

Proving your Identity Guide

If you have any questions about the information contained in this guide please email us at info@agest.com.au or call us on 1300 724 378.

Why do I need to provide identification?

Unlike bank accounts, a super account can be opened without proof of identity. This arrangement exists primarily because new accounts may be created when an employer makes super contributions for a new employee.

Commonwealth Government law requires that superannuation funds verify the identity of members to safeguard member benefits.

As proof of identity is rarely collected at the commencement of membership, a fund will require you to provide proof of your identity at a later stage. For example, when payment of a benefit is requested or when notified of a change to the account holders personal details.

What does AGEST do with my proof of identity documents?

AGEST handles your personal information in accordance with a set of National Privacy Principles. Any documents you provide will be stored securely and will only be used for the purpose of proving your identity in relation to your account and the transaction for which the identification was required.

AGEST may independently verify your identification details. AGEST's privacy policy is available in our Product Disclosure Statement (PDS) and on our website www.agest.com.au or you can call us for a copy on 1300 724 378.

Do I have to provide proof of identity every time I make a request on my account?

No. You can update some personal details by logging into your account online or by calling us on 1300 724 378. However, there are some requests that will require you to provide proof of identity such as requests for withdrawals, changes to your name, date of birth or bank account details used for withdrawals.

To limit the number of occasions in which you must provide proof of identity, we **may** rely on proof of documents provided by you in the last 12 months providing none of those documents have expired during that time. This means that we may not require updated proof of identity for certain transactions within that 12 month period. However, it is important to note that in accordance with our obligation to safeguard member benefits, we reserve the right to request identification at any time before actioning a request regardless of when identification was last provided.

If you have provided proof of identity in the last 12 months, you can call us on 1300 724 378 to see if it can be used for any new requests.

What documents do I have to provide?

Government Legislation defines the type of identification documents you must provide and these are outlined below.

You are also required to have your proof of identity documents **certified** - that is, **ALL COPIED PAGES** of **ORIGINAL** proof of identification documents must be certified as true copies by any individual approved to do so. A list of people who can certify documents appears on page 2. The law requires you to provide either:

Common proof of identity documents

One of the following documents only:

- ▶ **Current** Driver's licence issued under State or Territory law
- ▶ Passport

OR

One of the following documents:

- ▶ Birth certificate or extract
- ▶ Citizenship certificate issued by the Commonwealth
- ▶ Pension card issued by Centrelink that entitles the person to financial benefits

AND

One of the following documents:

- ▶ Letter from Centrelink regarding a Government assistance payment
- ▶ Notice issued by Commonwealth, State or Territory Government or local council within the past 12 months that contains your name and residential address. For example, an ATO Notice of Assessment or a Rates Notice from your local council

'Primary photographic identification' document means any of the following:

- ▶ A passport issued by the Commonwealth
- ▶ A card issued under a law of a State or Territory for the purpose of proving the person's age which contains a photograph of the person in whose name the document is issued
- ▶ A licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued.
- ▶ A passport or a similar document issued for the purpose of international travel that:
 - > contains a photograph and the signature of the person in whose name the document is issued;
 - > is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - > if it is written in a language that is not understood by the person carrying out the verification is accompanied by an English translation prepared by an accredited translator.
- ▶ A national identity card issued for the purpose of identification that:
 - > contains a photograph and the signature of the person in whose name the document is issued;
 - > is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - > if it is written in a language that is not understood by the person carrying out the verification is accompanied by an English translation prepared by an accredited translator.

'Primary non photographic identification' document means any of the following:

- ▶ A birth certificate or birth extract issued by a State or Territory
- ▶ A citizenship certificate issued by the Commonwealth
- ▶ A citizenship certificate issued by a foreign government that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.
- ▶ A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.
- ▶ A pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits.

'Secondary identification' document means any of the following:

- ▶ A notice that:
 - > was issued to an individual by the Commonwealth, a State or Territory within the preceding 12 months;
 - > contains the name of the individual and his or her residential address; and
 - > records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be).
- ▶ A notice that:
 - > was issued to an individual by the Australian Taxation Office within the preceding 12 months;
 - > contains the name of the individual and his or her residential address; and
 - > records a debt payable to or by the individual by or to (respectively) the Commonwealth under a Commonwealth law relating to taxation.

- ▶ A notice that:
 - > was issued to an individual by a local government body or utilities provider within the preceding three months;
 - > contains the name of the individual and his or her residential address; and
 - > records the provision of services by that local government body or utilities provider to that address or to that person.
- ▶ In relation to a person under the age of 18, a notice that:
 - > was issued to a person by a school principal within the preceding three months;
 - > contains the name of the person and his or her residential address; and
 - > records the period of time that the person attended at the school.

Justice

- ▶ Police Officer
- ▶ Legal Practitioner
- ▶ Magistrate
- ▶ Patent Attorney
- ▶ Bailiff
- ▶ Registrar or Deputy Registrar of a court
- ▶ 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)
- ▶ Sheriff or Sheriff's officer
- ▶ Master of a court
- ▶ Judge of a court
- ▶ Trade Marks Attorney
- ▶ Clerk of a court
- ▶ Chief Executive Officer of a Commonwealth court

Professional

- ▶ Teacher employed on a full-time basis at a school or tertiary education institution
- ▶ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- ▶ Member of the Association of Taxation and Management Accountants
- ▶ Member of Chartered Secretaries Australia
- ▶ Member of Engineers Australia, other than at the grade of student
- ▶ Fellow of the National Tax Accountants' Association
- ▶ Member of the Australian Institute of Mining and Metallurgy

Public Sector

- ▶ Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority;
 with two or more years of continuous service who is not specified in another item in this part
- ▶ Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- ▶ Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- ▶ Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- ▶ Holder of a statutory office not specified in another item in this Part AML/CTF Rules Chapter 1 Amendments Page 4 of 7

Outside Australia

- ▶ Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- ▶ Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3(d) of the Consular Fees Act 1955; and (c) exercising his or her function in that place
- ▶ Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3(c) of the Consular Fees Act 1955; and (c) exercising his or her function in that place

Other

- ▶ Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- ▶ Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961

Important notice about linking documents

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document (see below) to show a relationship between two (or more) names.

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 applicant	Guardianship papers or Power of Attorney.

Who can certify my proof of identity documents?

A list of people authorised to certify proof of identity documents appears below. When having your documents certified, 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 to certify the document and the date.

Please note that faxed copies of certified documents are not acceptable and you should not send original identification documents.

Official

- ▶ Justice of the Peace
- ▶ Commissioner for Declarations
- ▶ Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- ▶ Notary Public Officer
- ▶ Commissioner for Affidavits

Banking/Finance (must have two or more years continuous service)

- ▶ Bank officer
- ▶ Building society officer
- ▶ An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (continuous service must be with one or more licensees).
- ▶ Credit union officer
- ▶ Finance company officer

Medical

- ▶ Medical Practitioner
- ▶ Chiropractor
- ▶ Dentist
- ▶ Physiotherapist
- ▶ Veterinary Surgeon
- ▶ Pharmacist
- ▶ Nurse
- ▶ Optometrist
- ▶ Psychologist