



Authority To Operate

Addition of Authority To Operate (ATO)

Completing this section allows another person (signatory) to OPERATE YOUR ACCOUNT. This does not apply to any mortgage or loan that was originally taken out in the name of the primary member. Please complete a separate form for each new signatory.

		Member Number	<input type="text"/>
I/We/Account Name: <input type="text"/>			
hereby authorise the Police and Families Credit Union (trading as the Police Credit Union) to allow the following person to operate my account on the limited terms and conditions set out in this authority. The authority conferred on the authorised signatory does not extend to the wider powers contained in a Power of Attorney. This ATO will expire on the death of the primary member.			
Details of the new signatory			
Title	<input type="text"/>	Surname	<input type="text"/>
First Names	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
Phone	<input type="text"/>	Email	<input type="text"/>
Relationship to the primary member	<input type="text"/>	Date of birth of the new signatory	<input type="text"/>

Authority and purpose - MUST BE COMPLETED

This authority applies to all savings accounts

Or

This authority is limited to the following accounts only

Has or is the nature and purpose of this account changed? Yes No

Access method

Please register my new signatory for Internet Banking and Mobile Banking and provide them with their own User ID and Password

Or

Please DO NOT register my new signatory for Internet Banking and Mobile Banking

Citizenship and residency of the new signatory

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?	<input type="checkbox"/> Yes	If yes Country	<input type="text"/>	Tax Number	<input type="text"/>
	<input type="checkbox"/> No	Country	<input type="text"/>	Tax Number	<input type="text"/>

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

The Primary Member and the Signatory both confirm that this authority is validly executed and binding on them.

I include copies of the required certified identification documents for my new signatory as detailed in the "Identification Guide"

Primary Member's Signature:	<input type="text"/>	Signatory's Signature	<input type="text"/>	Date	<input type="text"/>
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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.

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.
