

Identity Verification

Please refer to the end of this document for submission instructions.

Section 1 – Contact Details

Beneficial Owner		Additional Trustee		Third Party Mortgagor		
Title	Mr	Mrs	Miss	Ms	Other	
Full given name/s				Surname		
Other name/s commonly known by (if applicable)				Date of Birth (DD/MM/YYYY)		
				Gender	Male	Female
Residential address (Cannot be a PO Box)						
				State	Postcode	
Contact number			Email address			

Section 2 – Tax Residency Information

Instructions for completion:

Each country has different rules which govern tax residency. For Individuals, these rules are often based on whether your home is there, the time you spend there, or if you work there. If you are unsure about your tax residency, you should seek professional advice. You can be a tax resident of more than one country.

- List all your countries of tax residency and your TIN for that country or 'Reason Code' if no TIN is available.
- If you list Australia as a country of tax residency, select 'Reason Code' C in the TIN column.
- If you are a US citizen or resident you must include USA as a country of tax residency.
- Tax residency information is not required for Publicly Listed Companies or Company Trustees except where lodging managed funds as collateral.

For further instructions on how to complete this section see Explanatory Notes at the end of this application.

Country/ies of Tax Residency	Tax Identification Number (TIN) or Reason Code for no TIN
List all country/ies of tax residency.	1. Provide either TIN; or 2. Select a 'Reason Code' if no TIN: A. My country of tax residency does not issue TINs B. I haven't been issued with a TIN by my country of tax residency C. My country of tax residency doesn't require disclosure of a TIN

Section 3 – Identification

Passport or Australian Driver Licence

Please attach a copy of two of the following items to this application: Australian Driver Licence (front and back of license is required), Passport or Medicare Card.

By ticking this box and providing copies of your ID, you consent to the electronic verification of your ID documents as outlined in the Declaration Section of this form.

No Passport or Australian Driver Licence

Please fill out the above sections and ask your adviser to contact us for alternative options of confirming your identity.

Section 4 – Declaration and Signature/s

- I/We authorise you to act in accordance with my/our instructions provided above.
- I/We declare that the information provided on this form is true and correct and that the law prohibits the use of false names, as well as the giving or use of false documents in connection with an identification procedure.
- I/We acknowledge that the names of any director or secretary not registered with ASIC will be removed from the account. I/We will promptly notify the Bank of any changes to the information.
- I/We acknowledge that the Bank may require further information from time to time and I/we agree to promptly provide the Bank with whatever additional information is reasonably required by the Bank.
- The Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and verify your identity before we can provide you with the services or products for which you've applied. If you selected 'Client has a Passport or Australian Driver Licence' in the Identification section above the following applies to you:
 - I/We consent to having electronic identification performed using personal details and identification documents. I/We have provided, and understand that providing false or misleading information about my/our identity/s is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
 - I/We consent to having my/our personal details and identification documents matched to information held by the issuer or official record holder via third party systems.
 - I/We understand that my/our personal information will be exchanged with external organisations including: credit reporting agencies, Commonwealth and State government departments, independent and private sector organisations and outsourced providers who coordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
 - As part of the electronic identification process, I/we permit these external organisations to record, use and disclose my/our information in accordance with their own privacy policies and legal obligations. I/We understand that Commonwealth Bank and its outsourced providers will access records held about me/us by these external organisations only for the purpose of matching the identifying information I/we have chosen to provide.
 - I/We consent to providing my/our name/s, address/es and date of birth to selected credit reporting agencies to match this information against their records.
 - I/We understand that this is done only for identity verification purposes as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

You do not have to consent to electronic verification. If you do not want to be verified electronically, please contact us for alternative options of confirming your identity.

Full name

Signature (must be signed pen to paper)

Date (DD/MM/YYYY)

Section 3 – Identification

Tax Identification Number (TIN)

If you are a tax resident of another country, you will be asked for your Tax Identification Number (TIN) issued to you in that country, if you have one.

TIN is an international term which may have a different name in some countries.

A compilation of links to information about TINs for many countries can be found here:

<http://www.oecd.org/>

Examples are Tax File Number (TFN) in Australia, Social Insurance Number (SIN) in Canada, Unique Taxpayer Reference (UTR) or National Insurance Number (NINO) in United Kingdom, Permanent Account Number (PAN) in India, IRD Number in New Zealand, and Tax Reference Number (TRN) in Malaysia.

Commonwealth Bank Geared Investments Loan is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. This product is administered by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

How to submit your documents

Clients

Please provide your completed and signed form with relevant supporting documents to your adviser.

If you are required to send Original Certified Copies of documents please send via post to:

 **Geared Investments,
Locked Bag 34,
Australia Square NSW 1215**

Advisers

Send this form and all supporting documents to the email address listed below.

 **gearedinvestments@cba.com.au**
 **13 15 20**
 **commbank.com.au/gearedinvestments**