

The New Zealand Anglican  
Church Pension Board

# Mortgage application

to The New Zealand Anglican Church Pension Board



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# Important information

Please ensure you have completed the mortgage application fully and provided all the documentation required in order to process this application. If you fail to include all the required information, it could cause a delay in processing your application.

Allow five business days for the approval process once all the required documentation is received.

Please refer to the Guide to applying for a Pension Board mortgage for more information about the application sections and additional forms.

## Application

Complete **ALL** sections of the application form.

All applicants must read, sign and date the declaration in section six of the application form.

Provide the following required documents:

- » Bank statements - Two months worth for all accounts. This includes savings accounts and credit cards.
- » Copies of payslips
  - › If you are paid a salary and your pay is the same each time you should submit **three** payslips; or
  - › If your pay is not the same each pay period please submit the following number for each pay period:  
Monthly - three                      Fortnightly - four                      Weekly - six
- » If you are self-employed please provide accounts for the previous tax year and a statement of earnings you drawdown.

## Purchase of a rental property

- » If you are purchasing a new rental property please complete and return the Rental Assessment form. If you are purchasing more than one rental property (eg. a block of flats) complete a Rental Assessment form for each property.

## Valuation

Please submit a valuation of the property to be purchased or refinanced.

- » If you supply a **rating valuation** from the council we will lend a maximum of **50% of the capital value** shown on the rates valuation.
- » If you supply a **registered valuation** we will lend a maximum of **80% of the value of the property minus the chattels**. If the property is bare serviced land we will lend a maximum of 70% of the value of the property.

Please ensure the valuation has The New Zealand Anglican Church Pension Board listed as the interested financial party at the start of the valuation. If this does not occur you will have to have the valuation amended and this could add time to the application process.

## Verification of identity

To meet our requirement under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we are required to verify your identity and address information. No funds will be advanced until this requirement has been met. We can verify your identity electronically or you may submit verified copies of acceptable identity documents.

If you wish us to verify your identity electronically please sign and return the authority at the back of the application.

## Credit check

The Pension Board requires a credit check for all applications with lending over \$50,000. If an application is submitted without the required authority(s) being included, the application will not be processed until it is supplied. If the applicant(s) do not wish a credit check to occur, the application must be withdrawn.

Each applicant must sign and date the Credit Check Authority located after the application form.

# The New Zealand Anglican Church Pension Board

## Application checklist

Please use the checklist provided to ensure you have included all of the required documents with your application.

If anything is missing we will contact you and ask you for the information. This will add time to the processing of your application.

### Category of applicant

Have you indicated on the application under section two which category of applicant you qualify to apply under? If you are applying under the *Active church member* category you must supply supporting evidence from a church official eg. a letter or email acknowledging your active membership in the church.

- Statement of acknowledgement from church official (if applicable)

### Proof of your income

We will need to be sure you have a regular income, so payments on your loan will not put you under financial pressure.

- Payslips for each applicant
- » **Monthly** - 3 payslips
  - » **Fortnightly** - 4 payslips
  - » **Weekly** - 6 payslips
- If you are self-employed, a copy of your most up to date financial statements prepared by an accountant.
- If you have income from other sources besides your employment you should provide evidence of this regular income.
- » For example pension payments, rent or boarder income, regular gift from family, investment earning or funds received from a Trust.

Evidence might include investment earnings statements, a letter from the source of the regular funds, bank statements highlighting the regular payments, statement from your property management company.

### Your debts and outgoings

So that we can work out your outgoings, we'll need to see statements that show your current balance on loans, credit cards, any hire purchase arrangements and store cards etc.

Please provide statements for the previous two month for the following items. We should be able to see your current balance and your available credit limit as well as any transactions which occurred during the month such as payments and purchases.

- Credit card statements
- Finance company loans
- Store cards
- Hire purchases
- Student loans

### Bank history

We will need to see your last two months' bank statements for all of your accounts.

- Chequing account
- Savings account
- Business accounts - if you are self-employed

## Refinance information

If this is a refinance application we will need a statement showing the balance of your current mortgage which also shows who holds the current mortgage.

- Statement of your mortgage balance

## Evidence of your deposit if purchasing a new property

We will need to see evidence showing you have the deposit available.

- Statement from your KiwiSaver provider of your balance available (If you're using these savings towards the purchase).
- Bank statements showing savings being used towards deposit.
- Balance statement of managed funds.
- If you are receiving a gift from family a statement detailing the amount of the gift / loan and if applicable information about any repayment arrangements which might be in place.

- HomeStart Grant

- » If you have applied for and been approved for a HomeStart Grant please provide a copy of the notification from Housing New Zealand.
- » If you will be applying or have not received your notification of approval yet you should indicate in your application that you will be applying.

This can be shown by inserting the grant amount in your assets in the HomeStart section of the with an asterisk beside it. Include a note with the information about the intention to apply or the date you submitted your application in the *Notes* section provided on pages 11 and 12.

## Valuation

If you are know the property you are purchasing, or if this is a refinance application, a valuation is required to be submitted with your application. Depending on the amount of lending you need, you should supply a:

- Council rates information sheet - Maximum of 50% of the capital value shown could be borrowed.
- Registered valuation - Maximum of 80% of the value (minus chattels) could be borrowed.

For the purchase, or refinance of land with the intention to build:

- Council rates information sheet - Maximum of 50% of the capital value shown could be borrowed.
- Registered valuation of serviced land - Maximum of 70% of the value could be borrowed.
- Registered valuation of unserviced land - Maximum of 50% of the value could be borrowed.

**For pre-approval applications only - No valuation is required at the time you submit your application. You must supply a valuation which supports the requested lending amount before any funds will be advanced.**

## Additional requirements

Complete and include the following additional pages located at the back of your application form along with your application (as applicable).

- Credit check authority
- Identity verification authority
- » If you do not wish us to verify your identity electronically you will have to provide certified copies of documents to meet this requirement. Please contact us to request a copy of the *Identity Verification Guide*.
- Rental assessment form - If the purchase is intended to be a rental property.
- Direct debit authority - This will not be registered if the application is unsuccessful.

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# The New Zealand Anglican Church Pension Board

## Mortgage application

Please return to NZACPB, PO Box 12 287, Thorndon, Wellington 6144 or email to [mortgages@acpb.org.nz](mailto:mortgages@acpb.org.nz)

### 1. This application is for:

Single applicant

Joint applicants

Trust (please see Guide section 1)

Name of trust

LTC company (please see Guide section 1)

Name of company

### 2a. Personal details - Applicant 1

Title First & middle names

Surname

Known as (optional)

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Daytime

Phone

Mobile

Email address

Employers name

Occupation

Length of service

Are you a NZ citizen or do you have permanent NZ residency?

Yes

No

### 2b. Personal details - Applicant 2

Title First & middle names

Surname

Known as (optional)

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Daytime

Phone

Mobile

Email address

Employers name

Occupation

Length of service

Are you a NZ citizen or do you have permanent NZ residency?

Yes

No

Number of dependants

Age of dependants

As the Pension Board restricts its lending, please tick the category at least one of the applicants qualifies under.

Anglican clergy or widow/er

Christian organisation employee

The Retire Fund member

Clergy - other denominations

Christian KiwiSaver Scheme member

Active church member<sup>+</sup>

<sup>+</sup> Please refer to the guide *Applying for a Pension Board mortgage* for instructions regarding the required documentation for this category.

### 3. Address

Postal address

Number / Street / PO Box

Suburb / City

Postcode

### 4. Additional finance sources

Will you be receiving additional finance from another organisation or person?  Yes  No

Name of lender

Amount being received \$  Monthly repayment amount \$

### 5. Solicitor's details

Firm name

Title  First name  Surname

Phone number  (0 ) Email address

Postal address

Number / Street / PO Box

Suburb / City

Postcode

### 6. Declaration

I / we **declare** that to the best of my/our knowledge the information supplied in the application form is correct.

I / we authorise The New Zealand Anglican Church Pension Board (the Board) to make such enquiries as they deem necessary in order to verify the financial details set out in the application.

I / we have disclosed any and all information that might adversely affect my ability to repay the mortgage and all financial liabilities.

I / we **consent** to receive electronic communications from the Board. I / we **understand** that statements and other communication materials will be sent by email, unless I request they be sent by post. If no email address is supplied, I / we **understand** statements and other communication materials will be sent to my postal address.

Signature of applicant

Date

Signature of applicant

Date

## 7. Finance amount

Requested lending amount

Lending amount is limited by the value of the property.

Finance confirmation date

Settlement / refinance date

Please be aware our lawyers require ten business days to prepare the paperwork for the mortgage. Higher lawyer costs can occur if settlement occurs in a shorter time-frame.

## 8. Mortgage details

### Property status

To be purchased  Currently owned

### Property intention

Owner occupied  Rental property

### Type of mortgage

Interest only  
Interest only mortgages have a ten year term

Table - Length of mortgage

5 years  10 years  15 years

20 years  25 years  Other \_\_\_\_\_

### Interest rate choice

Floating

1 year fixed

2 year fixed

3 year fixed

The current interest rates being offered by the Board can be viewed on its website.

[www.acpb.org.nz/mortgages](http://www.acpb.org.nz/mortgages)

## 9. Address of property used for security

Number / Street

Suburb / City

Postcode

## 10. Additional security

If an additional property is being included for security please provide the details below.

Number / Street

Suburb / City

Postcode

Is the property mortgaged?

Yes

No

If yes, who holds the mortgage?

## 11. Council rates

Are the council rates for all properties already owned up to date?

Yes

No

N/A

## 12. Proposed costs for the new property

In this section please provide the estimated monthly costs associated with the new property. If this is a refinance application you may leave this section blank as these costs are covered in section 17.

Full replacement insurance

Council rates

Maintenance

Other

### 13. Family trusts and guarantor

Has any applicant set up a family trust and / or are a trustee / beneficiary of a family trust?

Yes  No

Is any applicant acting as a guarantor for a loan for any other person?

Yes  No

### 14. What is your total household income?

In this section you need to tell us about the money the household has coming in.

**What frequency are you paid?**

A

**Applicant 1:**

Weekly  Fortnightly  Monthly  N/A

**Applicant 2:**

Weekly  Fortnightly  Monthly  N/A

**How much do you receive in hand during this period?**

B

**Applicant 1:**

Salary / wages

\$

**Applicant 2:**

Salary / wages

\$

Please submit your most recent payslips as indicated below for each applicant.

- » If you are on a salary and your pay remains the same each pay period please submit three payslips.
- » If your pay is not the same each pay period please submit the number of payslips shown below for each pay period.

Monthly - three

Fortnightly - four

Weekly - six

**How much do income from other sources do you receive each month?**

C

- If you receive an income that counts for both of you, only include it in one place. Eg. Working for Families benefit

**Applicant 1:**

Commission

\$

Self-employed income

\$

NZ Superannuation

\$

Clergy pension

\$

Other pension / super

\$

Benefit

\$

Child support

\$

ACC

\$

Interest / dividends

\$

Trust income

\$

Other

\$

**Applicant 2:**

Commission

\$

Self-employed income

\$

NZ Superannuation

\$

Clergy pension

\$

Other pension / super

\$

Benefit

\$

Child support

\$

ACC

\$

Interest / dividends

\$

Trust income

\$

Other

\$

**How much income do you receive each month from currently owned rental properties or boarders before tax?**

D

Rental income

\$

Boarder income

\$

## 15. What assets / savings do you have?

In this section you need to tell us about the things you and your household own, and their current value.

What assets do you own?				E
Family home	\$	Address		
Property 1	\$	Address 1		
Property 2	\$	Address 2		
Property 3	\$	Address 3		
Chequing accounts	\$	Superannuation / KiwiSaver	\$	
Savings accounts	\$	HomeStart Grant <sup>+</sup>	\$	
Shares	\$	Vehicle 1 _____ year	\$	
Term deposits	\$	Vehicle 2 _____ year	\$	
Household contents (value)	\$	Other assets over \$1,000	\$	

<sup>+</sup> Please refer to the guide *Applying for a Pension Board mortgage* for instruction regarding HomeStart Grants.

## 16. What debts does the household have (what do you owe)?

In this section you need to tell us about the debts you and your household have.

How much do you owe in total for:				F
Family home mortgage	\$	Store card 1	\$	
Property 1 mortgage	\$	Store card 2	\$	
Property 2 mortgage	\$	Finance company 1	\$	
Property 3 mortgage	\$	Finance company 2	\$	
Liberty Trust loan	\$	Finance company 3	\$	
Student loans	\$	Personal loan 1	\$	
Credit card 1	\$	Personal loan 2	\$	
Credit card 2	\$	Bank overdraft 1	\$	
Credit card 3	\$	Bank overdraft 2	\$	
Hire purchase payment 1	\$	Vehicle finance 1	\$	
Hire purchase payment 2	\$	Vehicle finance 2	\$	
Hire purchase payment 3	\$	Other liabilities over \$1,000	\$	

## 17. What is your total monthly household expenditure?

In this section you need to tell us about the money you and your household have going out each week. The more information we have, the better we will be able to assess your individual circumstances.

### How much do you pay each month on mortgages for currently owned properties?

G

Family home

Is this property being refinanced with the Pension Board?

Yes

No

Property 1

Is this property being refinanced with the Pension Board?

Yes

No

Property 2

Is this property being refinanced with the Pension Board?

Yes

No

Property 3

Is this property being refinanced with the Pension Board?

Yes

No

### How much do you pay each month for:

H

Council rates

Liberty Trust payment

Water rates

Entertainment

Electricity / gas

Credit card 1

Phone

Credit card 2

Internet

Credit card 3

Sky / Netflix etc.

Store card 1

Groceries

Store card 2

Takeaways

Store card 3

Doctor / dentist / optician

Personal loan 1

Pharmacy / medication

Personal loan 2

House / contents insurance

Hire purchase payment 1

Life insurance

Hire purchase payment 2

Medical insurance

Hire purchase payment 3

Vehicle / boat insurance

Finance company 1

Petrol / road user charges

Finance company 2

Public transport

Finance company 3

Car maintenance

Student loans

Home maintenance

Offerings / donations / gifts

Children's education

Regular savings

Child care

Other 1

Child maintenance

Other 2

# Notes:

Use these pages to provide any other information which is relevant to your application.

For example:

- » If you wish to divide your mortgage over more than one interest rate describe the split you wish to do.
- » If you have or will be applying for a HomeStart Grant please tell us when you have submitted the application or your intention to apply.

# Notes:



# The New Zealand Anglican Church Pension Board

## *Additional items*

Credit check authority

Identity verification authority

Rental assessment form

Direct debit authority

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# The New Zealand Anglican Church Pension Board

## Credit check authority

If this authority is not completed your application will not be processed

Please refer to the NZACPB Mortgage Application Guide for instructions for credit checks if you have more than two applicants or if you are applying in the name of a Trust.

Full name of applicant 1

Full name of applicant 2

consent to you, The New Zealand Anglican Church Pension Board, collecting, using and disclosing my personal information for the following purposes:

- » Verifying any information that I give to you (or information that you may collect from other sources) with third parties and third party databases, including Government agencies (for e.g.. NZ Transport Authority, Motor Vehicle Register, PPSR).
- » Carrying out credit checks on me with a credit reporting agency for a purpose relating to the provision of credit to me (including debt collection) or for a quotation for the cost of credit or for the requirements of the Anti-Money Laundering and Countering Financing Terrorism Act 2009. This will require you to give my information to the credit reporting agency as well as the credit reporting agency providing information about me to you.
- » Debt recovery including appointing an agent to collect any outstanding debts and listing defaults with a credit reporting agency.
- » Checking the Ministry of Justice fines database for any overdue fines I may have. This will require you to give my information to the Ministry of Justice. This check may be carried out by a credit reporting agency, which will require the search results to be disclosed to the credit reporting agency.
- » Verifying any information that I give to you (or information that you may collect from other sources) with third parties and third party databases for the purposes of fraud prevention or the Anti-Money Laundering and Countering Financing Terrorism Act 2009.
- » Where I have voluntarily given you my driver licence information, this information may also be disclosed to a credit reporting agency and the Ministry of Justice as part of the checks you undertake with them.

I authorise any third party to provide my personal information to you for any of these purposes.

I understand that if you disclose my personal information to a credit reporting agency, they may hold my information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and they may disclose my information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.

Signature of applicant 1

Date

Signature of applicant 2

Date

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# The New Zealand Anglican Church Pension Board

## *Identity verification authority*

Please complete this authority if you wish us to verify your identity electronically.

To meet our requirement under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we are required to verify your identity and address information. We cannot accept funds from you, or advance funds to you, until both your identity and your residential address have been verified.

We can identify you one of two ways:

- » electronically; or
- » manually.

If you choose manual verification of your identity you will need to provide us with certified copies of the documents listed in the Identity Verification Guide. Please contact us for a copy.

If you wish us to verify your identity electronically please provide a copy of one of the following items:

- » Current New Zealand Passport
- » Current NZ Driver Licence
- » Full NZ Birth Certificate

To verify your physical address we will accept a variety of documents. Please provide a copy of a bank statement, utility bill, council rates bill or official correspondence showing your name and physical address. We cannot accept PO Box addresses.

**Please note:** If you intend to move into the property you are purchasing you will need to update your address details and supply documents to verify your new address.

I consent to The New Zealand Anglican Church Pension Board using the personal information that I have provided to verify my identity electronically and where necessary disclosing the information to external and independent agencies for the purpose of matching my information with identification information held in third party databases including the Department of Internal Affairs, the New Zealand Transport Authority and White Pages.

Name of applicant 1

Signature of applicant 1

Date

Name of applicant 2

Signature of applicant 2

Date

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# The New Zealand Anglican Church Pension Board

## Rental property assessment

This form should only be completed when you are purchasing a new rental property. If you are refinancing a property you already own you should not complete this form.

If the property you are purchasing is intended to be a rental property please fill out the worksheet below. **If there is more than one property being covered in the application each property will require a separate sheet** (eg. in the case of the purchase of a group of flats).

The Pension Board requires a professional rental assessment of the property. Assessments can be provided by QV, real estate agents and registered valuers. If you are having a registered valuation done on the property you should request your valuer include a rental income assessment.

### Rental property intentions

- Will you be using a property management agency?  Yes  No
- Is the property intended to be rented to a family member?  Yes  No
- If yes, will the rent being charged to family member be at a discounted rate?  Yes  No
- Is the property currently tenanted?  Yes  No
- If yes, will the current tenants be remaining in the property?  Yes  No

### Rental income

What is the projected weekly rent as stated in the rental assessment?

\$

What is the weekly rental rate you will be charging?

\$

### Rental expenses

Please list the expenses you will have for the new rental property.

Rental property management fees

\$

Council rates

\$

Full replacement insurance cost

\$

Maintenance

\$

Other regular

\$

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# The New Zealand Anglican Church Pension Board

## *Direct Debit authority*

Please return to NZACPB, PO Box 12 287, Thorndon, Wellington 6144 or email to [mortgages@acpb.org.nz](mailto:mortgages@acpb.org.nz)

PLEASE CONTACT US ON (04) 473-9369 IF YOU REQUIRE HELP COMPLETING THIS FORM.

### CUSTOMER INSTRUCTIONS

GIVEN NAME(S)

SURNAME

START DATE

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

FREQUENCY - SELECT ONE

Fortnightly  Monthly

### CUSTOMER BANK DETAILS

NAME OF ACCOUNT

BANK / BRANCH

ADDRESS OF BANK          NUMBER / STREET / PO BOX

SUBURB / CITY

POSTCODE

**AUTHORITY TO ACCEPT  
DIRECT DEBITS**

(NOT TO OPERATE AS AN ASSIGNMENT OR AGREEMENT)

**AUTHORISATION  
CODE**

**0605023**

ACCOUNT DETAILS - PLEASE ATTACH A DEPOSIT SLIP TO ENSURE YOUR ACCOUNT NUMBER IS CORRECTLY REGISTERED.

											0												
--	--	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	--	--	--

BANK

BRANCH

ACCOUNT

SUFFIX

Information to appear in my/our bank statement [TO BE COMPLETED BY THE CUSTOMER]

--	--

PAYER PARTICULARS

PAYER CODE

OPTIONAL PAYER REFERENCE [TO BE COMPLETED BY THE PAYER]

### CUSTOMER AUTHORISATION

I/We authorise you until further notice in writing to debit my/our account with you all amounts which The New Zealand Anglican Church Pension Board (herein referred as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit.

AUTHORISED SIGNATORY (S)

DATE

### FOR BANK USE ONLY

**0502**

**09/1995**

DATE RECEIVED

RECORDED BY

CHECKED BY

BANK STAMP

### 1. The Initiator:

- a. Undertakes to give notice to the Acceptor of the commencement date, frequency and amount at least ten calendar days before the first Direct Debit is drawn (but no more than two calendar months). This notice will be provided either:
  - i. in writing; or
  - ii. by electronic mail where the Customer has provided prior written consent to the Initiator where the Direct Debit system is used for the collection of payments which are regular as to frequency, but variable as to amounts. The Initiator undertakes to provide the Acceptor with a schedule detailing each payment amount and each payment date.

In the event of any subsequent change to the frequency or amount of the Direct Debits, the Initiator has agreed to give advance notice of at least 30 days before changes come into effect. This notice must be provided either:

- iii. in writing; or
  - iv. by electronic mail where the Customer has provided prior written consent to the Initiator.
- b. May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- c. May, upon receiving an "authority transfer form" (dated after the day of this authority) signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.

### 2. The Customer may:

- a. At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
- b. Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- c. Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of the Direct Debit back to the Initiator through the Initiator's Bank, PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

### 3. The Customer acknowledges that:

- a. This Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.
- b. In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- c. Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other disputes lie between me/us and the Initiator.
- d. Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:
  - › the accuracy of information about Direct Debits on Bank statements,
  - › any variations between notices given by the Initiator and the amounts of Direct Debits.
- e. The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly, nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- f. Notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

### 4. The Bank may:

- a. In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- b. At any time terminate this Authority as to future payments by notice in writing to me/us.
- c. Charge its current fees for this service in force from time to time.
- d. Upon receipt of an "Authority to transfer form" signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debits.



04 473 9369  
[www.acpb.org.nz](http://www.acpb.org.nz)