



Police helping Police

Joint Account Application

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

Addition of joint account holder

Primary Member Number

I hereby authorise the Police and Families Credit Union to allow the following person to become a joint account holder

Title
First names
Surname
Address of the Joint applicant
Relationship to the primary member
Date of Birth

MUST BE COMPLETED

☐ This authority applies to all accounts under the primary member number OR ☐ Please open a new joint account

Access method

Please register my Joint Account applicant for Internet Banking and Mobile Banking and provide them with their own User ID and Password

☐ Yes
☐ No

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 is available online at 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"

Each signatory confirms that this authority is validly executed and binding on him/her.

Primary Members Signature:
Date
Speciman signature of the joint account applicant:
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 & Families Credit Union at Level 11, 57 Willis Street, Wellington.

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.

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 or via their website fscl.org.nz.

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.