

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.



ELECTRONIC VERIFICATION (If selected on application form)

- A. Documents to verify full name and DOB
Passport or Drivers Licence (NZ and Australia only)
- B. Address verification is conducted using Property records (home ownership), Retail account (Energy providers) or Credit Bureau (Centrix).

PAPER DOCUMENT VERIFICATION (Copies provided by post)

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

One of the following: (Primary Photographic)

- Passport (NZ or overseas)
- NZ certificate of identity
- NZ firearms licence

OR, NZ Drivers Licence plus one of the following:

- A credit or debit card issued by a registered NZ bank (must contain name and signature)
- A bank statement issued by a registered NZ Bank, addressed to you and dated within last 12 months.
- A document issued by a NZ government agency containing your name and signature e.g SuperGoldcard.
- IRD statement or other NZ government agency statement addressed to you and dated within last 12 months.

OR, one of these plus any one under Document list (1)

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

Document List (1)

- NZ Drivers Licence
- 18+ 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

*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 provided 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.

