

Guide to establishing a bank account with a person who is supported by the NSW Trustee and Guardian

1. Main Savings Account:

- The Main Savings account is held in trust on behalf of the person by the NSW Trustee and Guardian. (NSWT&G)

2. Setting up the person's Daily Living Expenses Account

Each person must have an account set up in their own name. The account is set up for the purpose of:

- receiving deposits from the Main Savings account as per the agreed fortnightly budget
- paying for day to day expenses using an ATM card with Paywave / Paypass where possible.

Support the person to approach a local financial institution of their choice to setup the Daily Living Expenses Account as follows:

1. Ask the bank for an account with no fees and with a Paywave or Paypass ATM card included.
2. Provide the person's identification documents - must add up to 100 points (see table below).
3. Provide the person's Pension Card / Health Care Card.
4. Provide the person's letter of authorisation provided in advance by the NSWT&G.
5. The account is established in the person's name only.
6. ADHC staff must not be registered as signatories of the person's Daily Living Expenses Account.
7. Request monthly bank statements to be posted to the person at the accommodation support service address.

Once the account is established, advise the NSWT&G of the BSB and bank account number.

Complete the **My Annual Budget** and **My Personal Belongings Register** and provide a copy to the NSWT&G.

The NSWT&G will set up a direct debit to deposit the agreed fortnightly sum identified in the person's **My Annual Budget** into the Daily Living Expenses Account.

1.1 Setting up of the automatic deduction for the ADHC Residency Charge

FACS Business Services will deduct ADHC's Residency Charge directly from the person's Main Savings Account. To enable automatic deduction of ADHC's Residency Charge, the **Customer Create/Change Request Form** must be completed and forwarded to FACS Business Services for immediate action.

3. Providing Identification

The person will require 100 points of identification to establish bank accounts.

Below are examples of forms of identification and their 'points'.

Form of Identification	Points
Birth Certificate	70
Current passport	70
Pension Card	40
NSW Photo card ¹	40
Driver's licence	40
Council rates notice	35
Medicare Card	25
ATM Card	25
Bank Statement	25

4. Further Information

Please contact the Team Leader of the Accommodation Support Service for any further information

¹ <http://www.rms.nsw.gov.au/roads/licence/nsw-photo-card.html>