the trust deed can be certified by either:</p> <ul style="list-style-type: none"> <li>▪ Your financial adviser – where they have introduced you to this St. George Margin Loan Facility, have an AFSL and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to this St. George Margin Lending Loan Application together with the original certified identification documents.</li> <li>▪ Any other eligible certifier as listed below:             <ol style="list-style-type: none"> <li>1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)</li> <li>2. A judge of a court</li> <li>3. A magistrate</li> <li>4. A chief executive officer of a Commonwealth Court</li> <li>5. A registrar or deputy registrar of a court</li> <li>6. A notary public (for the purposes of the <i>Statutory Declaration Regulations 1993</i>)</li> <li>7. A police officer</li> <li>8. An Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i>)</li> <li>9. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership</li> <li>10. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the <i>Statutory Declaration Regulations 1993</i>)</li> <li>11. A Justice of the Peace</li> <li>12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public</li> <li>13. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public</li> <li>14. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purpose of the <i>Statutory Declaration Regulations 1993</i>)</li> <li>15. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees</li> <li>16. Any person specifically appointed as our agent to certify identity</li> <li>17. A Commissioner of Declarations</li> <li>18. A Commissioner of Affidavits</li> </ol> </li> </ul> <p>To certify an identity document:</p> <ul style="list-style-type: none"> <li>▪ The certifier will need to print their name, date and qualification/occupation which makes them an eligible certifier on each photocopied document.</li> <li>▪ The certifier must include the following statement on each photocopied document “I certify that this is a true copy of the original document.”</li> <li>▪ Photocopies of certified documents will not be accepted. The original certification and signature of the certifier must be visible.</li> </ul> <p>If you need any assistance, please contact our Account Management Team on 1300 304 065 for further options.</p>

# Certified Identification Form (CID) Details Verified by Certifier for an Individual



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

- Identification -**
- ONE Primary Photographic document from Group 1 or if unable to;
  - ONE Primary Non Photographic document from Group 2 and one Secondary document from Group 3
  - The combination of documents certified must contain full name and date of birth
  - All documents must be current unless specified otherwise

**Group 1  
- Primary  
Photo**

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)^
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)^
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations^
- Australian licence/permit (can either be a driver's licence, learner's permit)^
- Foreign driver's licence which contains a photograph^^
- Proof of age card issued by a State or Territory (or equivalent)^
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations^

^must contain photograph and signature ^^must contain photograph and/or signature

**Group 2  
- Primary  
Non-Photo**

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian)

# Certified Identification Form (CID) Details Verified by Certifier for an Individual



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## Group 3 - Secondary

- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer's name and residential address (e.g. a notice from Centrelink)
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address
- Foreign driver's licence which does not contain a photograph
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University)\*\*
- Notice issued by the principal of a school (must be less than 3 months old, include the name of the customer, residential address, period of school attendance and issued on a school letterhead)
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

\*\*must contain photograph and/or signature

Note: Certifiers are to certify legible copies of the documents provided from the above documents listed and also provide certifier details on the next page.

# Certified Identification Form (CID) Details Verified by Certifier for an Individual



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

## Details and signature of Individual to be identified

CIS No. (if known)	Account number (if known)	Account Name
Individual (name in full)	Individual's Signature	
	X	

## Certifier's Details and Declaration

**Note to Certifier:** Please ensure copies are legible and record the following on each copy of the identification provided. "This is a true copy of an original or certified copy document provided"; then print and sign your name, date and Qualification No. (if applicable) and also provide your details below so that we may contact you if necessary to confirm this information.

### Certifier's Declaration

I certify that:

1. The person named above signed this form in my presence.
2. I sighted originals of the documents noted on reverse of form.
3. I am satisfied that the documents produced were genuine and that to the best of my knowledge they confirm the name, address and/or date of birth of the person named above.

Category No. of acceptable certifier (see list below)	Qualification No. (if applicable)
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### Full Name of Certifier

Title	First Name	Family Name
-------	------------	-------------

Residential address – PO Box not accepted

Daytime Contact Number	Country Code	Area Code	Number
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Signature

X

## Privacy Statement

The Westpac Group\* is collecting your personal information in order to assist in the identification of the individual named above.

\* Westpac Group means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.

## Categories of acceptable certifiers

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>1. A person enrolled on the Roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).</li> <li>2. A judge of a court.</li> <li>3. A magistrate.</li> <li>4. A chief executive officer of a Commonwealth court.</li> <li>5. A registrar or deputy registrar of a court.</li> <li>6. A notary public (for the purposes of the Statutory Declaration Regulations 1993).</li> <li>7. A police officer.</li> <li>8. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).</li> <li>9. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.</li> <li>10. An officer with two or more years of continuous service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).</li> <li>11. A Justice of the Peace.</li> </ol> | <ol style="list-style-type: none"> <li>12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.</li> <li>13. A permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.</li> <li>14. A finance company officer with two or more years of continuous service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).</li> <li>15. An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees.</li> <li>16. Any person specifically appointed as our agent to certify identity.</li> <li>17. A Commissioner of Declarations.</li> <li>18. A Commissioner of Affidavits.</li> </ol> |
|--|--|
- Note: Non-residents – certification by the following acceptable certifiers – categories numbered 2, 3, 5, 6, 17 and 18 as equivalent within the certifier's country of residence.

## Branch/Office Use Only

Employee Name	Employee No.	Branch Name	Branch No.	Signature
				X

**Certified documents must be attached to this Certified Identification form.**



## Appendix B – Privacy Statement and other reporting obligations



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

### Personal Information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling us on 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit Information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website [stgeorge.com.au](http://stgeorge.com.au) includes a "Statement of Notifiable Matters".

These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 for a hard copy of the Statement of Notifiable Matters.



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### Other Acknowledgements and Consents

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

*We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 33 30, if you do not wish to receive marketing communications from us.*

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after entering into this agreement, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any Controlling Persons/Beneficial Owner, you will inform the bank. You also certify that if at any time there is a change of a Controlling Persons/Beneficial Owner/s in your entity, you will inform the bank.

A Controlling Person/Beneficial Owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a Controlling Person/Beneficial Owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

By completing this application, you also certify that the settlor(s) and/or named beneficiary(ies) (applicable to Standard Trusts only) are not foreign tax residents. If the settlor(s) and/or named beneficiary(ies) are a foreign tax resident, you must telephone 1300 725 863 at the time of completing this application. When you contact us, you will be asked to provide additional information for the settlor(s) and/or named beneficiary(ies).

### Definitions

“We”, “our”, “us” means St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141.  
“Westpac Group” means Westpac Banking Corporation and its related bodies corporate.