



A.C.N. 166 276 017

**CUSTOMER IDENTIFICATION**

**&**

**GUIDELINES**

**(AML)**

## CUSTOMER IDENTIFICATION GUIDELINES (AML)

**Method 1.** Face to face verification by reference to an original photographic identification document. This should be supported by either by another primary photographic identification document or a secondary form of identification. Identification documentation provided in either combination or in its own right must show the individuals full name, date of birth and current residential address. **THIS IS THE PREFERRED METHOD OF ID.**

**Method 2.** Face to face verification by reference to an original or certified copy of a primary non-photographic identification document plus one or more secondary identification documents. Identification documentation provided in either combination or in its own right must show the individuals full name, date of birth and current residential address. **THIS IS AN ACCEPTABLE METHOD OF VERIFICATION WHERE NO PHOTOGRAPHIC ID DOCUMENTS ARE AVAILABLE.**

In both methods the verifying person must state their full name and address on the identification form and must also affix their signature, record the date of interview and the state held in along with AML accreditation where applicable.

### PRIMARY PHOTOGRAPHIC IDENTIFICATION

- ❖ Drivers Licence
- ❖ Passport (Not expired b more than 2 years)
- ❖ Commonwealth, state or territory officially issued identification card
- ❖ National Identity Card

### PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION

- ❖ Birth certificate
- ❖ Citizenship certificate
- ❖ Pension or Health Care Card issued by Centrelink.

### SECONDARY IDENTIFICATION

- ❖ Financial Benefits Statement issued by the Commonwealth, State or Territory within last 12 months
- ❖ Rates notice issued by local government body within last 3 months
- ❖ Utility notice issued by a utilities provider within the last 3 months
- ❖ Statement issued by a financial institution within the last 3 months

### FOREIGN NATIONALS

- ❖ Passport
- ❖ Drivers licence
- ❖ National Identity card

### ADDITIONAL INFORMATION FOR OTHER ENTITIES

❖ <b>SOLE TRADERS</b>	<b>IDENTIFICATION OF TRUSTEES</b>
❖ Current ABN and registration date	Trustees can be individuals or companies
❖ Principal Place of Business	❖ If the trustee is an individual, collect and verify the information as per requirement for individuals
❖ <b>COMPANIES (Pty Ltd)</b>	❖ If the trustee is a company, collect and verify the information as per requirement for a company
❖ Names of all directors	❖ Collect the following information on the Trust
❖ Collect and verify the ID information of all directors	a) Full name of Trust
❖ Collect the personal information of all shareholders	b) Type of Trust
❖ owning more that 25% of company shares	c) Full name of each beneficiary / unit holder
❖ Collect following information on company	d) Record Trust's ABN (if applicable)
a) Company name as registered by ASIC	<b>IDENTIFICATION OF PARTNERSHIPS</b>
b) A.C.N.	Partnerships will comprise all individuals, companies or Trusts or a combination of these
c) Full address of registered office	❖ Full name of partnership
d) Full address of principal place of business	❖ Full address of principal place of business
e) Location of asset being purchased / re-financed	❖ Full name and address of each partner
f) Address of security offered	❖ Partnerships ABN
g) Source of funds for repayment of the loan	

**Information must be collected and verified as outlined above for each partner, whether an individual, corporate or Trust**

**CUSTOMER IDENTIFICATION (AML)**

<b>PERSONAL INFORMATION</b>			
Full Name			
Date of Birth			
Residential address			
Any other aliases			
Location of Asset being purchased / refinanced			
Address of all securities			
Source of Funds for purchase and repayment			
<b>PRIMARY PHOTOGRAPHIC IDENTIFICATION</b>			
Document	Issuing State / Country	ID Number	Expiry date
Drivers License			
Passport (Not expired more than 2 years)			
Commonwealth, State or Territory issued ID Card			
National ID Card			
<b>PRIMARY NON PHOTOGRAPHIC IDENTIFICATION</b>			
Document	Attached		
Birth Certificate	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
Citizenship Certificate	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
Pension or Health Card Card issued by Centrelink	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
<b>SECONDARY IDENTIFICATION</b>			
Document	Attached		
Financial Benefits Statement issued by C'wealth, State or Territory within last 12 months	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
Rates notice issued by local government body within the Last 3 months	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
Utility notice issued by utilities provider within the last 3 months	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
Statement issued by a financial institution within the last 3 months	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not available
<b>VERIFICATION CHECKS UNDERTAKEN</b>			
Documentation provided is current or within acceptable timeframes	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Photographic document is a "reasonable" likeness of The individual	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Face to Face verification was carried out by me	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Method 2 used: Verification against primary photographic documentation was not possible because of (state reason)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Reason:

**CUSTOMER IDENTIFICATION (AML) cont.**

<b>SOLE TRADER</b>	
ABN	
Principal place of business	Postcode
<b>COMPANIES (PTY LIMITED)</b>	
Directors names	1. 2. 3. 4.
Full name of company as registered by ASIC	
A.C.N	
Full address of registered office	Postcode
Location of asset being purchased / refinanced	
Address of security offered	Postcode
Source of funds for loan repayment	
<b>TRUSTEES</b>	
Full name of Trust	
Type of Trust	
Full Name of each beneficiary	1. 2. 3. 4.
Record Trust's ABN	
<b>PARTNERSHIPS</b>	
Full name of partnership	
Full address of principal place of business	Postcode
Full name of partner 1	
Full address of partner 1	Postcode
Full name of partner 2	
Full address of partner 2	Postcode
Full name of partner 3	
Full address of partner 3	Postcode
ABN	
Source of funds for repayment of loan	

**CUSTOMER IDENTIFICATION (AML) cont.**

<b>INTERVIEWER VERIFICATION</b>	
Full Name of interviewer	
Address of interviewer	
Date of interview	/ / 20
State where interview was held	
AML Certificate Number:	
Signature:	