

# Customer Identification Checklist

## A1. Personal information of individual being identified

Full name Date of birth

Residential address

Any other names known by

## A2. Documentation to verify information – satisfy either Option 1 or Option 2

**Option 1: primary photographic documentation – at least ONE of the following:** if it is written in a language that is not understood by the person carrying out the verification - is accompanied by an English translation prepared by an accredited translator.

|                                                                  |           |              |        |
|------------------------------------------------------------------|-----------|--------------|--------|
| Driver's licence (photo)                                         | State     | Number       | Expiry |
| Passport*                                                        | Country   | Number       | Expiry |
| State or Territory officially issued identification card (photo) | Issued by | Type of card | Number |
| National identity card (photo)                                   | State     | Number       | Expiry |
| Other (insert details)                                           |           |              |        |

## Option 2: primary non-photographic documentation plus secondary non-photographic documentation

### a. ONE of the following

Birth Certificate or Birth Extract issued by a State or Territory

Citizenship Certificate issued by the Commonwealth

Pension Card or Health Care Card issued by Centrelink

### b. AND at least ONE of the following

Financial Benefits Statement issued by the Commonwealth, State or Territory within last 12 months

Income Tax Assessment Notice issued by the Australian Taxation Office within last 12 months

Rates or utility notice issued by a local government body or utilities provider within last 3 months

Individual under 18 years ONLY: a notice issued by a school principal within last 3mths stating the individual's name, residential address and how long the individual has attended the school

## A3. Check undertaken

The documentation provided is current or within acceptable time frame

All photographic identification is a "reasonable likeness" to the individual

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

Face to face verification of customer carried out by (print your name)

Face to face verification was not possible because (state reason)

**If Option 2 is used** verification against primary photographic documentation was **not** possible because (state reason)

\* Not expired by more than two years.

## B. Transaction information

Location of assets being purchased/ refinanced with the loan

Address of security property

Source of funds to complete purchase/ refinance (provide details of bank a/c)

## C. Customer – sole trader

Collect information and verify the identity of the individual as per Part A1, A2, and A3 above

Collect the transaction information as per Part B above

AND collect and verify the following

Full name of business

Principal place of business

ABN issued to the business

## D. Customer – company (Proprietary and Limited, but not publicly listed companies)

Collect and verify personal information in A1 for ALL shareholders owning >25% of the company

AND collect and verify the following

Full name of company as registered by ASIC

Is company registered by ASIC as ☐ Proprietary Company or ☐ Limited Company ACN issued to the company

Full address of the company's registered office

Full address of the company's principal place of business

## E. Customer – Trust

If the trustee(s) is an individual, collect information and verify the identity as per Part A1, A2, and A3 above for EACH individual trustee

If the trustee(s) is a company, collect information as per Part D

In respect of each entity having the power to change the trustee, collect and verify the information in Part A1 or Part D as appropriate

Collect the transaction information as per Part B above

AND collect and verify the following

Full name of Trust

Full business name (if any) of the trustee

Full name and address of all trustees

Type of Trust (e.g. unit, discretionary, hybrid)

Country in which the Trust was established

The full name of each beneficiary in respect of the Trust. If beneficiaries are identified by reference to a class - details of the class (attach separately if required)

For Sole trustees and Multiple trustees collect information and verify as per appropriate Individual or Company identification procedures described at Part A1, A2, A3 and Part D (attach separately if required)

**F. Customer – partnership**

Collect information as per Part A1 for ALL partners

Verify the identity as per Part A1, A2, and A3 for ALL partners

Collect the transaction information as per Part B above

AND collect and verify the following

Full name of partnership

Full business name as registered with any State or Territory business name authority

Full address of the partnership's principal place of business

Country in which the partnership was established

Full name and address for ALL partners in the partnership (attach separately)

**G. Guarantors**

All guarantors whether they be an individual, sole trader, company, Trust or partnership are to be identified in terms of the procedures set out in this Check List

Collect information as per Part A,C,E or F for ALL Guarantors

If the Guarantor is a company collect information as per Part D

Verify the identity as per Part A1, A2, A3,C,D and E for ALL Guarantors

AND collect and verify the following

Full name of Guarantor

Full address of the Guarantor or principal place of business

For partnership or company guarantors provide full name and address of partners or directors signing the guarantee (attach separately).

**H. Confirmation by person verifying the customer identification check list**

I

confirm that I have completed and verified the information detailed in the Customer Identification Check List.

Signature

Date