

IDENTIFICATION REQUIREMENTS

WHY DO WE NEED YOUR ID

The AML/CFT Act 2009 (The Act) came into effect on 30 June 2013. Southern Cross Financial is legally required to confirm the identity of its customers and any person acting on behalf of the customer.

WHO NEEDS TO PROVIDE AN ID

In the case of Investors, Section 11 of The Act requires us to conduct customer due diligence on:

- (a) A customer;
- (b) Any beneficial owner of a customer;
- (c) Any person acting on behalf of a customer

WHAT DO WE NEED TO IDENTIFY

The information required to identify the person(s) is:

- (a) The person's full name and
- (b) The person's date of birth; and
- (c) If the person is not the customer, the person's relationship to the customer; and
- (d) The person's address or registered office;

and the following, only if relevant;

- (e) The person's company identifier or registration number; and
- (f) Any information prescribed by regulations.

ACCEPTABLE IDENTIFICATION DOCUMENTS

Your ID should be current and original and at least one form of ID needs to contain a photo. The ID must be an original of a certified copy. Acceptable identification documents and a list of who is qualified to certify follows: OR, Select Electronic Verification on the Application form.



PAPER DOCUMENT VERIFICATION

[Copies provided by post]

A. Documents to verify full name, DOB and/or residential address

One form of primary photo ID:

- Passport (NZ or overseas)
- NZ firearms license

OR, NZ Drivers Licence AND one of the following:

- New Zealand Defence Photo ID
- Police Photo ID
- Signed SuperGold Card
- Bank statement issue by a registered bank within the last 12 months
- A statement or document issued by a Central Government Agency or Crown entity addressed to the customer within the last 12 months

OR, One form of primary non-photo ID:

- Full birth certificate (either NZ or overseas)
- Certificate of NZ Citizenship
- Overseas citizenship certificate

AND, One form of secondary photo ID:

- NZ Drivers Licence
- NZ Defence photo ID
- Police Photo ID
- 18+ card or Kiwi Access Card
- International Drivers Licence or permit (with photo)

B. Documents to verify residential address with your name and current address (if address is not already included on the documents mentioned above)

- Utility bill
- Council rates notice / valuation
- NZ Bank statement
- Government agency statements (eg IRD)
- Other independent document

C. Acceptable persons to certify identification documentation and proof of address

- Justice of peace
- Lawyer
- Member of police
- Registered teacher
- Chartered accountant

Identification Certification *(Please use exact wording)*

"I certify this [document] to be a true copy of the original, which I have sighted, and the photo represents a true likeness of [the person presenting the document to me for certification] OR [customer's name]."

Address Certification

"Certified true copy of a document presented to me as an original"

*When certification occurs overseas, copies of the international identification provided by a customer resident overseas must be certified by a person authorised by law in that country to take statutory declarations or equivalent in the customer's country.

Note: (1) Certification must include the name, occupation and signature of the person certifying and the date of certification. (2) The person certifying must sight the original documentation, and make a statement to the effect that the documents provides are a true copy and represent the identity of the named individual (3) Certification must have been carried out in the three months preceding the presentation of the copied documents.

