

Express Saver Account for Business Application and Authority to Operate



St. George Bank Limited ABN 92 055 513 070 AFS Licence No. 240997

- This form may be used to open a new **Express Saver Account** for Business (**Express Saver Account**) or to add an Authorised User(s) to an existing **Express Saver Account**
- When opening a new account, you should read the **Express Saver Account** Product Disclosure Statement (PDS) before completing this Application form. The PDS is available by visiting stgeorge.com.au or by calling 133 800 8am - 6pm (AEST), Monday to Friday.
- Send this completed form to:
St. George Express Saver Account
Reply Paid 1101
Parramatta NSW 2124

Information Checklist

- You must be a Company, Partnership, Sole Trader, Association, Trust or Government entity
- Tax File Number (TFN) or exemption code (optional)
- Australian Business Number (ABN), Australian Company Number (ACN) or Australian Registered Body Number (ARBN)
- Business contact name, phone number and e-mail address
- An existing account number (to be known as the Nominated Account) with St. George or any Australian Financial Institution (FI), in the same name and capacity as your **Express Saver Account**
- If your Nominated Account is held with another FI, please provide an account statement less than 6 months old showing the same account name and address as your new **Express Saver Account**

Section 1 - New Accounts: Type of Business

Type	Complete Section(s)
<input type="checkbox"/> Company	1+2+3+6+7+8+9+10+11+12
<input type="checkbox"/> Partnership	1+2+3+6+7+8+9+10+11+12
<input type="checkbox"/> Sole Trader	1+2+6+7+8+9+10+11+12
<input type="checkbox"/> Incorporated/Unincorporated Association	1+2+4+6+7+8+9+10+11+12
<input type="checkbox"/> Trust	1+2+3+6+7+8+9+10+11+12
<input type="checkbox"/> Government entity	1+2+5+6+7+8+9+10+11+12

Section 1 - Existing Accounts:

<input type="checkbox"/> To add an Authorised User(s) to your existing Express Saver Account	1+2+10+11+12
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Section 2 - Customer details

- Full name of company, sole trader, partnership, association or Government entity. For trust accounts, provide full name of **both trustee(s) and trust**

- Account Name (including business name)

Principal place of Business/Administration - PO Box not allowed

Country

Postal address

- ABN/ACN/ARBN

- For trust account, provide Trust ABN

Business phone number

 ()

Business fax number

 ()

Industry

- Business contact name

Email address

- Phone number

 ()

Section 2 - Existing Accounts:

To add an Authorised User(s), complete fields in this Section marked with a dot (•) and provide your existing **Express Saver Account** number here

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Section 3 - Company, Trust and Partnership additional details

Full Address of the Registered Office (if applicable) – PO Box not allowed

This **Express Saver Account** is being opened in the name of a:

Company Partnership Trust

Company registered at ASIC as: (select one)

Public Company Proprietary/Private Company

If Company was **not** formed in Australia, please provide:

Country where Company was formed, incorporated or registered

For **Proprietary/Private Companies** (including corporate trustees and partnerships), please provide:

Full Name of each Director

Full Name (1)

Full Name (2)

Full Name (3)

For **Proprietary/Private Companies, Trusts** and **Unregulated Partnerships****, please provide:

Full Name and Address of the Beneficial Owners*/all Trustees/Partners (only if not regulated)

Full Name (1)

Residential Address (1)

Date of Birth (trustee only) (1)

Full Name (2)

Residential Address (2)

Date of Birth (trustee only) (2)

Full Name (3)

Residential Address (3)

Date of Birth (trustee only) (3)

Full Name (4)

Residential Address (4)

Date of Birth (trustee only) (4)

*Full Name and Address must be provided for every person/entity who owns 25% or more of the shares in the Company.

**Partnerships not regulated by a Professional Body

For **Partnership**, is it regulated by a Professional Body? Yes No

If **Yes**, which one?

For **Trust Account**, select type: (select one) Regulated*** Private

For **Private Trust**, please provide:

Full Name of Beneficiaries of the Trust (where named in the trust deed) or details of the Class

Full Name (1)

Full Name (2)

Full Name (3)

Full Name (4)

Class Details

***A Regulated Trust is any trust that is regulated by government legislation, or a Commonwealth government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale).

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Section 4 - Association additional details

Unique Identifying Number *(issued by the relevant Registration Body - if applicable)*

Full Name of Chairman

Full Name of Secretary

Full Name of Treasurer

Section 5 - Government entity additional details

Please select one:

Body of the Commonwealth of Australia

Body of a State or Territory of Australia (If so, which one?)

Body of a Foreign Country (If so, which one?)

Section 6 - Tax File Number (TFN) (optional)

You do not have to supply your Tax File Number. The Bank's collection of Tax File Numbers is authorised by tax law and the Privacy Act 1988 (Cwth) regulates the use and disclosure of this information. It is not an offence if you decide not to supply us with your Tax File Number.

However, if you do not supply us with your Tax File Number, withholding tax will be deducted from your interest earned at the highest marginal tax rate plus Medicare Levy and forwarded to the Australian Taxation Office.

If you are exempt from quoting your Tax File Number you must indicate this or tax will be deducted from your interest. We will destroy this section immediately after we have recorded your Tax File Number.

For more information about the use of Tax File Numbers read the Australian Taxation Office booklet, *Tax File Number and Australian Business Number Information for Savings Accounts and Investments*.

I authorise the application of this TFN

TFN

TFN Entity

OR

TFN exempt - please state reason for exemption

Exemption code

Date

**BANK USE
ONLY**

Strike out the TFN once the application has been processed. It must not remain legible.

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Section 7 - Nominated Account

You must link an existing account held with an Australian Financial Institution (the "Nominated Account") to the **Express Saver Account**.

Please nominate the account you wish to use for the transfer of funds from/to your **Express Saver Account** by completing the Direct Debit Request in Section 8. Your Nominated Account needs to be in the same name and capacity as your **Express Saver Account**.

Section 8 - Direct Debit Request

By signing this **Express Saver Account** Application, I/we authorise St. George Bank Limited, ABN 92 055 513 070 - Debit User Number 162608 to debit my/our Nominated Account below, with any amount, and to credit that amount to my/our **Express Saver Account** through the direct debit system as instructed, or to debit from the Nominated Account any other amount authorised to be debited under the **Express Saver Account** Terms and Conditions.

This authority is to remain in force until further notice.

Note: Direct debiting is not available on all accounts. Please refer to the Financial Institution for your Nominated Account for details.

Financial institution name

Address

Suburb

State

Postcode

Account name (must be in the same name and capacity as the **Express Saver Account**)

BSB

Account number

Section 9 - Automatic Savings Plan (optional)

If you would like a fixed amount automatically transferred into your **Express Saver Account** from your St. George Bank Limited account on a regular basis, please complete this section. Please ensure that your saving plan start date is at least 7 days after your Application submission date.

Type (weekly/fortnightly/monthly)

Amount

Start date

Section 10 - Online Access Options

Please indicate if you currently have an online payment service with St. George held in the same name and capacity as your new **Express Saver Account**.

Internet and Phone Banking Yes* No

OR

Business Banking Online Yes* No

If your existing access is in the same name and capacity, your new **Express Saver Account will be automatically added to your existing access*

Internet and Phone Banking

Express Saver Account business customers with no existing online access with St. George will be automatically registered for Internet and Phone Banking in the name of the business. Logon details will be forwarded once the Bank has processed your **Express Saver Account** application and your **Express Saver Account** can be accessed using the business access logon.

By appointing a person an Authorised User in Section 11, you are instructing us to allow that person to perform transactions on your **Express Saver Account** using your Internet and Phone Banking Access Number, Security Number and Password, that is your business access logon. We will treat any transactions performed under the business access logon as having been authorised by you and having been performed by an Authorised User.

In addition you may choose to give Authorised User(s) access to your **Express Saver Account** using their personal Internet and Phone Banking access. Doing so will allow these persons to view your **Express Saver Account** along with all their personal accounts and to perform transactions on your **Express Saver Account**. Lower transaction limits apply when accessing the **Express Saver Account** in this way. Refer to the PDS for more information.

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**Section 10 –
Online
Access
Options
(continued)**

Please indicate whether you would like your nominated Authorised User(s) to be able to operate your **Express Saver Account** using their personal Internet and Phone Banking access in addition to being able to operate your **Express Saver Account** using your business access logon, by checking the box for each Authorised User.

Authorised User 1 Authorised User 2 Authorised User 3 Authorised User 4

You may only provide your business access logon to Authorised Users. You must ensure, and you must require all Authorised Users to ensure, that your business access logon details are kept secure in accordance with the **Express Saver Account** terms and conditions.

We are entitled to accept any transactions requested on your **Express Saver Account** through Internet and Phone Banking and you are responsible for all transactions made by an Authorised User as if you had made them yourself.

Business Banking Online (BBO)

If you would like to access your **Express Saver Account** using BBO and you are not currently registered for BBO, you will need to apply for BBO separately.

If your BBO access is not in the same name as your **Express Saver Account**, you will need to complete an Additional linked Company Application form.

You can apply for BBO or access the Additional linked Company Application form by visiting stgeorge.com.au/bbo/apply, by phoning 133 800, Monday to Friday, 8am – 6pm (AEST) or by contacting your relationship manager.

**Section 11 –
Authorised
User(s) details**

Account information

When you nominate Authorised User(s) to operate your **Express Saver Account**, you consent to us giving these persons information about your **Express Saver Account** and we will accept requests for changes to your account from any Authorised User(s) you have nominated.

Identity of Authorised Users

St. George must satisfactorily identify each Authorised User who is registered for Internet and Phone Banking in their personal name or who will use your business access logon.

Authorised Users who are not St. George customers can be identified remotely by using a **Certified Identification Form (CID)**, which is available by visiting stgeorge.com.au/esa

**Authorised
User 1**

Title	Given Name(s)	Surname	Date of Birth / /
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Other names commonly known by (if any)	Position held
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Residential address – *PO Box not allowed*

Suburb	State	Postcode
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Postal address (if different to Residential address)

Suburb	State	Postcode
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Email address	Daytime phone number	Mobile phone number
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Customer Password

This is used to assist our staff to verify your identity when assisting you during phone support. This **should not** be the same as your Internet Banking Password or your Internet and Phone Banking Security Number. It must be 6 to 8 characters in length and can be a combination of letters and numbers.

Are you an existing St. George customer?

Yes – my existing St. George account number is:

BSB	Account number	Account name
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No – I agree to complete a **Certified Identification Form (CID)**

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Section 11 - Authorised User(s) details (continued)

Do you have Internet and Phone Banking in your personal name? Yes No

If **No**, we will register you for Internet and Phone Banking in your personal name if you have been authorised by the business to operate the **Express Saver Account** using your personal access. By signing below, you request us to register you for personal Internet and Phone Banking.

I make the declarations in Section 12 so far as they are relevant to my appointment as Authorised User, particularly in relation to Privacy.

Signature

Date

/ /

Authorised User 2

Title Given Name(s) Surname Date of Birth
/ /

Other names commonly known by (if any) Position held

Residential address - PO Box not allowed

Suburb State Postcode

Postal address (if different to Residential address)

Suburb State Postcode

Email Address Daytime phone number Mobile phone number

Customer Password

This is used to assist our staff to verify your identity when assisting you during phone support. This **should not** be the same as your Internet Banking Password or your Internet and Phone Banking Security Number. It must be 6 to 8 characters in length and can be a combination of letters and numbers.

Are you an existing St. George customer?

Yes - my existing St. George account number is:

BSB Account number Account name

No - I agree to complete a **Certified Identification Form (CID)**

Do you have Internet and Phone Banking in your personal name? Yes No

If **No**, we will register you for Internet and Phone Banking in your personal name if you have been authorised by the business to operate the **Express Saver Account** using your personal access. By signing below, you request us to register you for personal Internet and Phone Banking.

I make the declarations in Section 12 so far as they are relevant to my appointment as Authorised User, particularly in relation to Privacy.

Signature

Date

/ /

Note If there are more than two Authorised Users, please photocopy pages 5 and 6, enter additional details and attach it to this form.

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Section 12 - Declarations

Signing this Express Saver Account Application

Directors or partners who sign this Application are not required to be Authorised Users. In the case of trusts, however, those signing the Application must be Authorised Users.

- I/We declare that all the information provided in this application is accurate and not misleading and we are aware that St. George Bank Limited is relying on it;
- I/We have received, read and understood the **Express Saver Account** for Business PDS and agree to comply with the terms and conditions of the **Express Saver Account**;
- I/We agree to ensure that all Authorised Users also comply with the terms and conditions of the **Express Saver Account**;
- I/We acknowledge that:
 - In the case of sole director or sole director/company secretary, I am the sole director or the sole director and company secretary and have full power and authority to open and operate the **Express Saver Account**, the company is incorporated and the company has the necessary authority to acquire this deposit product;
 - In the case of a company, I am a director or a company secretary of the company and have full power and authority of the company to open the **Express Saver Account**, the company is incorporated and the company has the necessary authority to acquire this deposit product;
 - In the case of partnerships, I/we have full power and authority to bind the partnership and each of the partners and to open the **Express Saver Account**. I/We undertake to advise St. George Bank Limited if the partnership is dissolved, terminated or the members of the partnership change; and
 - In the case of a trust, that I/we are entitled, under the trust deed, to acquire and operate the **Express Saver Account**;
- St. George Bank Limited reserves the right to request evidence of authority to approve this Application and/or evidence that the entity named as the account holder exists, is validly constituted and is capable of being bound by the terms and conditions of the **Express Saver Account**;
- I/We acknowledge that in signing this application, I/we authorise payments under the Direct Debit Request in Section 8 of this Application;
- I/We acknowledge that if the Applicant is not registered for St. George Internet and Phone Banking, St. George will automatically register the Applicant for Internet and Phone Banking and forward log on details once this Application has been received. I/We acknowledge that in order for the Applicant to use Internet and Phone Banking the Account signing authority must be one to sign; and
- I/We agree each person nominated and who has signed as an Authorised User on this form is a signatory on the Nominated Account for the **Express Saver Account** and has full power and authority to operate the **Express Saver Account** in accordance with the terms and conditions of the **Express Saver Account**.

Privacy Statement

I/We also consent to the collection, use and disclosure of my/our personal information as referred to in the section "Privacy" in the PDS and as set out in our Privacy Statement at st.george.com.au.

In particular please note that we may use your personal information or give access to your personal information to any member of the St. George group to assess your relationship and assess your product needs. We may also inform you of products and services offered by us or preferred providers which we think may be of interest to you, unless you tell us not to by calling us on 133 800.

Signing Clause

Person(s) authorised to sign declaration

Entity	Person(s) to sign
Company or Corporate Trustee	Minimum 2 Directors or Director and Secretary or Sole Director/Secretary
Partnership	Minimum 2 Partners where one must be the Managing Partner (or General Partner for limited partnerships)
Sole Trader	Principal/Proprietor
Incorporated/Unincorporated Association	Authorised officer (Chairman, Secretary, Treasurer)
Government	President or Chairperson or Authorising Officer

Company - sign this section only

Authority has been duly given by resolution passed at a legally constituted meeting of Directors of the Company for the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

Executed by (Company Name)

ABN/ACN

in accordance with section 127(1) of the Corporations Act 2001 (Cwlth) by authority of its directors:

Name

Signature of Director

Date

Name

Signature of Director/Secretary

Date

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**Signing
Clause
(continued)**

Partnership - sign this section only

Authority is given by signature of the Partners below, who are authorised to bind the Partnership, and/or where the relevant Partner is a company, by resolution passed at a legally constituted meeting of Director/s of the Company for the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

The Bank has received for inspection and kept a copy of the Partnership Deed.

Full name of Partnership

Full Name of Partners (Individuals)

Signature

Full name of Partner (Company)

Executed by

ABN/ACN

in accordance with section 127(1) of the Corporations Act 2001 (Cwlth) by authority of its directors:

Full name of Director

Signature

Date

Full name of Director/Secretary

Signature

Date

Sole Proprietor - sign this section only

Authority is given by signature of the Proprietor for the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

Full name of Proprietor

Date of birth

Residential address (including country)

Signature

Date

Incorporated/Unincorporated Association - sign this section only

Authority has been duly given by resolution passed at a legally constituted meeting of Members of the Association, in accordance with the Rules, for the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

The Bank has received for inspection and kept a copy of the current Certificate of Incorporation (for Incorporated Associations) or Minutes of Committee Meeting appointing officers to open the Account and Authorised Signatories to operate the Account (for Unincorporated Associations).

Association Name

ARBN (for Incorporated Associations)

Name of Chairman

Signature of Chairman

Date

Name of Secretary/Treasurer

Signature of Secretary/Treasurer

Date

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**Signing
Clause
(continued)**

Trustees - sign this section only

The trust deed/instrument authorises the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

Authority is given by signature of the Trustee/s below or where the Trustee is a company, by resolution passed at a legally constituted meeting of Directors of the company, for the opening and operation of the Account(s) and appointment of Authorised Signatories, in the name and in the manner set out in this Authority.

The Bank has received for inspection and kept a copy of the Trust Deed including details of the trustees and beneficiaries of the trust.

Full name of Trust

Name of Trustee (individual)	Signature	Date
_____	X	/ /

Name of Trustee (individual)	Signature	Date
_____	X	/ /

Full name of Trustee (Company) Executed by	ABN/ACN
_____	_____

in accordance with section 127(1) of the Corporations Act 2001 (Cwlth) by Authority of its directors:

Name of Director	Signature	Date
_____	X	/ /

Name of Director/Secretary	Signature	Date
_____	X	/ /

**BANK USE
ONLY**

For Branch staff completion

St. George Customer Yes No CIS # _____

St. George 3 digit branch number _____

Existing BBO customer Yes No

Existing Internet customer Yes No

Relationship Manager employee number

Relationship Manager name

For Business Banking Helpdesk completion, *Express Saver Account* number
