

Authority to Operate Home Loan Account

Our/us/we means NAB unless the context otherwise requires it.




SIGNATURE CARD

**Please choose ONE Method of Operation
(Do not choose both)**

Customer Name/s: <input type="text"/>	Facility Number: <input type="text"/>
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OPTION 1: ANY ONE (1) TO SIGN

Each signatory is separately authorised to operate the Account and will have access to Citi services such as Citi Online, point of sale (POS) transactions and ATM transactions for example.¹

FULL NAME (SURNAME first, then GIVEN NAMES) OF EACH INDIVIDUAL ACCOUNT OWNER AND OTHER SIGNATORY(IES)	SIGNATURES TO BE ENTIRELY WITHIN FRAME	
<input type="text"/>	<input type="text"/>	✕  Sign here
<input type="text"/>	<input type="text"/>	✕  Sign here
<input type="text"/>	<input type="text"/>	✕  Sign here

OPTION 2: ALL TO SIGN

¹ **Important note regarding Method of Operation:** If two or more signatories are required to operate the Account, then Citi services, such as point of sale (POS) transactions, ATM transactions, Citi Online and Citiphone will be unavailable.

FULL NAME (SURNAME first, then GIVEN NAMES) OF EACH INDIVIDUAL ACCOUNT OWNER AND OTHER SIGNATORY(IES)	SIGNATURES TO BE ENTIRELY WITHIN FRAME	
<input type="text"/>	<input type="text"/>	✕  Sign here
<input type="text"/>	<input type="text"/>	✕  Sign here
<input type="text"/>	<input type="text"/>	✕  Sign here

INTERNAL USE ONLY	Date Received	Maker	Checker/Approver	Head Office Use
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TERMS OF AUTHORITY

The person(s) or other body(ies) named as the customers and borrowers (the "Account owner(s)") in the National Australia Bank Limited (ABN 12 004 044 937) Citi Home Loan Facility Account Agreement - Details that relates to the Account with the account number set out in the signature card attached to this Authority (the "signature card"); authorise and direct that the Account be operated under this Authority.

Duration of Authority

This Authority commences immediately and revokes any previous authorities on the Account. This Authority shall continue until Lender receives written notice from one or more of the Account owner(s) revoking this Authority.

Liability

The Account owner(s) is/are the owner(s) of the Account. No other person or body has any rights or obligations with respect to the Account, or Account balances. The Account owner(s) is/are responsible to Lender (on a joint and several basis where there is more than one Account owner) for all liability incurred on or in respect of the Account, including any liability incurred by the operation of the Account by any signatory acting within the terms of this Authority.

Survivorship between personal Account owners

If all Account owners are individuals then upon the death of one of them, the title to any monies held in the Account shall be vested in those of them surviving (unless otherwise agreed).

Authority

Subject to any restrictions in the other terms and conditions between the Account owner(s) and the Lender that relate to the Account and the finance and services provided in connection with the Account or specification of any other manner in the Method of Operation set out in the signature card, each person listed in the signature card (each a "signatory") is separately authorised to operate the Account in all respects. Without limiting this authorisation, each signatory is separately authorised and any combination of signatories is collectively authorised to endorse all cheques, bills of exchange or drafts payable to the Account owner(s) or any combination of Account owners and those which are payable to less than all of the Account owners may be credited to the Account by any one or more signatory without enquiry by Lender.

If in the Method of Operation the authority of more than one signatory is required to operate the Account, then the signatories must operate the Account in that manner and the Account owner(s) and any other signatories will be unable to use Citi services that cannot accept multiple authorisation, for example, point of sale (POS) transactions, ATMs, Citi Online and Citiphone.

Notes about completing this Authority

- All individual borrower customers must sign the signature card as signatories. Other people may sign as signatories, but the Account owners should carefully consider their liability for operations on the Account by signatories.
- Where the Account holder is a company, society or association the signature card must be signed by one or more officers of that body. Those persons warrant that they are duly authorised by the Account owner to give this Authority on its behalf. Those persons must be signatories.