



change to operating authority

Personal Borrowers

	Surname	First name	Middle name
Borrower 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower 4	<input type="text"/>	<input type="text"/>	<input type="text"/>

Apply these instructions to the following loan account(s):

Once you have completed and signed the Change to Operating Authority form, please **mail** it to us at:

ING DIRECT
Account Maintenance Team
GPO Box 4094
Sydney NSW 2001

Section 1 Authority to Operate

Any one to operate

If you select 'Any one to operate' we will accept and act on instructions from any borrower on your loan account, including instructions received via online or phone banking, mail or fax. We will also (where applicable) authorise cheques bearing the signature of any one borrower.

Please Note: Any one to operate is mandatory for Smart Home Loan and Orange Advantage.

All to operate

If you select 'All to operate' we will require all instructions to be in writing and signed by ALL borrowers. Additionally, access to online or phone banking is unavailable where 'All to operate' is selected.

Section 2 Declaration

Note: This section must be signed by ALL Borrowers

By signing this document each of us acknowledges that:

- prior to signing this document all borrowers have received & read a copy of the terms & conditions relating to the loan account(s) referred to above.
- subject to the terms and conditions of the loan account(s) referred to above, all borrowers will be jointly and severally liable for all transactions on the above account even if those transactions are not authorised by all of us;

If we have authorised you to accept instructions from any one borrower (Section 1 above), all borrowers agree to:

- ING DIRECT acting on the instructions provided in accordance with the terms and conditions of the loan account(s) referred to above, even if those instructions are given by one of us only;
- each person who signs this document authorising transactions on the loan account(s) and any other account(s) referred to above;
- this authorisation remaining in force unless or until it is revoked by any one or more of us, or you receive other instructions signed by all borrowers.

Borrower's Full Name	Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

This authority cancels any previous authority given to the bank regarding persons authorised to operate on the accounts with the exception of transactions instructed prior to receipt of this authority.