

# Credit Cards – Power of Attorney (POA) Form

Macquarie credit cards are issued by Macquarie Bank Limited ABN 46 008 583 542, AFSL and Australian Credit Licence 237502

Use this form to nominate a Power of Attorney (POA), Enduring Power of Attorney (EPOA) or Executor. This form can also be used to appoint a Court/Tribunal appointed Administrator and/or Guardian to your credit card account(s).

By completing and submitting this form, you authorise the person or party nominated to access and update information about your credit card account(s). This means they can request statements, account balances, update some details and close your credit card account(s).

It is important that you understand this risk and carefully consider the access that you will be providing.

A certified copy of a statutory document (e.g. the POA document) is required.

## Section 1: Primary Cardholder details

### (to be completed by Primary Cardholder)

Macquarie Credit Card number (Last 4 digits)

Macquarie ID<sup>1</sup>:

XXXX-XXXX-XXXX-

First name:

Surname:

### Terms and conditions

1. Only you may appoint a person or party to be a signatory on your credit card account(s).
2. If you appoint a person or party to your credit card account(s) as a signatory, they will automatically have enquire access on your credit card account(s) as well (meaning they can contact us and request for information about the account).
3. You acknowledge that you cannot authorise a person or party to use your credit card, request card replacements or appoint additional cardholders on your behalf.
4. You acknowledge and agree that we have the right to delay, or seek further information, before acting on any instructions purporting to be given by the nominated party. However, we are not obliged to seek further information or make any enquires in connection with any such instruction. Acting reasonably, we may refuse to act on an instruction understood to be given under this appointment by you, if we reasonably believe that acting on that instruction creates a risk of loss to you.
5. You can contact us at any time to have the authority of any person or party appointed by you revoked.
6. This authority takes effect on the date when we amend our records to note the appointment of the person or party and continues until either party provides notice to cancel it. Cancellation takes effect on the date when we amend our records to note the change.
7. If we are made aware that you have lost capacity or passed away, we will cancel all cards attached to your credit card account so no further purchases or cash advances can be made.

1. <https://www.macquarie.com.au/help/personal/accessing-online-and-mobile-banking/macquarie-id-and-passwords/your-Macquarie-ID-and-password.html>

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## Section 1: Primary Cardholder details (continued)

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### Terms and conditions (continued)

8. We may cancel the appointment of a person or party as an authority on your credit card account(s) at any time:
  - a. If you or the person or party does not comply with the terms of this authority or the Terms and Conditions listed below in section 3; or
  - b. If a dispute arises between you and the appointed person or party;
  - c. If we receive notification of your death, bankruptcy, or loss of capacity (excluding nominated persons or parties acting under a valid document that authorises them to act on your behalf after you've lost capacity or passed away) or the appointed person/party; or
  - d. for any other reason in our reasonable discretion.
9. We will act reasonably in relation to any decision to cancel the appointment of a person or party. You acknowledge and agree that you are liable for any instructions given to us, by the person or party nominated in this form to the time that their authority is cancelled. We won't be liable for any loss or damage suffered by you from us cancelling any authority you have given.
10. You are responsible for any loss or damage incurred as a result of the appointment of the person or party, or in connection with any actions taken on the person or party's instruction.
11. We remain liable for any loss or liability which:
  - a. arises as a result of our mistake, error, fraud, negligence or wilful misconduct; or
  - b. by operation of law we cannot exclude.

### Declaration and signature of primary account holder

By completing and signing this form, I:

- acknowledge I have read, understood and accept the terms and conditions in section 1 of this form, and
- authorise the individual whose details and signature appear in section 2 below to have signatory access to my credit card account(s).

Signature:

Date:

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## Section 2: POA/ EPOA/Guardian details

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**(to be completed by the third party you are adding to your credit card account(s))**

Title:

First name:

Surname:

### Section 2A. Are you an existing Macquarie Customer?

Yes, Macquarie ID

Go to section 3

No, go to section 2B

### Section 2B.

Please complete and submit the **Macquarie Individual Identification form**<sup>2</sup>.

Mobile number:

Email address:

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2. <https://www.macquarie.com.au/assets/bfs/documents/business-banking/macquarie-individual-and-sole-traders-identification-form.pdf>

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## Section 3: Declaration by appointed person or party

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By signing below, I confirm that I am authorised to operate the nominated account and that I have read and agreed to the terms set out in this form. I:

- Agree that, to the best of my knowledge, all information given in this form (including any attached documents) is true and correct and that I will promptly notify Macquarie and provide any changes to the information provided by me.
- Acknowledge I have read, understood and accept the following documents (available at our website [macquarie.com.au](https://www.macquarie.com.au)):
  - **Macquarie Banking Terms and Conditions**<sup>3</sup>;
  - **Macquarie Credit Card Conditions of Use**<sup>4</sup>; and
  - **Macquarie Privacy Statement**<sup>5</sup>.
- Acknowledge and agree that I'm unable to use the Primary Cardholder's card, request card replacements or nominate anyone as an additional cardholder.
- Authorise my personal information to be collected, used and handled in accordance with Macquarie's Privacy Statement (available at our website).
- Agree to provide Macquarie with any information that is reasonably required for Macquarie to meet its obligations under AML/CTF laws, FATCA and its internal policies and procedures.
- Confirm that I am not aware that the authority document under which I'm signing (e.g. a POA or EPOA) has been revoked or is not valid.

### Declaration by appointed person or party

Signature:

Date:

Please email your completed form, a certified copy of a statutory document<sup>6</sup> (e.g. the POA document) and any identification documents to [macquariecards@macquarie.com](mailto:macquariecards@macquarie.com).

A certified copy of a statutory document is required. The certification must:

- include certifier's name, signature, date & title (e.g. financial adviser, judge, magistrate, justice of the peace, chartered accountant or police officer).
- be certified within the last 2 years, at the time of acceptance by us.

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3. <https://www.macquarie.com.au/digital-banking/electronic-banking-terms-and-conditions.html>

4. <https://www.macquarie.com.au/assets/bfs/documents/personal-direct/credit-cards/creditcards-conditions-of-use.pdf>

5. <https://www.macquarie.com.au/privacy-and-cookies/privacy-statement.html>

6. <https://www.macquarie.com.au/help/personal/account-info-and-profile/view-manage-or-update-details/verifying-your-identity-via-certified-documents.html>

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## Sign



Wet signatures only

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## Submit



Email to [macquariecards@macquarie.com](mailto:macquariecards@macquarie.com)

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## Need Help?

For more information, please visit **Personal Help Centre**.