



## Police helping Police

# Membership Mandate For my Child / Grandchild

Level 11, 57 Willis Street  
PO Box 12344, Wellington 6144 DX SX11257  
Phone: 0800 429 000 Email: [info@policecu.org.nz](mailto:info@policecu.org.nz)  
Website: [policecu.org.nz](http://policecu.org.nz)  
The Police & Families Credit Union is not a registered bank

I apply to join the Police and Families Credit Union (Credit Union) and agree to conform to its Rules and amendments thereof and subscribe for at least one share

### Child's personal details

Membership Number

Surname

First names

Residential address

Date of Birth

Are you a New Zealand citizen? ☐ Yes or ☐ No  
Are you a New Zealand resident? ☐ Yes or ☐ No

IRD Number

Tax Rate ✓ ☐ 10.5% ☐ 17.5% ☐ 30.0% ☐ 33.0%

### Qualification for membership

A Parent / Grandparent must already be a member of the Police and Families Credit Union

Family members name

Family members member number

Relationship to child

### Deposits – Please complete if you wish to make regular deposits into this child's account

Please deduct \$  From my S1 transactional account each fortnight - or

Please deduct \$  From my Police pay each fortnight - or

Please send me the account number so I can set up an automatic payment from my external bank

**Signing Authority** – By signing this form I agree to be bound by the terms and conditions as detailed overleaf and the General Terms and Conditions of the Police and Families Credit Union which are available online at [policecu.org.nz](http://policecu.org.nz)

- ☐ I have provided electronic images for identity verification as detailed in the "Identification Guide"  
Or  
☐ I include copies of the required certified identification documents as detailed in the "Identification Guide"

I confirm that this authority is validly executed and binding on me

Signature of Parent / Grandparent (Signatory)

Date

Please complete and return by mail to the Police and Families Credit Union, PO Box 12344, Wellington, 6144 or DX SX11257 or deliver to the Police and Families Credit Union at Level 11, 57 Willis Street, Wellington.

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### **Authority to operate a child(s) account**

Only the signatory (not the child) will have authority to operate the account. The child may not revoke the signatory's sole authority to operate the account without the signatory's written consent.

If the signatory consents to the child operating the account, and the child is 13 years of age or more, the account will then be transferred over to the child's name only on production of a completed Membership Mandate and the required identification.

### **Death or incapacity of the Signatory**

Should the signatory die or become incapacitated and if the child is under 18 years of age the account may continue to be operated by replacing the signatory with a parent or legal guardian of the child as agent for the child. Where the child is 18 years or over the account will be transferred to their name on production of a completed Membership Mandate and the required identification and they will have sole operating authority on the account.

### **Death of the child**

If the child dies the funds in the account will form part of and be administered as part of the child's estate.

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## **Terms and Conditions:**

**Membership** - Membership of the Police and Families Credit Union, (Credit Union) shall be open to persons being employees or former employees of the New Zealand Police, or the Credit Union, or the Police Service Organisations and/or their families including any such person aged 16 years or younger.

A member may withdraw from the Credit Union at any time, but 60 days' notice of withdrawal may be required. All amounts paid in on shares of any kind together with any interest credited thereto to the date thereof shall be paid to such withdrawing members as their funds become available and only after deducting therefrom any amounts due from such member to the Credit Union.

**Accuracy of information** - The Credit Union does not accept any responsibility or liability for the accuracy of the information given by you, or anyone acting on your behalf (other than us), in any instruction. You will be solely responsible for ensuring such information, including other parties' bank account numbers, is accurate.

**Instructions to the Credit Union** - You agree that the Credit Union may, at its sole discretion, accept instructions from you or people authorised to operate your account(s) by post, telephone, facsimile, email, text, electronic banking service or any other means in the course of our relationship, and you authorise the Credit Union to act on any such instructions.

You also authorise the Credit Union to carry out any transactions initiated by any means using your PIN (e.g. at an automatic teller machine), any of your Security Details, or by any other means agreed with you. The Credit Union may not take any further steps to verify such instructions or transactions. This authority applies regardless of any operating authorities that exist for an account and may not be withdrawn.

The Credit Union will exercise reasonable care and skill to ensure transactions are made as instructed. It is your responsibility to ensure there is enough money in your account at all times to ensure such transactions can be made.

You agree to maintain appropriate internal controls to ensure that unauthorised, forged or fraudulent instructions are not given to the Credit Union.

**Set-Off** - The Credit Union may at any time without notice, set-off, combine or apply any other credit balance of the member to meet the member's obligations to the Credit Union.

**Liability** - To the extent permitted by law you indemnify the Credit Union against all liability incurred by the Credit Union resulting from the Credit Union acting or omitting to act in accordance with a telephone or electronically generated instruction or any other instruction to the Credit Union regarding your account(s).

**Information** - You have the right to access the information held by the Credit Union and to correct any information that is wrong.

**Disclosure of Information** - You authorise the Credit Union to disclose information to selected third parties, including the New Zealand Police Association Inc and Police Welfare Fund Ltd in connection with any services provided, and in other instances where we are required by or authorised under the law to do so.

**Complaints** - You can send your complaint to the Police and Families Credit Union via secure bank messaging through our Internet or Mobile Banking service or by mail to Police and Families Credit Union PO Box 12344, Wellington 6144 or DX SX11257 or phone 0800 429 000 or fax 04 499 2006 or email [info@policecu.org.nz](mailto:info@policecu.org.nz).

If you are still unhappy you can contact our independent dispute resolution provider Financial Services Complaints Limited (FSCL). This service is free to you. FSCL contact details are Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6145 or phone 0800 347 257 or fax 04 472 3728 or email [info@fscl.org.nz](mailto:info@fscl.org.nz) or via their website [fscl.org.nz](http://fscl.org.nz).

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### **Other person to have signing rights to this Child/Grandchild account?**

If you wish another person to have signing authority over this account, you will need to complete an Authority To Operate form as well. This form is available by calling us on 0800 429 000 or by email to [info@policecu.org.nz](mailto:info@policecu.org.nz).

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### **Electronic Verification of Identity:**

By supplying us with your Driver's Licence and Proof of Address, you consent to us verifying your identity electronically against external data sources. We do this by providing your details securely to a third party which specialises in electronic identity verification. Your details will not be forwarded to any other third parties or used for any other purpose.

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