

Partnership Identification Checklist

This checklist is a guide to help you understand what customer information is collected and verified before any financial product or service can be provided. The following is required to ensure we can meet our regulatory obligations.

What is a Partnership?

A Partnership is:

- A legal relationship between two or more individuals and/or organisations, conducting a business with a view to making a profit.
- A partnership may have a registered business name. If so, it will have an Australian Business Number (ABN).
- A regulated partnership is one that is regulated by, and a member of, a professional association.

Customer to provide	We need to verify
✓ Full name of partnership	Yes
✓ Full registered business name or trading name of the partnership (if any)	
✓ Australian Business Number (ABN) (if any)	Yes
✓ Full name and residential address for all individual partners (not required for regulated partnerships)	
✓ Country in which partnership was established	
✓ Industry in which partnership operates	
✓ Confirmation where the primary business activity is investing*	
✓ Tax Residency information of the partnership. Countries of Tax Residency and corresponding Tax Identification Numbers	
✓ Name, address, and date of birth for each Beneficial Owner of the partnership	Yes
✓ Identification information for each Beneficial Owner of the partnership**	Yes
✓ Identification information for each account signatory	Yes

* If company earns more than 50% of its total income from investment activities.

** If partnership does not hold a partnership agreement, all individual partners are required to be verified.

Documents the customer must provide

- ✓ One of the following:
 - Original, certified copy or certified extract of partnership agreement; or
 - Original, certified copy or certified extract of minutes of a partnership meeting; or
 - Original or certified copy of notice from the Australian Taxation Office (less than 12 months old) which states the partnership name
 - For a partnership with no partnership agreement, ASIC business name search or Australian Business Number search
 - ✓ Identification documents for each Beneficial Owner and Account Signatory (as per the individual customer identification requirements)
 - ✓ For a partnership of individuals with a partnership agreement, identification for one individual partner (as per the individual customer identification requirements)
- OR**
- For a partnership with no partnership agreement and for a partnership with corporate partners, identification documents for all individuals and corporate partners (if any) (as per the organisation identification requirements).

What is a 'Beneficial Owner'?

A Beneficial Owner is any person who ultimately owns or controls (directly or indirectly) the partnership. For a partnership, this would be direct or indirect ownership of 25% or more of the shares in the partnership. If there is no such individual, who own 25% or more of the partnership determine effective control via one of the following:

- any individual who controls the partnership through their capacity to determine decisions about financial and operating policies (including but not limited to the CEO, Managing Director, CFO etc); or
- any individual who is entitled to exercise 25% or more of the voting rights (including the power of veto).

What if I cannot provide the information required?

If you are unable to provide the minimum requirements we may not be able to provide the requested product or service. Where key documents no longer exist, alternative documents may be considered on a case-by-case basis. Please speak to your representative for further assistance.

For further information regarding customer identification and how we are meeting our regulatory obligations refer to:

commbank.com.au/about-us/who-we-are/sustainability/sustainable-business-practices/anti-money-laundering-and-counter-terrorism-financing

Individual Customer Identification Checklist

'Building a brighter future for all' – is why we exist and what we are here to do for our customers, people and communities.

This checklist is a guide to help you understand what customer information is collected and verified before any financial product or service can be provided. The following is required to ensure we can meet our regulatory obligations.

Customer to provide

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|--|---|
| <ul style="list-style-type: none"> ✓ Full name (including any other names known by, if any) ✓ Residential address ✓ Postal address (if different from residential address) ✓ Date of birth ✓ Contact details including phone number and email address | <ul style="list-style-type: none"> ✓ Country or countries of Tax Residency and corresponding Tax Identification Numbers ✓ Occupation and employment details <p>If a Sole Trader</p> <ul style="list-style-type: none"> ✓ Full business name, principal place of business address, industry, and Australian Business Number (ABN) (if any) |
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Customer documents required to verify full name AND either residential address OR date of birth

Provide one Primary Photographic Document:

- ✓ Australian Passport (can be accepted two years from the expiry date)
- ✓ Australian or New Zealand Driver Licence
- ✓ Proof of Age Card – Australian State or Territory
- ✓ NSW Photo Card or WA Photo Card
- ✓ International Passport or travel document*
- ✓ ImmiCard/Visa Evidence Card
- ✓ Foreign National Identity Card*
- ✓ Firearms Licence – Australian State or Territory

OR

Two Primary Non-Photographic Documents:

- ✓ Birth Certificate or Birth Extract
- ✓ International Birth Certificate*
- ✓ Australian or Foreign Citizenship Certificate
- ✓ Pension or Health Care Card issued by Centrelink/ Department of Human Services or Department of Veterans' Affairs

OR

One Primary Non-Photographic AND one Secondary Document

Secondary Document:

- ✓ A notice from the Commonwealth/State or Territory issued to the person and containing their name and residential address, and records the provision of financial benefits to that person (issued within the preceding 12 months)
- ✓ A letter from the Australian Tax Office (ATO) including notice of assessment containing name and residential address (issued within the preceding 12 months)
- ✓ A utilities notice from a local government body (e.g. Council rates bill) or utility (e.g. gas, electricity or water bill) provider showing name and residential address, and indicates provision of services to that person (issued within the preceding 3 months)
- ✓ Foreign Driver Licence
- ✓ Commonwealth/State or Territory Security Guard/Crowd Safety Officer Identity Card
- ✓ NSW Security Licence
- ✓ Australian Defence Force Identity Card (excluding spouse cards)

* Issued by foreign government, the United Nations (UN) or an agency of the UN.

How do I provide this information?

- Original or certified copies of documents must be provided.
- All documents must be current and not expired unless otherwise stated.
- Digital driver licences are not an acceptable form of identification.

How do I get my documents certified?

To be correctly certified the required documents must be clearly noted as a 'True copy of the original document' and signed by a prescribed person. For further details of parties who can certify copies please refer to your representative for further assistance.

What if my documents aren't in English?

If your identification documents are not in English then a translation of each document is required. All translations must be completed by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) or an equivalent.

What happens if the name on my identification document is different or has changed?

If the name on your identification document has changed since it was issued, then a Change of Name Certificate, issued by the Registry of Births Deaths and Marriages must also be provided.

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commbank.com.au/about-us/who-we-are/sustainability/sustainable-business-practices/anti-money-laundering-and-counter-terrorism-financing