



New Term Investment Application Form

Account name:

If joint account, please nominate the Primary Account Holder (RWT payer):

Investment details

Amount: \$ (\$500 min) Term: days Interest rate: %

Source of Funds (See reverse for further information):

Maturity Instructions

Principal: ☐ Renew ☐ Pay out (details below)
Interest: ☐ Compound on maturity ☐ Pay out Monthly/Quarterly/Annually/On Maturity

Pay out to WBS account name: Account number: D _____

Pay out to other bank account:

Account name:

Account number: _____ - _____ - _____ - _____

Signing authority

How many individuals will be required to authorise transactions or give us instructions in relation to your WBS investment?

☐ Any one alone ☐ Any two together ☐ Other (Please specify)

Declaration

- I/we acknowledge that I/we have been provided with access to a copy of the current Product Disclosure Statement relating to this investment.
- I/we acknowledge that I/we understand and accept the terms of the current Product Disclosure Statement relating to this investment including the risks associated with making this investment as described in the document.
- I/we acknowledge that WBS reserves the right to decline any application in whole or in part.
- I/we acknowledge that WBS is not obliged to agree to any request for early repayment and in considering any request understand that WBS will consider:
 - The reason for the request;
 - Whether the event that gave rise to the request of early repayment is unforeseen; and
 - Whether or not declining the request would create material hardship. 'Hardship' means a sudden and unforeseen event that requires you to urgently access the term deposit to pay for necessary expenses.
- I/we acknowledge that we will be required to give 30 days' notice to withdraw a term investment early.
- I/we acknowledge that, if WBS agree to early repayment of this fixed term deposit, a fee will apply; which is the higher of \$25 or 1% of the amount withdrawn, and the interest will be retrospectively adjusted to the rate that would have applied for the actual term of your initial investment based on the early withdrawal rate.

Full name: Signed: Date: / /

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Source of funds

Under sections 23(a) and 24(1)(b) of the AML / CFT Act 2009, WBS is required to verify the source of funds for all new term investments. Documentary evidence is required for all investments over \$100,000. This can be any of the following:

- Financial statements
- Bank statements (inc. wages, bonuses, commissions, pensions) as well as wage slips and employment contracts
- Rental income documentation inc. contracts, property ownership and investments, leases and bank statements
- Trust deed and underlying investment income (eg Trust formation information and inheritance documentation)
- Redundancy documentation
- Insurance payments documentation (from the insurer)
- Sales and purchase agreements
- Inheritance documentation including the will or grant of probate (inc beneficiaries and letters from executors)
- Other