

30 November 2019

Completing Proof of Identity

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) requires eXpand to verify the identity of each of its investors/members before providing financial services to them.

The table below lists the applicable documents required by each client type, to enable eXpand to confirm the identity of investors/members in eXpand products.

If you are a new investor/member making a new application in a eXpand product, you will need to provide originals or certified copies of one or more of the following documents. These documents are required to be submitted together with your eXpand Application Form or Transfer of Ownership Form unless you have a financial adviser. Financial advisers – please visit www.myexpand.com.au to find the appropriate FSC/FPA AML identification form(s).

Please note, existing investors/members within the Group do not need to provide the proof of identity requirements listed below, unless the existing investor/member last entered into a IOOF product prior to 12/12/07, or the new account will be in a different name (for example, as joint investors or in a family company name) or different capacity to your current account such as trustee for a trust or director of a company.

Any document relied upon as part of this procedure that is in a language that is not English, must be accompanied by an English translation prepared by an accredited translator.

Type of investor	Proof of identity requirements
<p>(a) Individual:</p> <ul style="list-style-type: none"> • acting for themselves • as sole trader • as a trust with an individual trustee • as a verified partner in a partnership. • as a beneficial owner of an unregulated Australian or foreign trust • as a beneficial owner of a domestic/ foreign company • as a beneficial owner of an association • as a beneficial owner of a foreign government body • as a beneficial owner of a co-operative 	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Current driver's licence (issued under Australian State/Territory or a foreign country equivalent, containing a photograph of the individual). Please copy front and back of licence. • An Australian Passport (An Australian passport that has expired within the preceding two years is acceptable) • A Foreign passport or an international travel document issued by a foreign government, the United Nations (UN) or an agency of the UN, containing a photograph and signature of the person whose name the document is issued. • A card issued under Australian State or Territory Law for the purpose of providing a person's age containing a photograph. • A National Identity Card issued by a foreign government, the UN or an agency of the UN, containing a photograph and signature of the person whose name the card is issued. <p>OR (Acceptable secondary ID documents)</p> <ul style="list-style-type: none"> • A notice issued to an individual (such as tax notice within last 12 months or a utilities bill within last three months) that contains their residential address and records the provision of financial benefits or services or the debt owed by the individual. <p>AND one of the following documents:</p> <ul style="list-style-type: none"> • Birth certificate or birth extract issued under Australian State/Territory. • Birth certificate issued by a foreign government, the UN or an agency of the UN. • Citizenship certificate issued by the Commonwealth. • Citizenship certificate issued by a foreign government. • A concession (health or pension) card issued by the Department of Human Services or Centrelink.

Type of investor	Proof of identity requirements
<p>(b) Nominated representative or Power of Attorney for:</p> <ul style="list-style-type: none"> • an individual • a company • a trust • a partnership • an association • a registered co-operative • a government body • deceased estate. 	<ul style="list-style-type: none"> • For verification of the identity of the nominated representative or Power of Attorney – please refer to the proof of identity requirements listed in section (a) above. <p>Please note:</p> <ul style="list-style-type: none"> • Where a Power of Attorney has been granted, a certified copy of the Power of Attorney must be provided. • Nominated representatives must complete the 'Representative facility' section of the application form (this is not required for Power of Attorney).
<p>(c) Domestic company:</p> <ul style="list-style-type: none"> • listed public company and subsidiaries • unlisted public company subject to regulatory oversight • unlisted public company not subject to regulatory oversight* • proprietary company subject to regulator oversight* • proprietary company not subject to regulator oversight* • as a trust with a corporate trustee.* 	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Record of registered status via Australian Securities and Investments Commission (ASIC) search noting the full company name and the ACN issued to the company. • (If regulated) Record of regulated status via search of regulator's register – for example, RSE Licence from APRA register or an AFSL from ASIC. • Copy of certificate of incorporation. • Copy of the relevant licence. <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b). <p>* Includes the proof of identity for any individual person(s) who directly or indirectly control(s) (ie beneficiary owners) the company in accordance with section (a).</p>
<p>(d) Foreign company:</p> <ul style="list-style-type: none"> • foreign listed company (or subsidiary) registered with ASIC • foreign listed company not registered with ASIC • foreign unlisted company registered with ASIC[#] • foreign unlisted company not registered with ASIC[#] 	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Record of foreign registration status via search of foreign registration/ exchange search (or ASIC equivalent). • (If applicable) Record of registered status via ASIC search noting registered name and ACN/ARBN. • (If applicable) Certificate of registration issued by foreign registration body noting registered name and identification number. <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b). <p>[#] Includes the proof of identity for any individual person(s) who directly or indirectly control(s) (ie beneficiary owners) the company in accordance with section (a).</p>
<p>(e) Trust:</p> <ul style="list-style-type: none"> • individual as trustee • corporate trustee. 	<ul style="list-style-type: none"> • An extract of the sections of the trust deed showing the full name of the trust and the settlor of the trust. <p>AND either one of the following for the trustee (even where there is a combination of trustees):</p> <ul style="list-style-type: none"> • Verification of one of the companies in accordance with section (c). • Verification of one of the individuals in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).

Type of investor	Proof of identity requirements
<p>(f) Partnerships</p>	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Extract of partnership agreement showing the name of the partnership (do not require the entire agreement). • Current membership certificate showing the name of the partnership (where regulated by a professional association). • An ASIC extract showing the name of the partnership. • Certificate of registration of business name issued by a State or Territory body. • Bank statement in the name of the partnership issued within the last 12 months. • Letter from an accountant or legal practitioner confirming the name and existence of the partnership (within last 12 months). <p>AND</p> <ul style="list-style-type: none"> • Proof of identity for one of the partners in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).
<p>(g) Incorporated associations</p>	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Extract of constitution or rules showing the association's full name and unique number issued to the association (upon its incorporation). • Minutes of the meeting of the association showing the association's full name and unique number. • Certificate of other information provided by ASIC or by a State or Territory body; or overseas body responsible for its incorporation showing the association's name and unique identifying number. <p>AND</p> <ul style="list-style-type: none"> • Proof of identity for any individual member(s) who directly or indirectly control(s) (ie beneficiary owner) the association in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).
<p>(h) Unincorporated associations</p>	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Extract of constitution or rules of the association showing the association's full name. • Minutes of the meeting of the association showing the association's full name. <p>AND</p> <ul style="list-style-type: none"> • Proof of identity for any individual member(s) who directly or indirectly control(s) the Association in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> • (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).

Type of investor		Proof of identity requirements
(i)	Registered co-operative	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> Record of registration of co-operative (provided by the State, Territory or a Federal organisation) showing the full name and identification number of the co-operative. Minutes of a meeting of the co-operative showing the full name and identification number of the co-operative. <p>AND</p> <ul style="list-style-type: none"> Proof of identity for any individual member(s) who directly or indirectly control(s) (ie beneficiary owner) the co-operative in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).
(j)	Government entity (Australian or foreign)	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> Written confirmation that the entity exists and is established by the Government, issued on official Government letterhead. Extract of the legislation by which the entity was established. <p>AND</p> <ul style="list-style-type: none"> (For foreign government bodies) Proof of identity for any individuals who directly or indirectly control (ie beneficiary owner) the foreign government body in accordance with section (a). <p>AND</p> <ul style="list-style-type: none"> (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).
(k)	Municipal agencies and local authorities	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> Written confirmation that the entity exists and is established by the Government, issued on official letterhead. Extract of the legislation by which the entity was established. <p>AND</p> <ul style="list-style-type: none"> (If applicable) Verification of nominated representative or Power of Attorney, please refer to section (b).
(l)	Deceased estate	<ul style="list-style-type: none"> Death certificate. <p>AND one of the following:</p> <ul style="list-style-type: none"> Will & Grant of Probate. Letters of administration. <p>AND</p> <ul style="list-style-type: none"> Proof of identity for the executor/administrator/beneficiary in accordance with section (a).

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

Certification of personal documents

All copied papers of original proof of identification documents (including any linking documents) need to be certified as true copies by an individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (for example, Justice of the Peace or Bailiff) and date. If the document has more than one page, please ensure that the certification identifies the number of pages (eg 'I certify this document of [x] pages to be a true copy of the original').

A **certified copy** means a document that has been certified as a true copy of an original document by one of the following persons:

Occupations:

- Chiropractor
- Dentist
- A legal practitioner, who is on the roll of the Supreme Court of a State or Territory, or the High Court of Australia
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon

Other persons:

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australia Diplomatic Officer (within the meaning of the *Consular Fee Act 1955*)
- Bailiff
- Bank officer with two or more continuous years of service
- Building society officer with two or more years of continuous service

- Chief executive officer of a Commonwealth court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with two or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with two or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with two or more years of continuous service; or
 - a warrant officer within the meaning of that Act
- Member of the Chartered Accountants Australia & New Zealand (CA ANZ), the Australian Society of Certified Practising Accountants or the National Institute of Accountants.
- Member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary Public within Australia or a person authorised as Notary Public in a foreign country
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licences
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
 - a local government authority; with two or more years of continuous service who is not specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy

Please note: If foreign identification is written in a language other than English, please attach a certified copy of the translation prepared by an accredited translator.

Need help?

If you require assistance in providing the above proof of identity requirements, or if you would like more information, please contact ClientFirst on **1800 517 124** or email us at clientfirst@myexpand.com.au. Alternatively, you can consult your financial adviser, who may be able to help you understand the various proof of identity documents required under AML/CTF Law.