

# Regulated Trust Identification Checklist.



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

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 Regulated Trust?

A Trust is regulated if it is:

- Registered with ASIC as a Managed Investment Scheme and has an Australian Registered Scheme Number (ARSN) or
- An unregistered Managed Investment Scheme with wholesale clients without small scale offerings or
- A Government Managed Superannuation Fund or
- A Superannuation Fund registered and regulated by APRA and holds a Registrable Superannuation Entity (RSE) licence number

*Please note – for a Self Managed Superannuation Fund use the Self Managed Superannuation Fund Identification Checklist*

## Customer to provide

## We need to verify

✓ Full name of the trust	Yes
✓ Full business name (if any) of the trustee of the trust	
✓ Type of trust	
✓ Country in which the trust was established	
✓ Industry in which the trust operates	
✓ Identification information for one trustee	Yes
✓ Identification information for each account signatory	Yes

## Documents the customer must provide

- ✓ For non registered managed investment scheme only. Provide the original, certified copy or certified of the Trust Deed including front page, schedule and execution page. These pages must display trust name, trustee names, beneficiaries, settlor name and amount (where applicable)
- ✓ Identification documents for each individual trustee and account signatory (as detailed overleaf)
- ✓ Identification documents for each corporate trustee being on-boarded, if any (as per relevant checklist)

## How do I provide this information?

Original documents must be presented or certified copies can be provided (if applicable) 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 '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:  
<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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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.

## Customer to provide

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

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

### Provide one Primary Photographic Document:

- ✓ Australian or New Zealand drivers licence
- ✓ Australian Passport (can be accepted two years from the expiry date)
- ✓ International Passport or travel document\*
- ✓ Government issued Firearms licence
- ✓ Foreign National Identity Card\*
- ✓ Proof of Age card – Australian State or Territory
- ✓ NSW Photo Card/Birth Card or WA Photo 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)

**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)
- ✓ Australian Tax Office (ATO) notice 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)
- ✓ Overseas drivers licence
- ✓ Commonwealth/State or Territory security guard/crowd safety officer identity card

\* 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.

For further information on customer identification and how CommBank is meeting its regulatory obligations please go to:

<https://www.commbank.com.au/about-us/opportunity-initiatives/opportunity-from-good-business-practice/sustainable-business-practices/anti-money-laundering-and-counter-terrorism-financing.html>