

# Power of Attorney

## About this document



This document is written in an easy to read way.

We call it **Easy Read**.



You might not know some words.

The first time we use those words they are **blue**.

We tell you what they mean.



Words in blue are also in a [Word List](#).

You can check what they mean there.

## Appointing a representative



When you choose a **representative** you are **appointing** them to the job.

This is done using **legal** forms.



A representative is someone who speaks for you about your financial issues.

Appointing is when you choose someone and:

- They can speak for you

You decide if they can also manage your accounts Legal is following the law.



You may need to appoint a representative if you live with **disability**.

Disability is when someone with a condition has trouble joining in with activities because the world does not meet their needs.

Their condition may cause them trouble with:

- Walking



- Seeing
- Hearing
- Speaking
- Learning and understanding
- Mental health illness



- **Cognitive impairment**

Cognitive impairment is a condition that may cause people trouble with:

- Memory
  - Concentration
  - Recognising people or objects
  - Speaking or understanding.
- A serious medical condition.



Some people might want to be your representative to get your money.

Choosing them means you might be at risk of **financial abuse** or **fraud**.

Call ING if this makes you worried on **134 464**.



Financial abuse is when someone controls how you use your money.

## Types of Representatives



You can appoint different types of representatives depending on what you need.

### General power of attorney



A **power of attorney** is a legal document.

It says who you want to make decisions for you.



You can appoint someone to manage your accounts for a short amount of time. They can make:

- Financial choices
- Legal choices.



If you die your attorney can no longer manage your accounts.

### Power of attorney details form

**About this form**

Use this form to lodge a Power of Attorney with us and to let us know of an attorney's details. If you wish to lodge a Power of Attorney with General Business Limited for your Living Super accounts, you will need to complete a separate "Living Super Power of Attorney Details" form available from the [Living Super accounts](#) of the ING website.

**Please note:** Attorneys can only manage transactions (whether financial or non-financial) by calling ING on 133 464 or writing to ING, Reply Post 2082, Sydney NSW 2001 (no stamp required). They won't be able to do so using phone banking, online banking or our app.

**When completing this form please:**

- use CAPITAL letters - mark boxes with an x where applicable - use black pen.

**Step 1: Account holder's details**

ING client number	Date of birth (approximate)	Mr	Mrs
First name	Middle name	Sex	
Place of birth	Country of birth	No	

**Step 2: What you will need to send us with this completed form**

You can fill out and give us a form to tell us who your power of attorney is [here](#).

## Enduring power of attorney

**Enduring** is something that lasts for a long time.



This power of attorney lasts longer and continues even if you can no longer make decisions for yourself.



You can appoint someone to manage your accounts which could continue even when you cannot make decisions for yourself. They can make:

- Financial choices
- Legal choices.



For your appointed attorney to run your accounts you need to:

- Complete the power of attorney form
- Give **identification** for your attorney.



Identification is personal information.

It proves you are you.

Identification may be:

- A drivers licence
- A Medicare card
- A passport
- A birth certificate.



An attorney must speak to our Customer Care Specialists.

They cannot make decisions until we know they are your real attorney.



Our Customer Care Specialist will ask:

- For their identity
- Or a written request.

## Enduring guardianship

**Enduring Guardianship** is a legal document.

It says who should make decisions for you if you cannot.

This person is often chosen by other people.





They can make decisions about your:

- Health
- Lifestyle
- Medical care.



## Non-operating representative



A **Non-operating Representative** is when you appoint someone and:

- They can speak for you
- But they cannot manage your accounts.



A non-operating representative is someone who has access to information about your ING accounts.



You can ask for an approved representative to be set up on your home loan by completing a [Appointment of Representative](#) form.



A non-operating Representative cannot:

- Manage your bank accounts
- Make financial decisions for you
- Be under the age of 18.

## Representative to operate

**Representative to Operate** is when you choose someone to help with your ING accounts.

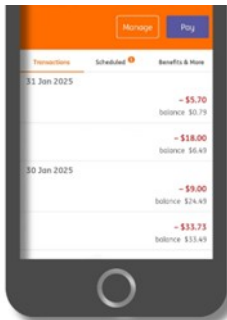


A representative to operate can manage your ING accounts.



But they cannot make **transactions** by your:

- Online account
- Mobile app.



Transactions are all the times money moves in and out of your account.



A representative to operate cannot run:

- Your Living Super  
They can get information only
- Or business accounts.



If you die your representative to operate can no longer manage your accounts.



For ING to appoint your representative to operate you must send:

- A completed Appointment of Representative form
- Answers to security questions to identify your representative.

## Financial management and administration orders

A **financial management** or **administration order**

is a legal document that appoints a  
representative to manage your finances.



A court will appoint a financial manager or  
Administrator

The order will explain what the representative is  
allowed to do.

## Helpful links and information

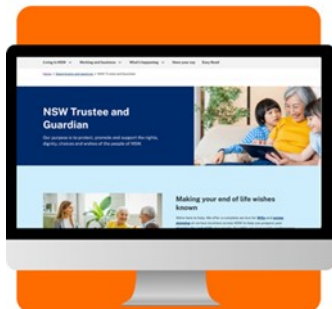


Forms for Powers of Attorney and Financial Management or Administrations orders are different in each state or territory.

Check your state:



[Queensland Public Guardian](#)



[NSW Trustee and Guardian](#)



[ACT Public Trustee and Guardian](#)



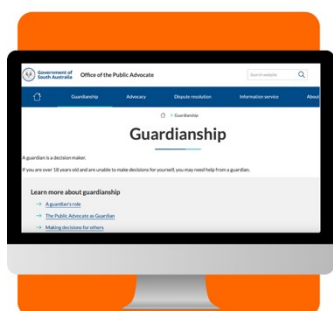
[Victoria Office of Public Guardian and Trustee](#)



[WA Office of the Public Advocate](#)



[Tasmania Office of the Public Guardian](#)



[South Australia Office of the Public Advocate](#)

## [Northern Territory Public Guardian and Trustee](#)



## Word list



### Appointing

When you choose a **representative** you are appointing them to the job.



### Cognitive impairment

Cognitive impairment is a condition that may cause people trouble with:

- Memory
- Concentration
- Recognising people or objects
- Speaking or understanding.



### Disability

When someone with a condition has trouble joining in with activities because the world does not meet their needs.

Their condition may cause them trouble with:

- Walking
- Seeing
- Hearing
- Speaking
- Learning and understanding.





## Enduring

This is something that lasts for a long time.



## Enduring Guardianship

Is a **legal** document.

It says who you want to make decisions for you if you cannot.

These decisions can be medical, health and lifestyle.



## Financial abuse

Financial abuse is when someone controls how you use your money.



## Financial management or administration order

Are legal documents that appoint a representative to manage your finances.



## Identification

Identification is personal information.

It proves you are you. It may be:

- A drivers licence
- A Medicare card
- A passport
- A birth certificate.



## Legal

Legal is following the law.



## Power of Attorney

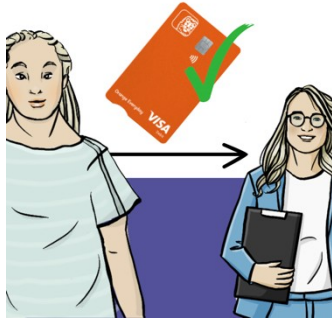
Power of attorney is a legal document.

It says who you want to make decisions for you.



## Non-operating Representative

When you appoint someone to speak for you but they cannot manage your accounts.



## **Representative to Operate**

When you choose someone to help with your ING accounts.

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