



Rabobank

May 2011

Account Operating Authority

Talk to the world's leading food and agribusiness bank

Rabobank Australia Limited

ABN 50 001 621 129 AFSL 234 700

To contact your nearest branch
please call 1300 30 30 33

www.rabobank.com.au

Indicate your option:

- Open a new All In One account with a credit balance only. Complete all sections.
- Create a new Account Operating Authority. Complete Section A and Sections D to J.
- Amend the existing Account Operating Authority on your existing Client Number.

Only complete the sections where details are to be amended.

Mandatory fields to be completed – Section A (Client Number), Section E (the Signatory being amended must sign this section), Section J (ALL the Account Owners must sign this section).

Opening a new All In One account with a credit balance only

If you are opening a new All In One account with a credit balance only, the terms and conditions set out in the Conditions of Use apply to that account. You can access a full copy of the Conditions of Use at no charge at any Rabobank branch or by calling 1800 025 484. It is important that you read these terms and conditions in full as they set out your rights and obligations in relation to the All In One account with a credit balance only.

Please read this section before completing the Account Operating Authority, it contains important information.

Account Owners can operate accounts under the Client Number this application relates to, by phone and by written instruction, including facsimile and secure message through Rabobank Internet Banking.

If the account(s) under the Client Number is jointly owned, each Account Owner may operate the account(s) independently and each Account Owner is individually and jointly liable for all amounts and charges due to Rabobank on the account(s). Account Owners will have full access to the account(s) under this Client Number and can operate, make transactions on and withdraw from the account(s). Note that Rabobank may refuse to act on any instructions which it considers may be invalid or unlawful or if it considers there is a dispute between the joint Account Owners. Note that Rabobank will refuse to act on instructions if it is notified there is a dispute between the joint Account Owners.

Account Owners may also nominate individuals who are not Account Owners to operate the accounts under the Client Number, being Authorised Signatories. Such Authorised Signatories can operate the account(s) individually at the access level chosen.

If the Account Owners appoint a Authorised Signatory to operate and access the account(s) under this Client Number (including by card access), the Account Owners will be responsible for the operation of the account and for all transactions made and debts incurred by a Authorised Signatory/ies using the card. An Authorised Signatory's authority to operate on the account(s) can be cancelled at any time, if Rabobank is notified in writing.

Account Owners can amend the existing instructions on the account(s) under this Client Number by completing a new Account Operating Authority form and indicating that instructions are to be amended.

1. Authorised Signatory Access Level

Unrestricted – Authorised Signatories can make payments from the account(s) as if they were an Account Owner (including to an account other than the Nominated Account).

Restricted to Nominated Accounts – Authorised Signatories can make payments from the account(s) but only to the Nominated Account(s) (or for Rabobank Internet Banking, an account on the Accounts Payee List).

No Access – Authorised Signatories can not make any payments from the account(s).

2. Internet Access Level

Account Owners have Full Access via Rabobank Internet Banking to all accounts under the Client Number (i.e. Account Owners can make payments and rate bookings via Rabobank Internet Banking without restriction). Account Owners may also nominate Authorised Signatories to operate the account(s) on Rabobank Internet Banking individually, according to the access level chosen.

To use Rabobank Internet Banking one of the Account Owners or Authorised Signatories must be nominated as the Nominated Internet Banking Administrator, with Full Access (see Section D). The Nominated Internet Banking Administrator is responsible for setting and controlling the access of the Delegated User(s) for any accounts under the Client Number.

Rabobank Internet Banking Access Levels include:

Full Access – Access to all accounts under the Client Number and make payments without restriction.

Delegated User – Access limited by restrictions (as determined by the Nominated Internet Banking Administrator). Restrictions may apply to viewing accounts and/or making payments using Rabobank Internet Banking for the Client Number the authority relates to.

3. Card Access

If an Authorised Signatory has card access to the account(s) under a Client Number, the Account Owners must nominate which account(s) the card is linked to and the limits that are applied to that card. Account Owners may ask Rabobank to stop the Authorised Signatory's card access to the account(s) by attending a branch or phoning 1800 025 484. If an account owner is a company, Rabobank will accept telephone instructions from a director of the company to temporarily change the daily maximum transaction limit that applies to a card linked to the account.

Account Owners can request to cancel a subsidiary card. However, Account Owners will remain liable for any debt that the subsidiary cardholder incurs until the subsidiary card is surrendered or the Account Owners have taken all reasonable steps to have the card returned to Rabobank. Account Owners will not be liable for the continuing use of a subsidiary card after the Account Owners request Rabobank to cancel the subsidiary card and when the Account Owners have taken all reasonable steps to have the subsidiary card returned to us.

Please note: if two accounts, under different Client Numbers, are being linked to a card, an Account Operating Authority must be in place for each Client Number and the card limits cannot vary. Options for Daily Transaction Limits are set out in the table below.

	Option 1	Option 2	Option 3
Total cash withdrawals at ATMs and EFTPOS devices	Lower of \$5,000 and total Available Funds in account being accessed	\$0	Lower of \$1,000 and total Available Funds in account being accessed
Total purchases at EFTPOS devices	Lower of \$10,000 and total Available Funds in account being accessed	Lower of \$5,000 and total Available Funds in account being accessed	Lower of \$10,000 and total Available Funds in account being accessed
Total cash withdrawals and purchases at ATMs and EFTPOS devices	Lower of \$10,000 and total Available Funds in account being accessed	N/A (no cash withdrawals allowed)	Lower of \$10,000 and total Available Funds in account being accessed

4. Cheque Access

Account Owners may also nominate Authorised Signatories to sign any cheque issued on accounts under the Client Number. Also if the Authorised Signatory(ies) requires a cheque book, the Account Owners will need to nominate the account(s) the cheque book will draw funds from. Legal requirements of the cheque book personalisation are the responsibility of the Account Owner(s).

Section A Rabobank Client Number

Please provide your Rabobank Client Number if you are an existing Rabobank client and wish to amend an existing AOA or open a new All In One with a credit balance under this Client Number.
(If so, do not complete Section B and C)

Section B Name and Details of Account

Account name/Business name/Partnership name/Trust name (if applicable) ACN/ABN (if applicable)

Principal place of Business State Postcode

Postal address State Postcode

Entity type Individual Company Trust Partnership Joint Body Corp (other than a company) Unincorp Assoc

Telephone (work) Telephone (home) Fax

Mobile Email

1st contact (name) Telephone 2nd contact (name) Telephone

Section C Details of Account Owner(s) - Each Account Owner to complete

1. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Residential/Registered address State Postcode

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

2. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Residential/Registered address State Postcode

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

3. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Residential/Registered address State Postcode

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

4. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Residential/Registered address State Postcode

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

Important: If any of the Account Owners are a Body Corporate please provide a certified copy of the Certificate of Incorporation and/or if operating under a Business Name please provide a certified copy of the Certificate of Registration of that name for each state or territory if not already provided to Rabobank.

If any of the Account Owners are operating as a Company please provide details of Company Directors and Company Secretaries.

Full name	Designation/Position	Company name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Important: If any of the Account Owners are a Trust please provide a certified extract of the Trust Deed if not already provided to Rabobank.

If any of the Account Owners are operating as a Trustee, please list each named primary beneficiary.

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

Type of Trust Discretionary Unit Other _____

Section D Nominated Internet Banking Administrator

The Nominated Internet Banking Administrator is the user nominated to be responsible for setting and controlling the access restrictions of current and future Delegated Users for any accounts under the Client Number. The Nominated Internet Banking Administrator must be an Authorised Signatory with Full Access to Rabobank Internet Banking.

Mr/Mrs/Miss/Ms	Given names	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section F Nominated Accounts to be Credited from this Account

Restricted Authorised Signatories can make payments from the account(s) under the Client Number, but only to the Nominated Account(s) listed below. Unless otherwise indicated, the first account listed below will be the default Nominated Account. All accounts must be accounts with Australian financial institutions.

Remove all existing accounts except for default nominated account

Add Delete

Default Nominated Account name

Account number

Bank/Financial institution name

Bank/Financial institution address

BSB No.

Add Delete

Account name

Account number

Bank/Financial institution name

Bank/Financial institution address

BSB No.

Add Delete

Account name

Account number

Bank/Financial institution name

Bank/Financial institution address

BSB No.

Section G Minors

If any Account Owner or Authorised Signatory is under 18 years of age, the Account Owner(s) fully indemnify Rabobank for any loss it may suffer due to the minor's age. If the minor is the sole Account Owner, a parent or guardian who is 18 years of age or over must sign below and thereby give the same indemnity. If there is no Line of Credit, this indemnity is limited to \$50,000 plus any fees and interest. Any person giving such an indemnity may become liable under that indemnity instead of, or as well as, the minor. Independent legal advice should be sought before giving such an indemnity. Rabobank does not apply the tax free threshold to accounts owned by minors. If you are eligible, you will need to obtain a rebate from the ATO.

Mr/Mrs/Miss/Ms

Given names of parent or guardian

Surname of parent or guardian

Residential address (not PO Box)

State

Postcode

Full name of minor

Date of birth of minor

Signature of parent or guardian

Date

Section H Account Owner(s) Tax File Number (TFN) and Australian Business Number (ABN) Options

Without a TFN (or Exemption) or ABN tax may be deducted, at the top marginal rate plus Medicare levy, by Rabobank from interest paid on any credit balance at the time it is paid. Quotation of your TFN/Exemption to Rabobank is authorised, and its use and disclosure are strictly regulated, by the tax laws and privacy legislation. You are not required by law to quote your TFN/Exemption/ABN if you do not wish to do so. For more information, contact the ATO on 13 28 61. Quotation of your TFN/Exemption/ABN will automatically also apply to any present and future accounts under this Client Number unless you notify Rabobank otherwise.

I/We wish to quote a TFN/Exemption/ABN (complete below)

I/We do not wish to quote a TFN/Exemption/ABN for this account

1. Name of Account Owner

TFN/ABN/Exemption type

2. Name of Account Owner

TFN/ABN/Exemption type

3. Name of Account Owner

TFN/ABN/Exemption type

4. Name of Account Owner

TFN/ABN/Exemption type

Section I Privacy Consent

Each person signing this Account Operating Authority hereby consents to the personal information about them collected in relation to this Client Number being disclosed to entities related to Rabobank, Rabobank's contractors and relevant government authorities and used for the opening and operation of accounts with Rabobank and its related entities. Rabobank and its related entities may use the information for marketing (including marketing by electronic means) and internal research purposes, and each person signing this Account Operating Authority consents to being contacted on an ongoing basis by Rabobank and its related entities by telephone for marketing purposes. Each person can contact Rabobank on its Privacy Number on 1800 825 484 if they do not want this to occur and each person can gain access to their information by contacting any Rabobank branch on 1300 30 30 33. If all the information requested is not provided, Rabobank may not be able to provide the account(s) in the manner requested or at all.

Section J Execution and Declaration (all Account Owners must sign this section)

I/We, the Account Owner(s), by signing below :

- Agree to the operation of the account(s) under this Client Number as set out in this form;
- Request that access to Rabobank Internet Banking be granted to the persons nominated in Section E and consent to them having access in accordance with the Rabobank Internet Banking Conditions of Use (if relevant);
- Agree that by appointing the Authorised Signatory(ies) set out in this form, I/We are responsible for all transactions made by the Authorised Signatory(ies), including by card access and operation of the account/s under this Client Number as authorised by me/us.
- Consent to the matters contained in Section I, concerning personal information collected;
- Acknowledge that it is an offence to open or operate an account in a false name and understand that I/We must specify all the names by which I/we are commonly known;
- Certify that all the information provided in this application is true and complete.

This Account Operating Authority is not effective until it is received and accepted by Rabobank. It supersedes any prior contradictory authority. Amendments can be made to any of the people nominated and options chosen in the preceding sections by contacting Rabobank on 1300 30 30 33.

If this is an application for a new All In One with a credit balance only (i.e. no loan facility):

I/we the Account Owner(s) by signing below acknowledge receipt of the Conditions of Use setting out the terms and conditions applying to this All In One account with a credit balance only. Under these terms and conditions I/we request you to accept an application for an All In One account with a credit balance only and agree to be bound by the terms and conditions set out in the Conditions of Use relevant to the All In One with a credit balance only.

Signing of Account Operating Authority

Individuals: All individuals to sign personally. **Partnership:** All partners to sign personally. **Company:** Two directors, a director and a company secretary, or the sole director/sole company secretary to sign, Seal is optional. Other Bodies Corporate in accordance with relevant authority. Please note that the Account Operating Authority must be completed in the name(s) of the trustee(s) personally, but may include the name of the trust. **Attorney(s):** Where the Application Form is signed by attorney(s), a certified copy of the original power of attorney must be attached.

Execution by Individuals

1. Signature of Account Owner

Name of Account Owner

Date

2. Signature of Account Owner

Name of Account Owner

Date

3. Signature of Account Owner

Name of Account Owner

Date

4. Signature of Account Owner

Name of Account Owner

Date

Branch Use Only

Branch CMS no. Workflow no. CG ID

Create Record New Client Record Conversion

Account Manager name Bank Officer name Bank Officer signature

Client Number

Entity type Individual Company Trust Partnership Joint

All ID's checked Certificate of Incorporation Business Name Registration Trust Deeds

Employee Yes No Employee officer code Employee name

SIC cat SIC code (refer to CMS) Bus std Pers std Pers all Pers reg

APRA cat APRA code (refer to CMS) CST

ASIC search (for company accounts)

Date of search / / Details verified:
 Name Registered office Principal place of business Owners Directors

Verification of Trust information

Date of Trust Deeds / / Details verified:
 Name of trust Trustees Beneficiaries

