

Partnership Identification Checklist.



Our purpose is to improve the financial wellbeing of our customers and communities.

The checklist is a guide to help you understand what customer information is collected and checked 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 the 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	
✓ 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)

How do I provide this information?

Original documents must be presented or certified copies can be provided to your local branch or Bank representative.

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:

<https://www.commbank.com.au/about-us/who-we-are/sustainability/sustainable-business-practices/anti-money-laundering-and-counter-terrorism-financing.html>

Individual Customer Identification Checklist.



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Customer to provide

- | | |
|---|--|
| ✓ Full name (including any other names known by, if any) | ✓ Country or countries of Tax Residency and corresponding Tax Identification Numbers |
| ✓ Residential address | ✓ Occupation and employment details |
| ✓ Full postal address (if different from residential address) | If a Sole Trader |
| ✓ Date of birth | ✓ Full business name, principal place of business address, industry, and Australian Business Number (ABN) (if any) |
| ✓ Full contact details including telephone and email address | |

Customer documents required to verify full name AND either residential address OR date of birth

- | | |
|---|---|
| Provide one Primary Photographic Document: | OR |
| ✓ Australian or New Zealand drivers licence | One Primary Non-Photographic AND one Secondary Document |
| ✓ Australian Passport (can be accepted two years from the expiry date) | Secondary Document: |
| ✓ International Passport or travel 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) |
| ✓ Government issued Firearms licence | ✓ Australian Tax Office (ATO) notice containing name and residential address (issued within the preceding 12 months) |
| ✓ Foreign National Identity Card* | ✓ 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) |
| ✓ Proof of Age card – Australian State or Territory | ✓ Overseas drivers licence |
| ✓ NSW Photo Card/Birth Card or WA Photo Card | ✓ Commonwealth/State or Territory security guard/crowd safety officer identity card |
| OR | |
| Two Primary Non-Photographic Documents: | |
| ✓ Australian or foreign birth certificate or extract | |
| ✓ Australian or foreign citizenship certificate | |
| ✓ Pension or Health care card issued by Centrelink/Department of Human Services or Department of Veterans Affairs | |
| ✓ Australian drivers licence (not containing a photograph of the person) | |
- * issued by foreign government, the United Nations (UN) or an agency of the UN

How do I provide this information?

- Original documents must be presented or certified copies can be provided.
- All documents must be current and not expired unless otherwise stated.
- Digital drivers 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 '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 the identification document is different or has changed?

If the name on the 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.