

If you're a full-time international student (i.e. you are not a citizen or permanent resident of New Zealand and attend a New Zealand secondary school or any NZQA-approved tertiary institution) and are studying for a minimum of one year, you are eligible to apply for the ASB International Student Package.

Applying for a new bank account with ASB is a simple procedure. This checklist has been assembled to help you through the process.

1. Submit an Account Application Form

READ, COMPLETE, and SIGN the Application Form and READ the Personal Banking Terms and Conditions which govern the operation of ASB accounts, and if applying for a credit card, READ the Credit Card Conditions of Use and True Rewards Card Conditions of Use, which govern the use of ASB credit and True Reward cards.

SUPPLY the following:

- Certified copy of your Passport - information page including photo and Visa (if approved)
- Certified copy of your current home address - if your address is not included in one of the above forms of identification, you must also provide a certified copy of a recent utility bill which details your current home address

Please note: Certifications must be in English, and can only be obtained from a Solicitor, Notary Public, Justice of the Peace, Embassy, Consulate, or High Commission of the country of issue. All certifications must record the full name, occupation, telephone number and address of the person certifying the documents and include an official stamp.

ATTACH evidence that you are enrolled in full-time study at a New Zealand secondary school or any NZQA-approved tertiary institution, e.g. Certified photocopy of tertiary course enrolment slip or an acceptance letter into a tertiary course or secondary school. Post the completed and signed application attached with the required documentation to:

ASB Migrant Banking
PO Box 4294,
Shortland Street,
Auckland 1140, New Zealand.

2. Confirmation of your application

- Once ASB Migrant Banking has received your completed and signed Application Form with all appropriate documents enclosed, it will take 3 working days to open your account.
- Incomplete applications will take longer to process as further information will have to be obtained from you. Please retain this check list and the Terms and Conditions for your reference.
- You will be notified by email or by post of your ASB account number and that your account has been opened.

3. Using Your New Account

- Your New Zealand-based account will not be available for withdrawals or cheque book issue (if applicable) until:
 - your arrival in New Zealand; and
 - original identification has been presented in person at an ASB branch; and
 - a signature card has been completed and an online signature is held at an ASB branch.
- You may apply for an ASB FastCash card and/or Visa Debit card and register for ASB FastPhone telephone banking and FastNet Classic Internet banking services when you arrive in New Zealand.
- Any interest paid on your account is subject to New Zealand withholding tax rules. The withholding tax to be deducted is dependent on your individual tax status, which should be confirmed to the Bank in writing. If you do not confirm your tax status we are required to withhold tax at the highest rate in New Zealand. To ensure that you are taxed at the correct rate, we recommend that you confirm your tax status by contacting the Inland Revenue Department or visit their website www.ird.govt.nz.

There are numerous other products and services not listed here that are also available through ASB and may suit your needs once you arrive in New Zealand.

Please note:

A copy of ASB Bank Limited's current Disclosure Statement is available free of charge at www.asb.co.nz

For further assistance or more information, please contact the ASB Migrant Banking Division on +649 448 4340 or migrantbanking@asb.co.nz

Account Number

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I am applying for a:

Tertiary account Headstart account (for secondary school students under the age of 18)

1. Customer information:

This information will be treated in the strictest confidence.

Surname

First Names

Sex

Male Female

Title

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| Mr | Mrs | Miss | Ms | Other | |
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Date of birth

Password (must contain 6 alpha and 2 numeric)

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IRD tax number

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If you do not have an IRD number ASB will deduct tax at the highest rate. Please contact Inland Revenue for advice.

Passport number

Passport expiry date

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Home telephone number

Mobile number

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Email address

Home address

Period of time living at above address

Type of residence

Parents Renting Own home Hostel

Previous address (if at current address less than 3 years)

Mailing address (if different from home address)

You may be interested in receiving marketing or promotional information relating to non-financial products or providers. If you would like to receive this information from any ASB group company electronically, please tick this box.

2. Alternate contact details:

Name and address of Parent/Guardian or nearest relative not living with you in NZ

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Relationship

Relative's phone number

3. Course details:

Where are you studying?

Student ID

New Zealand study start date (Year)

New Zealand study finish date (Year)

4. Country(s) of citizenship and foreign tax residence

Country(s) of Citizenship

Your tax residency.

Please refer to the 'Tax residency self-certification information' in section 12 of this form before completing the table below.

| Country/Jurisdiction(s) of tax residence | Taxpayer Identification Number (TIN) | Enter Reason A, B or C if no TIN is available | If you have selected Reason B, please explain why a TIN was not issued to you. |
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5. If you are not a New Zealand Citizen please complete the following:

Do you have permanent residency in New Zealand? Yes No

If No, what is your country of residence?

6. Tertiary Credit Card application (If required)

Credit Card - \$500 Limit

MasterCard OR Visa

Yes I would like to enrol this credit card to earn ASB True Rewards on acceptance of my ASB credit card. I understand that after the first year of having a card a 6 monthly fee applies, which will be charged to my ASB credit card account.

Name to appear on Card (Max. 20 characters - please print)

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7. Declaration of New Zealand tax status

Please tick:

Non-resident - for tax purposes only

Resident - for tax purposes only

I _____ confirm that in accordance with Section YD1 of the Income Tax Act 2007, I am or will be a non-resident for New Zealand tax purposes only as from ____ / ____ / ____ (date)

My address for tax purposes is/will be:

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IRD Number (optional)

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If you have ticked non-resident, please select:

A. To have a non-resident levy deducted and paid over to the New Zealand Inland Revenue Department by ASB on my behalf based on gross interest paid or credited to me in respect of deposits held in my accounts with ASB, or

B. To have non-resident withholding tax at the relevant country rate deducted and paid over to the New Zealand Inland Revenue Department by ASB on my behalf based on gross interest paid or credited to me in respect of deposits held in my accounts with ASB.

ASB disclaims all further tax obligations in relation to deductions, returns and payments required of me by the income tax laws of either New Zealand or my country of residency.

I agree to advise ASB as soon as my tax residency status changes for any reason whatsoever.

Customer's Signature

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Date

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8. Account Terms and Conditions

ASB Bank Limited is under no obligation to approve this application or provide a reason should this application be declined. I understand that this application is made subject to the following:

- Personal Banking Terms and Conditions including Investment Statement for Term Deposits, and;

If applicable:

- Credit Card Conditions of Use;
- True Rewards Card Conditions of Use;
- Visa Debit Conditions of Use

Please ensure you have read and understood the above terms and conditions prior to signing this application form.

Usage of the card issued indicates acceptance of the Credit Card Conditions of Use, and if applicable, the True Rewards Card Conditions of Use.

IMPORTANT: Interest and other charges will apply to the card account from the date of issue, however the cardholder will be exempt from the individual credit card and True Rewards account fees for the first twelve months.

9. Confidentiality of your information

The Personal Banking Terms and Conditions set out how we will use information we collect about you and with whom we can share it.

By making this application, you authorise us to:

- Make credit checks, confirm you identity and make other enquiries with credit reporting agencies, other credit providers and third party databases. You also authorise those parties to provide such information to us.
- Disclose your information (including default information and ongoing credit account information) to credit reporting agencies who will hold and use that information to provide their credit reporting services. This will mean that they

may disclose any information they hold about you to eligible customers of their credit reporting services.

Your information will be held by us, ASB Bank Limited, at ASB North Wharf, 12 Jellicoe Street, Auckland, 1010. You have rights of access to, and correction of, personal information (as defined in the Privacy Act 1993) held by us.

When you are dealing with us by telephone, your conversation may be recorded for verification or training purposes.

If you tell us you do not want to receive promotional marketing we will not send it.

10. Declarations and authorisation

- I am eligible for a Tertiary account while I am a student and agree to provide evidence of this upon request.
- I confirm that the information supplied by me is true and complete, and a correct representation of my financial position at this date, and has been given to enable ASB to consider this application.
- I agree to deposit my wages/salary/student loan/student allowance or other income into my ASB Tertiary account.
- I acknowledge that I am not working more than 30 hours in a week.
- I acknowledge I am studying full time for a period of one year or more.
- I agree that the Tertiary account is renewable for the length of the qualification (maximum three years) following the granting of this facility if I continue to be eligible for the Tertiary account.
- If I fail to renew my Tertiary account before the renewal date, my account will be transferred to an ASB Streamline account and ASB's standard fees and interest in relation to that account will apply and will be charged to my account.
- I authorise the disclosure and release to ASB Bank Limited at any time of my personal information held by any previous or current employer regarding my employment history and income.
- By having access to ASB True Rewards, I acknowledge and agree to abide by the True Rewards Card Conditions of Use that will be sent to me with my True Rewards Card.

11. Signatures

To the best of my knowledge all information disclosed in this application is true and correct.

Customer's signature

Date

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12. Tax residency self-certification information

Please read the following information before completing the "Country/Jurisdiction(s) of Tax Residence" details in section 4.

Why do you need to provide this information?

The Tax Administration Act 1994 supports the implementation of the Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA) in New Zealand. CRS and FATCA require certain New Zealand Financial Institutions to collect and report particular information about an Account Holder's tax residence.

What is tax residence?

Each country/jurisdiction has its own rules to define tax residence. Generally your jurisdiction of tax residence is the country where you have a permanent place of abode. Special circumstances may cause you to be resident elsewhere or resident in more than one country at the same time. If you are a citizen of the United States (US) or a Green Card holder, you must indicate that you are a US tax resident on this form. If your tax residence is located outside of New Zealand, we may be legally obliged to pass on the information in this form and other information with respect to your financial accounts to the IRD. The IRD may then exchange this information with tax authorities of another country/jurisdiction.

What is a taxpayer identification number (TIN) or functional equivalent?

A TIN or equivalent is a unique combination of letters or numbers assigned by a country/jurisdiction to an individual and used to identify the individual for the purposes of administering the tax laws of such country/jurisdiction. In New Zealand the TIN is equivalent to the IRD number. Other examples of a TIN or its equivalent for an individual include a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

Completing the tax residence table in section 4

In this table, please list all applicable country/jurisdiction(s) where you are tax resident, including New Zealand. For each country/jurisdiction, except New Zealand, you will need to provide a taxpayer identification number (TIN) or equivalent.

If a TIN is not available for that country/jurisdiction, use the appropriate reason A, B or C. See below for details on each reason.

Reason A The country/jurisdiction where I am tax resident does not issue a TIN to its residents

Reason B I have not been issued a TIN by my country/jurisdiction of tax residence (please include an explanation as to why a TIN was not issued to you in the "Explanation for Reason B" column for the corresponding entry number)

Reason C The domestic law of the country/jurisdiction where I am tax resident does not require the collection of a TIN.

Who can you ask about your tax residence?

Your tax adviser may be able to assist you in answering specific questions on this form. The IRD website can provide guidance regarding how to determine your tax status.

Please note that as a Financial Institution, we are not allowed to give tax advice.

Additional information

Based on the information you provide us, we may contact you for further information.

Bank use only

Customer Internal Number

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Accepted by -
Name & signature

SIGV

Study confirmed

PCA/Authorising Officer
- Name & signature

Income confirmed

CRA completed

Clear

Adverse (please attach details)

ID (2 types) - list details:

Date stamp