

BANK USE ONLY

BSB _____ Account number _____

Date of Application: _____

Account Type: Demand Deposit Cheque Term Deposit
 Foreign Exchange Margin Other _____

1. We (names of customers) _____
 request the Bank to open for us a joint account/continue to conduct for us the existing joint account in the name:

 _____ (the "Joint Account")

2. We have authorised [any one/any two/all] of the authorised signatories listed at the bottom of this authority (whose identities are to be confirmed as required by applicable anti-money laundering laws) to operate the Joint Account in our names and on our behalf, including to:
 - draw cheques upon the Joint Account;
 - overdraw the Joint Account (to the extent permitted by the Bank);
 - draw, endorse, make, accept, negotiate or discount bills of exchange, promissory notes and other negotiable instruments whether or not the proceeds are credited to the Joint Account;
 - place money on interest bearing deposit in our joint names for any term and to withdraw such money held on interest bearing deposit and give valid discharges for interest paid and principal repaid;
 - have access to, and receive and give valid receipts for, any securities, packets, boxes, deeds, scrip, debentures or other documents or property held by the Bank in our joint names whether as security or for safe custody or otherwise in respect of which no special written authority from us as to delivery is held by the Bank;
 - have access to, withdraw, direct the redemption or sale of and the disbursement of the proceeds thereof, direct the conversion to another series of, transfer, or direct the application of interest payable on Government securities held for safe custody or as security in our joint names in respect of which no special written authority from us as to dealing or delivery is held by the Bank;
 - make arrangements with the Bank for the issue of letters of credit (including documentary letters of credit and authorities to negotiate) and all matters incidental thereto;
 - make application for authority to buy or sell foreign currency (being any currency other than Australian) in such forms and subject to such conditions or agreements as may be required by the Bank or by law and to complete amend or cancel any such application or any condition or agreement relating thereto;
 - obtain statements of account and any information required concerning the Joint Account; and
 - give authorities in the Bank's usual form for periodical payments from the Joint Account.

3. In the event of the death of any one or more of us any money standing to our credit in the Joint Account or in our joint names on interest bearing deposit shall (so far as the Bank is concerned) be a debt due to the survivors and any securities, packets, boxes, deeds, bonds, savings certificates, scrip, debentures or other documents or property at any time held by the Bank on our joint behalf, in respect of which no special written authority by us as to delivery is held by the Bank, may be delivered to the survivors in accordance the instructions of the survivors (and if there is more than one survivor, on unanimous instruction of those survivors), and the Bank shall be free from all responsibility in delivering any or all such property to such survivors.

4. If the Bank in its sole discretion permits any Joint Account of ours to become overdrawn, our liability to the Bank in respect of that overdrawn Joint Account shall be joint and several.



Application For Joint Account

- 5. We request the Bank to recognise and act upon this authority until the branch at which the Joint Account is held receives notice in writing from us or any one of us of its cancellation. Any purported variation of this authority by any one of us will operate as a total cancellation of the authority.
- 6. We acknowledge and agree that the Bank is not obliged in any circumstances to enquire whether an act purporting to be done in accordance with this authority is a proper exercise of any authority conferred and the Bank is released from all liability for any loss or damage suffered by us or any one of us arising from the Bank acting on this authority except such as may be incurred directly by reason of fraudulent conduct on the part of any of the Bank's employees.
- 7. All previous authorities as to authorised signatures are cancelled except as regards cheques and other instructions dated up to and including the date of this authority and presented for payment on or after such date.

Joint Account Holders' signatures

Names of all authorised continuing and new signatories

Specimen signatures
