

## Self Managed Superannuation Fund Identification Checklist

This 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 Self Managed Superannuation Fund?

A Self Managed Superannuation Fund is a:

- Superannuation Fund that is registered and subject to regulatory oversight of the Australian Taxation Office (ATO)

### New to Bank Customer Onboarding Requirements

<b>Documents to bring for on-boarding</b>	<ul style="list-style-type: none"> <li>• Trust Deed – original, certified copy of the Trust Deed including front page, schedule and execution page. These pages must display trust name and trustee names.</li> <li>• Evidence of compliant registration status with the Australian Taxation Office (ATO)</li> <li>• Australian Business Number (ABN)</li> <li>• Identification information for trustees/corporate trustees and all account signatories</li> </ul>
<b>What the bank needs to verify</b>	<ul style="list-style-type: none"> <li>• Each signatory to the customer's account in accordance with the applicable Know Your Customer (KYC) procedure for the individual signatory/entity signatory.</li> </ul>
<b>Other information that needs to be provided to the bank</b>	<ul style="list-style-type: none"> <li>• Full name of the Self-Managed Super Fund</li> <li>• Full business name (if applicable) of the Trustee</li> <li>• Type of Trust</li> <li>• Country in which the Trust was established</li> <li>• Industry in which the Trust operates</li> <li>• Information relating to one trustee in accordance with the appropriate individual or company KYC procedure.</li> </ul>
<b>Who needs to be identified</b>	<ul style="list-style-type: none"> <li>• Individual Trustees or Directors for Corporate Trustees</li> <li>• Account Signatories</li> </ul>
<b>Who is the contact person (any of)</b>	<ul style="list-style-type: none"> <li>• Trustee</li> <li>• Directors of the Corporate Trustee</li> <li>• Beneficial Owners of the Corporate Trustee</li> </ul>
<b>Who is the beneficial owner</b>	<ul style="list-style-type: none"> <li>• Not applicable for Self-Managed Super Fund</li> </ul>

### Requirements for Account Origination and Maintenance of Authorised Signatories

<b>Documents required</b>	<ul style="list-style-type: none"> <li>• Completed Application and Authority for Business Accounts (004-396 or 006-191) and;</li> <li>• Trust Deed – original or certified copy of the original showing name of trust and trustees</li> <li>• Identification for all persons who will be an authorised signatory to the account.</li> </ul>
<b>Who needs to sign the account authority form declaration (A153)</b>	<ul style="list-style-type: none"> <li>• All individual trustees or corporate trustees in accordance with company signing requirements.</li> </ul>
<b>What the bank needs to verify</b>	<ul style="list-style-type: none"> <li>• Name of Self Managed Super Fund</li> <li>• Position of persons authorised to sign Application and Authority for Business Accounts (004-396 or 006-191)</li> <li>• Individual KYC requirements for all signatories and beneficial owners (Note: refresh of KYC information may be required for existing customers).</li> </ul>
<b>How to verify a change in responsible person authorised to sign the account authority declaration</b>	<ul style="list-style-type: none"> <li>• Verification of change of trustee can be done via an original or certified copy of a deed of amendment.</li> <li>• Completed Application and Authority for Business Accounts (004-396 or 006-191).</li> </ul>

### Documents the customer must provide

- ✓ Identification documents for one individual trustee and account signatory (as detailed overleaf)
- ✓ Identification documents for one corporate trustee (if any) (as per company identification requirements)
- ✓ Completed Application and Authority for Business Accounts (004-396 or 006-191) – required for account opening and updating authorities
- ✓ Trust Deed – original or certified copy of the original showing name of trust and trustees

**How do I provide this information?**

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

**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 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](http://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

- |  |  |
|--|--|
| ✓ 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  |
| ✓ Postal address (if different from residential address)   | <b>If a Sole Trader</b>  |
| ✓ Date of birth  | ✓ Full business name, principal place of business address, industry, and Australian Business Number (ABN) (if any) |
| ✓ Contact details including phone number and email address |  |

## 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.

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