



Quick Reference Guide – AMLCTF identification

Entity Type	Information Required	Documents Required- remember to scan & attach
<p><b>Individual</b></p>	<ul style="list-style-type: none"> <li>• The customers full name; and</li> <li>• The customers date of birth; and</li> <li>• The customers residential address</li> </ul>	<p>Minimum Identification Required –</p> <ul style="list-style-type: none"> <li>• One Primary Photo <b>or</b></li> <li>• One Primary Non Photo <b>AND</b> one Secondary</li> </ul> <p>The following are acceptable –</p> <ul style="list-style-type: none"> <li>• Primary Photo –               <ul style="list-style-type: none"> <li>○ Drivers Learners Permit - scan front &amp; back if address details updated on back</li> <li>○ Drivers Licence (Australian) – scan front &amp; back if address details updated on back</li> <li>○ Drivers Licence (International)</li> <li>○ National Photo ID Card</li> <li>○ Passport (Australian)</li> <li>○ Passport (International)</li> <li>○ Proof of Age Photo Card (Australian)</li> <li>○ Student Card or Notice Under 18 only</li> <li>○ U18 – Birth Certificate</li> <li>○ Custodian POA Signature List</li> </ul> </li> <li>• Primary Non Photo –               <ul style="list-style-type: none"> <li>○ Birth Certificate ( Australian)</li> <li>○ Centrelink Pensioner Concession Card</li> <li>○ Citizenship Certificate (Australian)</li> <li>○ Marriage Certificate Details</li> </ul> </li> <li>• Secondary –               <ul style="list-style-type: none"> <li>○ ATO Notice</li> <li>○ Centrelink Statement</li> <li>○ Change of Name Certificate</li> <li>○ Council Rates Notice</li> </ul> </li> </ul>

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		<ul style="list-style-type: none"> <li>○ Utility Bill</li> </ul> <p><b>Note:</b> Where identification is witnessed or verified in a country appearing on a sanctions list, additional identification verification will apply.</p>
<p><b>Sole Trader/Individual</b></p> <ul style="list-style-type: none"> <li>• <b>Account must be set up in individual's name suffixed with trading as (T/A)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Full name of customer</li> <li>• Customer's date of birth</li> <li>• Registered business name</li> <li>• Principal place of business</li> <li>• Any ABN issued to the customer</li> </ul>	<ul style="list-style-type: none"> <li>• ABN Lookup</li> </ul>
<p><b>Company - Domestic</b></p>	<ul style="list-style-type: none"> <li>• Full name of the company as registered by ASIC;</li> <li>• Full address of company's registered office</li> <li>• Full address of principal place of business (if any)</li> <li>• Australian Company Number (ACN)</li> <li>• Proprietary or Public company</li> <li>• Name of each director (if proprietary company)</li> <li>• Beneficial Owners -Shareholders with more than 25% of the shares or executive officer of the company.</li> </ul>	<ul style="list-style-type: none"> <li>• Equifax Company Extract Current &amp; Historical search of ASIC database. <b>Fee to be charged to customer.</b> (Email your request to Banking Services if it is unable to be performed in Branch)</li> <li>• Director's ID to be sighted (if proprietary company)</li> </ul>
<p><b>Trust</b></p> <ul style="list-style-type: none"> <li>• <b>Account must be set up in full name – e.g. John Smith ATF John Smith Family Trust</b></li> <li>• <b>If trading as a business – must also be suffixed with trading as (T/A)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Full name of trust</li> <li>• Full business name of trustee of the trust (if any)</li> <li>• Type of trust</li> <li>• Name of trustees</li> <li>• Full name of the Settlor unless settlement sum &lt; 10,000 or settlor deceased</li> <li>• If any trustee is an individual, collect individual ID for ONE of the trustees</li> <li>• If any of the trustees is a company, collect ID for the company</li> <li>• If the trustees comprise individuals and companies then collect ID for both as above</li> <li>• Beneficiaries – names of individuals or classes of</li> </ul>	<ul style="list-style-type: none"> <li>• Full certified copy of Trust Deed (We require the <b>whole document</b> to be scanned and attached)</li> <li>• If trustee is a company – we also require an Equifax Company Extract Current &amp; Historical search of ASIC database. <b>Fee to be charged to customer.</b> (Email your request to Banking Services if it is unable to be performed in Branch)</li> </ul>

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	individuals ie grandparents, siblings and grandchildren <ul style="list-style-type: none"> <li>Appointor – also known as Principal or Custodian</li> </ul>	
<b>Partnership – Formal or Informal</b> <ul style="list-style-type: none"> <li>Account must be set up in partnership name suffixed with trading as (T/A)</li> </ul>	<ul style="list-style-type: none"> <li>Full name of the Partnership</li> <li>Full business name as registered (if any)</li> <li>Full name and address of each partner</li> <li>Country in which partnership established</li> <li>Full name and residential address of each of the partners</li> <li>Individual ID for one of the partners of the partnership</li> </ul>	<ul style="list-style-type: none"> <li>Partnership Agreement or certified copy (if a formal partnership)</li> </ul> <b>AND/OR</b> <ul style="list-style-type: none"> <li>ABN Lookup</li> </ul>
<b>Superannuation Fund</b> <ul style="list-style-type: none"> <li>Account must be set up in full name – e.g. John Smith ATF Smith Family Superannuation Fund</li> </ul>	<ul style="list-style-type: none"> <li>Full name of trust</li> <li>Type of trust</li> <li>Name of trustees</li> </ul>	<ul style="list-style-type: none"> <li>Copy of Super Fund Lookup search noting Status as ‘Complying’</li> <li>If trustee is a company – we also require an Equifax Company Extract Current &amp; Historical search of ASIC database. <b>Fee to be charged to customer.</b> (Email your request to Banking Services if it is unable to be performed in Branch)</li> <li>Refer section 4.5.14 of the Customer Procedures Manual</li> </ul>
<b>Estate Management</b>	<ul style="list-style-type: none"> <li>Death certificate – Date of issue and document number</li> <li>Will – Date of issue and name of executors</li> </ul>	Original or certified copy of – <ul style="list-style-type: none"> <li>Death Certificate</li> <li>Will</li> </ul>
<b>Incorporated Association</b>	<ul style="list-style-type: none"> <li>Full name and address of the association’s principal place of administration or registered office (if any); or the residential address of one of the association’s office bearers.</li> </ul>	<ul style="list-style-type: none"> <li>ASIC Search – Free search to obtain the association number</li> <li>Most recent AGM Minutes</li> </ul>

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	<ul style="list-style-type: none"> <li>• Full name and position of the office bearers</li> <li>• Unique identifying number issued to the association by ASIC</li> <li>• Individual ID as required</li> </ul>	
<b>Unincorporated Association</b>	<ul style="list-style-type: none"> <li>• Full name and address of the association's principal place of administration or registered office (if any); or the residential address of one of the association's office bearers.</li> <li>• Full name and position of the office bearers</li> <li>• Individual ID as required</li> </ul>	<ul style="list-style-type: none"> <li>• Most recent AGM Minutes</li> </ul>
<b>Registered Co-operative</b>	<ul style="list-style-type: none"> <li>• Full name of the co-operative</li> <li>• Full name and position of the office bearers</li> <li>• Full address of the co-operative's principal place of operation or the residential address of the co-operative's secretary or (if there is no such person) the co-operative's president or treasurer.</li> <li>• Unique identifying number issued to the co-operative by ASIC</li> </ul>	<ul style="list-style-type: none"> <li>• ASIC Search – Free search to obtain the registered co-operative's full name and registration number</li> <li>• Most recent AGM minutes</li> </ul>
<b>Government Body</b>	<ul style="list-style-type: none"> <li>• Full name of government body</li> <li>• Address of government body's principal place of operations</li> <li>• Whether it is an entity, an emanation or established under legislation</li> <li>• Names of appointed signatories</li> <li>• Type of government body – <ul style="list-style-type: none"> <li>○ Local Council</li> <li>○ Government corporations;</li> <li>○ Other</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• ABN Lookup</li> <li>• Letter from Govt Body</li> </ul>

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<b>Company – Registered Foreign</b>	<ul style="list-style-type: none"> <li>• Full name of the company as registered by ASIC</li> <li>• Full address of the company's Australian registered office</li> <li>• Full address of the company's or local agent's principal place of business in Australia</li> <li>• Name of the country in which the company was originally formed, incorporated or registered</li> <li>• ARBN issued to the company</li> <li>• Is the company registered by the relevant foreign registration body?</li> <li>• Private, public or other type of company</li> <li>• Name of each director if the company is registered as a foreign private company</li> <li>• Beneficial Owners -Shareholders with more than 25%of the shares.</li> </ul>	<ul style="list-style-type: none"> <li>• Equifax Company Extract Current &amp; Historical search of ASIC database. <b>Fee to be charged to customer.</b> (Email your request to Banking Services if ii is unable to be performed in Branch)</li> </ul>
<b>Agents of Customers</b>	<ul style="list-style-type: none"> <li>• Full name of each individual acting on behalf of the customer</li> <li>• Evidence of the customer's authorization</li> </ul>	<ul style="list-style-type: none"> <li>• Enduring Power of Attorney</li> <li>• Appointment of Agent document</li> </ul>
<b>Other (Including Body Corporates)</b> <ul style="list-style-type: none"> <li>• <b>Must be set up in body corporate name e.g.</b> <ul style="list-style-type: none"> <li>○ <b>Miller Street Townhouses CTS12345</b></li> </ul> </li> <li><b>OR</b> <ul style="list-style-type: none"> <li>○ <b>Miller Street Townhouses Body Corporate</b></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Full name of appointed officers – if any</li> <li>• Date of relevant documents</li> <li>• General Notes</li> <li>• Individual Id as required</li> <li>• For <b>Body Corporates</b> – <ul style="list-style-type: none"> <li>○ Community Titles Scheme (CTS) number (if available)</li> <li>○ Names of committee members</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Relevant formal documents</li> <li>• For <b>Body Corporates</b> – <ul style="list-style-type: none"> <li>○ Most recent AGM minutes</li> <li>○ Any other documentation available</li> </ul> </li> </ul>

