

# Document checklist

## Individual

### What we need to complete your application

**Thank you for your interest in NAB. Everyone who applies for a new personal or business account must complete these identification procedures for the purposes of Anti-Money Laundering and Counter Terrorism Financing laws. This checklist contains the information we need to establish you as a Customer. If required, we may collect some extra information from you during this process.**

**Each signatory** operating on the account needs to provide the identification set out below unless they're an existing NAB Customer. As part of our ongoing due diligence, individuals who were NAB Customers before 12 December 2007 may be asked to provide ID documents again.

These requirements apply to:

- a. Individual Customers (including minors)
- b. Individual signatories
- c. Beneficial owners
- d. Individual joint account holders
- e. Individual guardian of a Customer
- f. Verifying officers (VO) – not for retail Customers.

#### Minors 0–13 years old

Those under the age of 14 must have a parent or guardian with them if they want to open an account. We'll need to verify the parent or guardian's identity if they're not an existing NAB Customer.

Please note that each signatory operating on the account needs to provide identification documents as per the options set out below, unless they're an existing NAB Customer.

We may need to reverify the identity of your parent, guardian or signatory if they were a Customer before December 2007. They'll need to bring the documents listed in the standard identity check below.

**Share this document with your parent or guardian if you're unsure about these requirements.**

#### Information required:

- Your full name, date of birth and contact number
- Residential address and mailing address
- If you are a resident of any other country for tax purposes (this is required under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) regulations)
- Source of Wealth – how and from which countries you have generated your wealth
- Nature & Purpose – the intended purpose/s of your banking relationship with NAB
- Occupation
- Country(ies) of Citizenship

## **Standard identity check – one of the options below:**

- One primary photographic identification document.
- One primary non-photographic identification document AND one secondary identification document.
- One special provision identification document.

### **Note:**

1. If any of the identity documents are written in a language other than English, they must be provided with an English translation prepared by an accredited translator.
2. The individual ID documents must be original (if in person) or certified as a true copy by a NAB approved certifier e.g. Justice of the Peace, police officer or legal practitioner.

## **Document types**

### **Section A – Primary photographic identification documents**

- a) A current and valid Australian passport or one that expired within the last two years
- b) A current and valid Foreign passport
- c) A current and valid Australian driver's licence
- d) A current and valid Foreign driver licence containing a photograph
- e) A valid Australian Proof of Age or Proof of Identity card (issued by an Australian state or territory)
- f) A current and valid national identity card issued by a Foreign Government, the United Nations or an agency of the United Nations that also contains the signature of the person or the unique identifier number of the ID card

### **Section B – Primary non-photographic identification documents**

- a) Australian or Foreign birth certificate
- b) Australian Citizenship certificate or Foreign Citizenship certificate
- c) A current and valid Pension, Health Care or Seniors Health card issued by the Australian Government

### **Section C – Secondary identification documents – must contain the name of the individual and their residential address, and be issued by local government or local provider only**

- a) Utility bill issued within the last three months
- b) Rates notice issued within the last three months
- c) Australian Taxation Office notice issued within the last 12 months
- d) Current and valid Australian Medicare card
- e) Current and valid Australian Defence Force photo identification card
- f) Current and valid Australian firearms licence
- g) Financial Benefits Statement issued within the last 12 months

### **Section D – Special provision identification documents**

- a) International travel document (excluding passport)
- b) Written reference - special purpose
- c) Indigenous community proof of ID card
- d) NAB Customer ID
- e) Signatories written reference received by verifying officer

## Non-Australian Citizens

If you are not an Australian citizen, we will need to verify and collect further information in addition to the standard identity check, including evidence of your Australian address and providing an address from your country of citizenship (New Zealand citizens excluded).

### Providing evidence of your immigration status:

- You can become a NAB customer if the validity of your visa is more than six months from the date of onboarding
- You must be intending to live in Australia for 6 months or more
- You will not be able to open an account with NAB if you are in Australia on a Visitor or Tourist visa

Supporting evidence of your visa and immigration status. This can be in the form of:

- Visa (in passport) showing expected visa type and period of validity
- Letter from the Department of Home Affairs confirming your arrival
- 'Visa Entitlement Verification Online (VEVO)' check issued by the Department Home Affairs

### For international students, please also provide either:

- Evidence of enrolment – email or letter from the educational institution where you are enrolled
- Evidence of enrolment – letter from the Australian Department of Education, Skills and Employment

### For refugees, either of the following is equivalent to a foreign passport if you don't have one:

- ImmiCard
- Temporary travel document

### For non-residents who are in Australia to purchase investment properties

- Foreign Investment Review Board (FIRB) approval (located via [firb.gov.au](http://firb.gov.au))
- An executed Contract of Sale

### For individuals who have recently arrived from the following sanctioned countries:

- Iran
- Syria
- North Korea
- Cuba
- Crimea, Sevastopol and Donbas Regions (Donetsk/Luhansk) (located in Russia or Ukraine)

1. We can only open an account for you if your expected stay is more than six months.
2. You are not permitted and will be prevented from using NAB products and services if visiting or transacting with these sanctioned countries. **Note:** transactions with Cuba will be restricted.
3. You must tell NAB and close your accounts if you cease living in Australia.
4. If you become a permanent resident in Australia, you must notify NAB and provide proof of residency and your Australian address.
5. If you are resident of the above sanctioned countries, lending products will not be permitted.

For customers from Russia or Ukraine and who are residents outside of the Crimea, Sevastopol or Donbas regions, the following additional information is required:

- Proof of Russian or Ukrainian address outside of Crimea, Sevastopol or Donbas regions.
- Confirmation that you do not live or work in the Crimea, Sevastopol or Donbas regions.