



# Customer Identification Form.

## Personal customers and sole traders.

### Privacy Statement.

The Bank is collecting your personal information to satisfy its identification requirements under the *Anti-Money Laundering & Counter-Terrorism Financing Act 2006* and Anti-Money Laundering & Counter-Terrorism Financing Act Rules. We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you. If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling **132 032**. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Guide to completing this form.

Complete one form for each individual. Complete all applicable sections of this form in BLOCK LETTERS.

**Customer Identification Form.**

**Personal details.**

Title	Given Names*	Surname*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Other names known by (if any)	Date of birth*	Gender
<input type="text"/>	<input type="text" value="/ /"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Full residential address* (PO Box not acceptable)		
<input type="text"/>		
Country	Home phone	
<input type="text"/>	<input type="text" value="( )"/>	
Work phone	Mobile number	
<input type="text" value="( )"/>	<input type="text"/>	
Fax number	Occupation*	
<input type="text" value="( )"/>	<input type="text"/>	
Employment Type (e.g. Full-Time)*	Email	
<input type="text"/>	<input type="text"/>	
Relationship Manager details	Marital status	
<input type="text"/>	<input type="text"/>	

**Purpose of business relationship:** This refers to your reasons for engaging with us to obtain products and services. Customers may have multiple reasons for dealing with us. Please indicate all of these reasons below.

<input type="checkbox"/> Transactional	<input type="checkbox"/> Short Term Borrowing	<input type="checkbox"/> Protection	<input type="checkbox"/> Financial Markets
<input type="checkbox"/> Savings	<input type="checkbox"/> Long Term Borrowing	<input type="checkbox"/> Wealth	<input type="checkbox"/> Correspondent Banking
<input type="checkbox"/> Additional information (please specify)			
<input type="text"/>			

**Source of funds:** This refers to the origin of the funds that are the subject of the business relationship between you and us. Please note that many customers have multiple sources of funds. Please indicate all sources of funds below.

<input type="checkbox"/> Salary/Wages	<input type="checkbox"/> Investment income/earnings	<input type="checkbox"/> Compensation payment	<input type="checkbox"/> Inheritance
<input type="checkbox"/> Commission	<input type="checkbox"/> Rental income	<input type="checkbox"/> Government benefits	<input type="checkbox"/> Gift/Donation
<input type="checkbox"/> Bonus	<input type="checkbox"/> Superannuation/Pension	<input type="checkbox"/> Sale of assets	<input type="checkbox"/> Windfall
<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Loan	<input type="checkbox"/> Liquidation of assets	<input type="checkbox"/> Tax refund
<input type="checkbox"/> Business profits	<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Redundancy	
<input type="checkbox"/> Additional sources (please specify)			
<input type="text"/>			

**Customer Identification Form.**

**Source of wealth:** This refers to the origin of your total net assets/total net worth. Please note that many customers will have multiple sources of wealth. Please indicate all sources of wealth below.

- Employment income/earnings
- Redundancy
- Business income/earnings
- Business profits
- Investment income/earnings
- Rental income
- Additional sources (please specify)
- Superannuation/Pension
- Insurance payment
- Compensation payment
- Government benefits
- Owns real estate/property
- Sale of assets
- Liquidation of assets
- Inheritance
- Gift/Donation
- Windfall
- None

**Complete this section if customer is a Sole Trader.**

Full Business Name/Trading Name (if any)  Tick if N/A\*

ABN (if any)  Tick if N/A\*  Industry Code\*

Industry Description\*

Full address of principal place of business\* (PO Box not acceptable) (if any)  Tick if N/A\*  
 Tick if address is same as above

Country

\* Compulsory fields

**Foreign Tax Residency Information.**

Are you a tax resident of any other country outside of Australia?\*  Yes  No

If yes, please indicate the country(ies) in which you are a resident for tax purposes and each country's associated Tax Identification Number (TIN).

If a 'TIN' is not available, please specify one of the following reasons against the appropriate country:

- Reason 1:** Foreign TIN not issued by this country
- Reason 2:** Individual is under age (applies to individuals only)
- Reason 3:** Foreign TIN pending issue by the country's tax authority

**Country of Tax Residency**

**Tax Identification Number (TIN)\* or TIN not applicable reason (see reasons above)**  
Foreign TIN: **OR**

- Reason 1  Reason 2  Reason 3

Foreign TIN: **OR**

- Reason 1  Reason 2  Reason 3

\* A Foreign TIN is an identifying number or equivalent issued by the country of tax residency that is used for tax purposes.

**NOTE:** If you have more than 2 countries in which you are a tax resident, please photocopy this section to provide more details.

\* Compulsory fields

### Verification Procedure.

Verify the individual's full name and date of birth.

Where certified copies of verification documents are provided they must be accompanied by a completed Certified Copy Certificate Form.

Information must be verified from:

- **ONE** Primary Photographic document from Table A or if unable to;
- **ONE** Primary Non Photographic document from Table B and one Secondary document from Table C.

Different identification documents and methods can be used to verify the identity of Indigenous customers. Where needed, the Remote Indigenous Communities Verification form (P/C 2055) can be used in conjunction with this form.

**Note:** If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

### TABLE A - Primary Photographic identification documents.

(When a photo ID is presented ensure the likeness of the photo matches the customer and the signature, if any, matches)

Tick ✓ Select at least **ONE** option from this section

- Australian driver licence/learner's permit<sup>^</sup>
- Foreign driver licence/permit
- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated) which contains either a signature OR a unique identifier of the person<sup>^^</sup>
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations which contains either a signature OR a unique identifier of the person
- Australian proof of age card issued by a State or Territory<sup>^^^</sup>
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations which contains either a signature OR a unique identifier of the person

<sup>^</sup> Includes a digital driver licence/learner's permit that the Westpac Group must view directly through the issuing Government website/app.

<sup>^^</sup> A unique identifier of the person is a biometric marker of that person, for example a fingerprint.

<sup>^^^</sup> Includes a digital proof of age card that the Westpac Group must view directly through the issuing Government website/app.

### TABLE B - Primary non-photographic identification documents.

Tick ✓ Select at least **ONE** option from this section

- Australian birth certificate (or extract) issued by a State or Territory
- Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- Australian citizenship certificate
- Citizenship certificate issued by a foreign government
- Centrelink pension card (Australian)
- Centrelink health card (Australian)

**TABLE C – Secondary identification documents.**

(When a photo ID is presented ensure the likeness of the photo matches the customer and the signature, if any, matches)

Tick ✓ Select at least **ONE** option from this section

- A notice issued by the Commonwealth or a State/Territory within the last 12 months that includes the individual's name and residential address and records the provision of financial benefits (e.g. Centrelink notice)
- A notice issued by the Australian Taxation Office (ATO) within the last 12 months that includes the individual's name and residential address and records a debt payable by or to the individual (e.g. tax assessment)
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address and records the provision of a service to that address or name
- If the individual is under the age of 18 years, notice issued by the principal of a school within the last 3 months, that includes the name of the individual, residential address and period of school attendance
- Foreign driver licence which does not contain a photograph
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University) which contains a photograph and signature
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

**Exception Categories – acceptable identification documents.**

Only **ONE** of the options from this section is required.

**Refugee/Humanitarian category.** (must include Visa subclass no. ranging from 200 – 217)

Tick ✓

- Certificate of identity (issued by the Australian government)
- Convention travel document (titre de voyage) (issued by the Australian government)
- Passport – Foreign (refer to Table A for rules)

**Remote Indigenous Communities.**

Tick ✓

- Indigenous Community ID Card from a list of Group AML approved cards available on the Group AML intranet
- Remote Indigenous Communities Verification form (P/C 2055) (this form must be signed by one referee and one witness. A referee is a leader or elder of the community to which the customer belongs, who is listed on the Westpac Register of Community Representatives)

**Data to be verified.**

<b>Refugees</b>	Full name	<input type="text"/>
	Date of birth	<input type="text" value="/ /"/>
<b>Remote Indigenous Communities</b>	Full name	<input type="text"/>
	Date of birth	<input type="text" value="/ /"/>

**Record of Verification Procedure.**

**ID Document Details.**

**Document 1 - from Table A or B.**

**Document 2 - from Table C.**

Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy
Document issuer	<input type="text"/>	<input type="text"/>
Document Type	<input type="text"/>	<input type="text"/>
Place issued	<input type="text"/>	<input type="text"/>
Issue date	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Expiry date	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Document number	<input type="text"/>	<input type="text"/>
For newly arrived customers < 6 weeks Date of arrival is compulsory	<input type="text"/>	<input type="text"/>
For Refugee/Humanitarian category Visa sub-class no. is compulsory	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

**Signature of Individual to be identified.**

Individual (name in full)

Individual's Signature

Date

**Customer Identification Form.**

**Certifier's Details and Declaration.**

**Note to Certifier:** Please ensure copies are legible and record the following on each copy of the identification provided: "This is a true copy of an original or certified copy document provided"; then print and sign your name, date and Qualification No. (if applicable) and also provide your details below so that we may contact you if necessary to confirm this information.

**Certifier's Declaration.**

I certify that:

1. The person named above signed this form in my presence.
2. I sighted originals of the documents noted on reverse of form.
3. I am satisfied that the documents produced were genuine and that to the best of my knowledge they confirm the name, address and/or date of birth of the person named above.

Category no. of acceptable certifier  
(see list below)

Qualification no. (if applicable)

**Full Name of Certifier.**

Title

First Name

Family Name

Residential address - PO Box not allowed

Daytime Contact Number

Country  
Code

Area Code

Number

Signature

Date

**Our reporting obligations.**

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (controlling person/beneficial owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any controlling person/beneficial owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling person/beneficial owner, you will inform the bank. You will also certify that at any time there is a change of a controlling person/s/beneficial owner/s in your entity you will inform the bank.

A controlling person/beneficial owner refers to the individuals(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies), or classes of beneficiaries and in the case of an entity other than a trust, the term includes person in equivalent or similar positions.

**Categories of acceptable certifiers.**

**In Australia.**

1. A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of the following occupations:
  - Chiropractor
  - Dentist
  - Legal practitioner
  - Medical practitioner
  - Nurse
  - Optometrist
  - Patent attorney
  - Pharmacist
  - Physiotherapist
  - Psychologist
  - Trade marks attorney
  - Veterinary surgeon
2. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
3. Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
4. Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
5. Bailiff
6. Bank officer with 2 or more continuous years of service
7. Building society officer with 2 or more years of continuous service
8. Chief executive officer of a Commonwealth court
9. Clerk of a court
10. Commissioner for Affidavits
11. Commissioner for Declarations
12. Credit union officer with 2 or more years of continuous service
13. Employee of the Australian Trade and Investment Commission who is:
  - in a country or place outside of Australia; and
  - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
  - exercising his or her function at that place
14. 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
15. Fellow of the National Tax Accountants' Association
16. Finance company officer with 2 or more years of continuous service
17. Holder of a statutory office not specified elsewhere in this list
18. Judge of a court
19. Justice of the Peace
20. Magistrate
21. Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
22. Master of a court
23. Member of Chartered Secretaries Australia
24. Member of Engineers Australia, other than at the grade of student
25. Member of the Association of Taxation and Management Accountants
26. 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 2 or more years of continuous service; or
  - a warrant officer within the meaning of that Act
27. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants



## Customer Identification Form.

28. 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
29. Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
30. Notary public
31. Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
32. Permanent employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority; or
  - a local government authoritywith 2 or more years of continuous service and is a person not already specified elsewhere in this list
33. Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
34. Police officer
35. Registrar, or Deputy Registrar, of a court
36. Senior Executive Service employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority
37. Sheriff
38. Sheriff's officer
39. Teacher employed on a full-time basis at a school or tertiary education institution
40. Member of the Australasian Institute of Mining and Metallurgy
41. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
42. An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

## Outside of Australia.

1. A legal practitioner who holds a current practicing certificate under a law in force in a State or Territory in Australia
2. An officer of an Australian bank, building society or finance company branch or office located in a foreign jurisdiction with 2 or more years of continuous service
3. Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
4. Employee of the Australian Trade and Investment Commission who is:
  - in a country or place outside of Australia; and
  - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
  - exercising his or her function at that place
5. 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
6. Judge of a court
7. Magistrate
8. Registrar, or Deputy Registrar, of a court
9. A person authorised as a notary public in a foreign jurisdiction
10. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
11. A person who is authorised by law in the relevant jurisdiction to administer oaths or affirmations or to authenticate documents.

**Employee details – identification and verification conducted by.**

**Note:** It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to knowingly provide false or misleading information or knowingly produce a false or misleading document.

This form and any attached documents are a record of the identification procedure for this customer and the information obtained in the course of carrying out the procedure.

Employee name

Salary number

BSB

Phone number

**I have followed the process for identification and verification as required by Westpac’s policy and procedure and have verified the required information provided by the customer using an approved verification source(s). Where the verification source has been provided by the customer the document is to the best of my knowledge the original or certified copy.**

Employee signature

**X**

On completion of this form, please print it out and sign and date by hand.

Date

<p><b>Customer number*</b></p> <input type="text"/>	<p><b>Customer Type</b></p> <p><input type="checkbox"/> Individual    <input type="checkbox"/> Sole Trader</p>
<p><b>CIS Key</b></p> <input type="text"/>	<p><b>ID Status</b></p> <p><input type="checkbox"/> Individual    <input type="checkbox"/> Sole Trader</p>

**\*Note:** Not for use by In-store employees

Comments