



Joint Account Application

Primary Member's details

I hereby authorise the Police Credit Union to allow the following person to become a joint account holder

Primary
Member's
Name

Member
Number

New Joint Account Holder's details

Title

Surname

First names

Address of the Joint account
holder

Relationship to the primary
member

Date of Birth

Email

Work Phone

Home Phone

Private Mobile
Phone

Work Mobile
Phone

Joint applicants occupation

MUST BE COMPLETED

This authority applies to all accounts under the primary member number

Or

Please open a new joint account – Please call me to discuss the various account options

Access method

Please register my Joint Account holder for Internet Banking and Mobile Banking and provide them with their own User ID and Password

Joint Account Holder's financial details

Has the nature or purpose of this account changed?

 Yes No

Joint Account Holder's source of income

What is the source of your income and initial deposit? (Tick one or more as applicable)

Salary or Wages

Government paid pensions / benefits

Investments / private superannuation

Investment Trading

Inheritance / gifts

Winnings

Asset Sales

Business drawings / income

Other (please specify)

Joint Account Holder's other income

Other than salary and wages, do you receive funds from any of the following industries? (Tick one or more as applicable)

Antique dealer

Weapon or firearms dealers or manufacturers

Bullion or precious metal dealer

Jeweller

Pawn broking

Casino or lottery / gambling operations

Unregistered charities

Company formation agent

Provision of money remittance service

Medicinal cannabis

Virtual currencies e.g. bitcoin

Provision of foreign exchange services

If yes please provide an explanation of the source of wealth or funds

Will you be receiving payments from overseas?

 Yes No

If yes please advise approximate amounts and sources

Joint Account Holder's taxation, citizenship and residency

IRD Number

Resident Tax Rate

 10.5% 17.5% 30.0% 33.0%

Country of Citizenship

Are you a citizen of another country?

 Yes No

If yes - Please list all other countries of citizenship

Are you a tax resident of another country?

 Yes

If yes

Country

Tax Number

 No

Country

Tax Number

Terms and Conditions:

Membership - Membership of the Police and Families Credit Union, (trading as the Police Credit Union) shall be open to persons being employees or former employees of the New Zealand Police, or the Police Credit Union, or the Police Service Organisations and/or their families including any such person aged 16 years or younger.

A member may withdraw from the Police Credit Union at any time, but 60 days' notice of withdrawal may be required. All amounts paid in on shares of any kind together with any interest credited thereto to the date thereof shall be paid to such withdrawing members as their funds become available and only after deducting therefrom any amounts due from such member to the Police Credit Union.

Accuracy of information - The Police Credit Union does not accept any responsibility or liability for the accuracy of the information given by you, or anyone acting on your behalf (other than us), in any instruction. You will be solely responsible for ensuring such information, including other parties' bank account numbers, is accurate.

Instructions to the Police Credit Union - You agree that the Police Credit Union may, at its sole discretion, accept instructions from you or people authorised to operate your account(s) by post, telephone, facsimile, email, text, electronic banking service or any other means in the course of our relationship, and you authorise the Police Credit Union to act on any such instructions.

You also authorise the Police Credit Union to carry out any transactions initiated by any means using your PIN (e.g. at an automatic teller machine), any of your Security Details, or by any other means agreed with you. The Police Credit Union may not take any further steps to verify such instructions or transactions. This authority applies regardless of any operating authorities that exist for an account and may not be withdrawn.

The Police Credit Union will exercise reasonable care and skill to ensure transactions are made as instructed. It is your responsibility to ensure there is enough money in your account at all times to ensure such transactions can be made.

You agree to maintain appropriate internal controls to ensure that unauthorised, forged or fraudulent instructions are not given to the Police Credit Union.

Set-Off -The Police Credit Union may at any time without notice, set-off, combine or apply any other credit balance of the member to meet the member's obligations to the Police Credit Union.

Liability - To the extent permitted by law you indemnify the Police Credit Union against all liability incurred by the Police Credit Union resulting from the Police Credit Union acting or omitting to act in accordance with a telephone or electronically generated instruction or any other instruction to the Police Credit Union regarding your account(s).

Information - You have the right to access the information held by the Police Credit Union and to correct any information that is wrong.

Disclosure of Information – You authorise the Police Credit Union to disclose information to selected third parties, including the New Zealand Police Association Inc and Police Welfare Fund Ltd in connection with any services provided, and in other instances where we are required by or authorised under the law to do so.

Complaints - You can send your complaint to the Police Credit Union via secure bank messaging through our Internet or Mobile Banking service or by mail to Police and Families Credit Union PO Box 12344, Wellington 6144 or DX SX11257 or phone 0800 429 000 or fax 04 499 2006 or email info@policecu.org.nz.

If you are still unhappy you can contact our independent dispute resolution provider Financial Services Complaints Limited (FSCL). This service is free to you. FSCL contact details are Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6145 or phone 0800 347 257 or fax 04 472 3728 or email info@fscl.org.nz or via their website fscl.org.nz.

Electronic Verification of Identity:

You consent to us verifying your identity electronically against external data sources. We do this by providing your details securely to a third party which specialises in electronic identity verification. Your details will not be forwarded to any other third parties or used for any other purpose.

Identification



I include copies of the required identification documents as detailed in the "Identification Guide"

Signing Authority

By signing this form I agree to be bound by the terms and conditions as detailed above and the General Terms and Conditions of the Police Credit Union which are available online at policecu.org.nz

Each signatory confirms that this authority is validly executed and binding on him/her.

Primary
Member's
Signature:

Joint
account
holder's
Signature

Date

Once completed please print, sign and return to the Police Credit Union, via email to info@policecu.org.nz or by mail to PO Box 12344, Wellington, 6144 or DX SX11257.