

# Account Operating Authority – Limited User Authority

## Adding users to your account



This authority sets out who may transact your BNZ accounts in addition to the Account Operating Authority. All sections of this form must be completed (see overleaf for instructions for completion).

### Customer details

Full legal name

Account name (if different from above)

### Account details

Enter the store and account base numbers to which this authority applies. If this Authority is to apply to all existing and subsequent suffixes of an account base number, tick the 'All' option. Otherwise, complete the 'Specify suffixes' box.

Bank	Store/branch	Account number	All, or	Specify suffixes
0 2	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
0 2	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
0 2	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>

### Limited users

Limited User access levels apply to all account numbers listed and are defined as:

**Transaction:** allows Limited User to operate the account(s) by telephone and as otherwise specifically authorised by the bank. Limited User cannot, however, transfer funds outside the account base number, or obtain account information on balances of the account

**Enquiry:** allows Limited User to obtain information and balances on the account(s) by telephone and as otherwise specifically authorised by bank.

Tick each level of access that you wish each individual to have (i.e. Enquiry, Transaction, or both)

#### Specimen signature(s)

Signature <input type="text"/>	Title <input type="text"/>
Full name <input type="text"/>	

#### Access level

Enquiry  Transaction

#### Applies to the account(s), as per 'Account details'

All, or  Specify suffix

Signature <input type="text"/>	Title <input type="text"/>
Full name <input type="text"/>	

#### Access level

Enquiry  Transaction

#### Applies to the account(s), as per 'Account details'

All, or  Specify suffix

Signature <input type="text"/>	Title <input type="text"/>
Full name <input type="text"/>	

#### Access level

Enquiry  Transaction

#### Applies to the account(s), as per 'Account details'

All, or  Specify suffix

Signature <input type="text"/>	Title <input type="text"/>
Full name <input type="text"/>	

#### Access level

Enquiry  Transaction

#### Applies to the account(s), as per 'Account details'

All, or  Specify suffix

#### BANK USE ONLY:

ID Document <input type="text"/>
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#### Replaces signature of (if applicable) whose authority is now cancelled

Name of Signatory <input type="text"/>
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#### BANK USE ONLY:

ID Document <input type="text"/>
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Name of Signatory <input type="text"/>
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#### BANK USE ONLY:

ID Document <input type="text"/>
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Name of Signatory <input type="text"/>
--

#### BANK USE ONLY:

ID Document <input type="text"/>
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Name of Signatory <input type="text"/>
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## Confirmed by Account Owner(s)

To be signed by the person(s) authorised to do so, per Account Operating Authority

Confirmed this	day of	2	0	Y	Y
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### Account Owner(s) (Trustee, Director, Partner)

Signature	D   D   M   M   Y   Y
Signature	D   D   M   M   Y   Y
Signature	D   D   M   M   Y   Y
Signature	D   D   M   M   Y   Y

### BANK USE ONLY:

#### COMPLETED BY:

Name
Phone
CHECKED BY:
Name
Store no.
Business unit

BANK STAMP:

## Guidelines to completing the Limited User Authority

This document sets out who may operate your Bank of New Zealand accounts, in conjunction with the Account Operating Authority. An Account Operating Authority – Limited User Authority is to be completed under the following circumstances:

- > Where one or more persons are being added as having Limited User authority on account(s)
- > Where one or more persons are being deleted from having Limited User authority on an account(s)

An Account Operating Authority – Limited User authority does not cover:

- > Any changes to the number of authorised signatures required
- > Any changes to the specific signing instructions for an account(s)
- > Any changes where one or more persons/positions are being added as having signing authority on an account(s)
- > Any changes where one or more persons/positions are being deleted as having signing authority on an account(s)
- > Any changes to the Account Owner(s)

## Customer name

**Full legal name:** The legal name refers to the person(s) or entity responsible for the operation of the bank account under the law. Some examples of different types of legal entities and their full legal name are provided below:

- > **Individual:** Name as it appears on legal documents such as; your passport, or driver's licence e.g. Joseph Frank Wallis
- > **Joint Customer:** As for individual, but include all parties who will own the account e.g. Joseph Frank Wallis & Joanna Erica Wallis
- > **Partnership:** A Partnership is not a legal identity but each partner is, so the legal name will be each partner's full individual name, plus the trading name of the partnership e.g. Joseph Frank Wallis & Michael Andrew Jones Trading as Cool J Developments
- > **Company:** Companies are legal entities and the legal name will be the name printed on the company's Certificate of Incorporation e.g. ABC Holdings Limited
- > **Sole Trader:** John Malcolm Smith Trading as Café Ole
- > **Estate:** Full name of the estate e.g. Estate of the late Robert John King
- > **Trust:** Joe Francis King as Trustee, Christine Joy King as Trustee, Peter Thomas Jones as Trustee, for and on behalf of the King Family Trust
- > **Other:** Society, Club, Non-Profit Organisation, Incorporated Society, Unincorporated Society, Formal Groups, and Informal Groups. For all of these types of accounts Full Legal Name/Account Name = the name of the Society, Club, Group etc, e.g. Duff Creek Rugby Football Club.

**Account name:** Only complete this section if it is different from the full legal name. Making reference to the above examples, the Account Names are provided below:

- > **Partnership:** e.g. Cool J Developments
- > **Sole Trader:** e.g. Café Ole
- > **Trust:** e.g. King Family Trust

## Limited Users

### Limited Users

**Limited Users** are defined as those people allowed to act in a limited capacity (as specified on the front of the document), but are not an Additional Authorised Signatory or Account Owner. The limited User derives their ability to operate the account from the Account Owner. They do not have the ability to change how the account operates nor confirm the addition or deletion of Authorised Signatories or other Limited Users.

This section of the form requires the full name of the person or persons defined as a Limited User along with the Access Level (Transaction or Enquiry or both) and Account Details they have limited user access to as specified by the Account Owner. Each Limited User must sign specimen signature.

### Identification document

All signatories (including Limited Users) to Bank Accounts must provide such identification documentation (including photo identification) that is acceptable to the Bank of New Zealand as a requirement of the Code of Banking Practice and the Financial Transactions Reporting Act 1996. Some examples of acceptable identification include Passport, Photo Driver's Licence, Student ID.

### Replaces

Use this section to record the full name of any Limited User that you wish to remove from having access to the account.

### Confirmed by Account Owner(s)

Account Owner(s) must sign in accordance with the Account Operating Authority to confirm this document e.g. if the signing instruction states 'any two to sign' then the Limited User Authority must be confirmed by any two Account Owners.

**Account Owner(s)** are defined as those people authorised to control how the account operates. For all but Company accounts, the full legal name defines the Account Owner(s). For Company accounts, the directors define the person(s) authorised to control how the account operates.