

# Providing your Power of Attorney (POA) or Financial Management Order to Challenger

You should read this before you send us your Power of Attorney (POA) or Financial Management Order.

## About POAs and Financial Management Orders

A POA and Financial Management Order are legal documents that allow one or more people to act on the behalf of another person for certain purposes. Please note: it is your responsibility to ensure your document complies with the laws that apply to the state, territory, or country in which the authority was executed.

- A **General Power of Attorney** allows you to act on behalf of another person whilst they are still able to make their own decisions. While an **Enduring Power of Attorney (EPOA)** allows you to act on behalf of another person even if they lose the ability to make decisions for themselves. At times a medical certificate may be needed. Refer to your EPOA to understand if a supporting document is required.
- A **Financial Management Order** is a legal document that allows another person to make financial decisions in place of the investor. This person is generally known as the Financial Manager. A different title may be used for the relevant state or territory in which the authority was drafted and executed.

## Making financial decisions on behalf of someone else

When making financial decisions on behalf of another person, it is important that you have the right authority to do so under a POA or Financial Management Order.

The appointed attorney or financial manager has a duty of care to ensure decisions made are in the best interests of the investor. Challenger reserves the right to make enquiries on any applications or requests it receives from the attorney(s) or financial manager(s).

## A beneficiary nomination under a POA

Before making a beneficiary nomination for a Challenger product under a POA, please read the Challenger POA Guide which sets out our understanding of the POA laws as at the date of the Guide.

This guide can be found at [challenger.com.au/-/media/challenger/documents/guides/poa-guide.pdf](http://challenger.com.au/-/media/challenger/documents/guides/poa-guide.pdf)

## Who can certify documents?

There are many people from different professions who can certify that a copy of a document is identical to the original.

This includes professions listed below. For a more comprehensive list, please visit

[www.ato.gov.au/Individuals/Tax-file-number/Identity-documents/Copies-of-identity-documents-for-applicants-in-Australia](http://www.ato.gov.au/Individuals/Tax-file-number/Identity-documents/Copies-of-identity-documents-for-applicants-in-Australia):

- Financial adviser or financial planner
- Accountant
- Pharmacist
- Optometrist
- Solicitor

## What you need to send us?

For a POA or Financial Management Order to be recognised by Challenger, we require the following to be posted or electronically submitted via ePost:

- the Power of Attorney & Financial Management Order Details form completed
- a certified copy of the original POA document or Financial Management Order, including any supporting documents
- if you're not an existing customer, a certified copy of an identity document (ID) for the appointed attorney(s) / financial manager(s). Accepted ID includes current driver's licence, current passport or proof of age card

If you are submitting identity documents that are not certified, you will need to provide copies of the front and back of the documents. More information on our verification process can be found on page 2 of the Power of Attorney and Financial Management Order Details form under Section 3. Declarations.

# Power of Attorney & Financial Management Order Details form



Please use block letters and black ink to complete this form.

Send this form and a certified copy of the Power of Attorney (POA) or Financial Management Order, including a certified identity document and certified medical certificate (if applicable).

Send your completed form and document/s to:

## Challenger

Reply Paid 3698, Sydney, NSW, 2001 (no stamp required)

Alternatively, you can electronically upload this form and document/s via [challenger.com.au/myepost](http://challenger.com.au/myepost)

For assistance completing this form, please call:

## Investor Services on 13 35 66

+612 9994 7000 if calling outside Australia

8:00am to 6:00pm Monday to Friday (Sydney time)

## Section 1. Customer Details

Policy number	<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"/>
Surname	<input type="text"/>									
First & middle name	<input type="text"/>									
Title (Mr/Mrs/Miss/Ms)	<input type="text"/>	Date of birth	<input type="text"/>							
<b>Residential address</b> (PO Box is not acceptable)					<b>Postal address</b> (if different from residential address)					
Street address	<input type="text"/>				Street address	<input type="text"/>				
Suburb	<input type="text"/>				Suburb	<input type="text"/>				
State	<input type="text"/>				State	<input type="text"/>				
Postcode	<input type="text"/>				Postcode	<input type="text"/>				
Mobile	<input type="text"/>									
Email address	<input type="text"/>									

## Section 2A. Attorney/Financial Manager Details

(If there is more than one attorney or financial manager, please complete Section 2B.)

Do you have an investment with Challenger?

Yes  No

Policy no. (if known)

Surname	<input type="text"/>								
First & middle name	<input type="text"/>								
Title (Mr/Mrs/Miss/Ms)	<input type="text"/>	Date of birth	<input type="text"/>						
<b>Residential address</b> (PO Box is not acceptable)					<b>Postal address</b> (if different from residential address)				
Street address	<input type="text"/>				Street address	<input type="text"/>			
Suburb	<input type="text"/>				Suburb	<input type="text"/>			
State	<input type="text"/>				State	<input type="text"/>			
Postcode	<input type="text"/>				Postcode	<input type="text"/>			
Mobile	<input type="text"/>								
Email address	<input type="text"/>								

### If you're not an existing customer.

Proving your identity: Before we can add you as an attorney or legal financial manager, we are required to verify your identity.

Please provide a **certified** copy of at least **one** of the following documents: Your current passport, current Australian driver's licence, or current proof of age card.

## Section 2B. Attorney/Financial Manager Details (if applicable)

(If there are more than two attorneys or financial managers, please complete an additional form.)

Do you have an investment with Challenger?

Yes  No

Policy no. (if known)

Surname

First & middle name

Title (Mr/Mrs/Miss/Ms)

Date of birth

**Residential address** (PO Box is not acceptable)

Street address

Suburb

State

Postcode

Mobile

Email address

**Postal address** (if different from residential address)

Street address

Suburb

State

Postcode

### If you're not an existing customer.

Proving your identity: Before we can add you as an attorney or legal financial manager, we are required to verify your identity.

Please provide a **certified** copy of at least **one** of the following documents: Your current passport, current Australian driver's licence, or current proof of age card.

## Section 3. Declaration

### By signing this form as an attorney or financial manager, I declare that:

- I/We have not received notice of revocation of my/our power under the certified copy of the power of attorney or financial management order submitted with this form.
- I/We will inform Challenger in writing, as soon as possible, if my/our appointment as attorney/financial manager on behalf of the customer specified in Section 1. Customer Details is revoked, amended or restricted in any way.
- I/We agree that any notice, document or other information required to be given to me/us under law (or the agreement with Challenger), including but not limited to Challenger's Product Disclosure Documents, Financial Services Guides, periodic statements, confirmations of transactions and ongoing disclosures, may be given in one of the following ways (where permitted by law): (i) by sending it to an email address I/we have provided; (ii) by sending an email or other electronic communication containing a website reference or hypertext link to the notice, document or information; or (iii) by making the notice, document or information available on Challenger's investor online portal or on other online facilities as notified to me/us from time to time.
- I/We understand my/our responsibility to protect the client from any unauthorised access and loss by ensuring their personal information is not shared with any unauthorised person.
- I/We understand Challenger will provide access to my/our personal information in accordance with Challenger's Privacy Policy, which can be found at [challenger.com.au/privacy](http://challenger.com.au/privacy).

### In relation to how we verify your identity as an attorney or financial manager:

- I/We agree to the use of electronic verification to verify my/our identity where required.
- I/We understand using electronic verification involves comparing and matching information on my/our identity documents such as name, address, and date of birth with commercial, government and credit records using a third party electronic verification provider.
- I/We understand if electronic identity verification is required and the verification process is not successful, Challenger can request further documentation to verify my/our identity.

### By signing this form as a customer, I declare that:

- Challenger will provide access to my personal and investment information in accordance with Challenger's Privacy Policy to my attorney(s)/financial manager(s) specified in Section 2A and 2B Attorney/Financial Manager Details (as applicable).
- Challenger will rely on the power of attorney and financial management order (as applicable) supplied with this form when my attorney(s) or financial manager(s) acts and makes decisions on my behalf.
- The power of attorney or financial management order document (as applicable) supplied with this form is valid until such time that Challenger receives notification or becomes aware that it is no longer valid.

Signature of Customer  
(if applicable)

Date

Signature of  
first Attorney/  
Financial Manager

Date

Signature of  
second Attorney/  
Financial Manager  
(if applicable)

Date