Certified Identification (ID) and Personal Details Requirements

The following document is a guideline to the Certified ID Requirements and Personal Details required by financial institutions before placing any investments.

The Anti-Money Laundering (AML) and Counter-Terrorism Financial (CTF) Act 2006 requires that financial institutions collect and verify specific information about their clients. As the specific information is not listed in the Act, each financial institution has their own process in complying with identification laws. AMM requires that we receive the minimum requirement of certified ID documents with every new AMM Client Account Application. Please note the ‘Exceptions for Certified Individuals and Entities’ section of this document which outlines additional Certified Identification from particular financial institutions.

Certified copies of ID must be clear and legible with a certification date of less than 6 months ago. For a guideline regarding who is authorised to certify and how this should be done, please refer to Page 3 of this document.

If your identification is written in a language other than English, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

Certified Identification for Individuals

The minimum certified ID is as follows:

- One item from ‘Primary Photo ID’, or
- One item from ‘Primary NON-Photo ID’ AND one from ‘Secondary ID’

Please note certain financial institutions will require further ID - please refer to the Exceptions section. If you place an investment with one of the institutions, AMM will contact you to obtain the additional ID.

<table>
<thead>
<tr>
<th>Primary Photographic ID</th>
<th>Primary NON-Photographic ID</th>
<th>Secondary ID</th>
<th>Additional ID Documents can only be used with Primary Photo ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian passport (current or expired less than 2 years)</td>
<td>Birth Certificate issued by Births, Deaths &amp; Marriages (Please provide evidence of name change where required)</td>
<td>Tax Assessment Notice in clients name with their residential address (less than 12 months) - P.O. Box not accepted</td>
<td>Other Australian Bank Passbook (current)</td>
</tr>
<tr>
<td>Foreign passport (must be current and accompanied by evidence of Australian residency)</td>
<td>Australian Citizenship Certificate</td>
<td>Government Benefits Notice in clients name with their residential address (less than 12 months old) - P.O. Box not accepted</td>
<td>Other Australian Bank Statement in clients name with their residential address - P.O. Box not accepted</td>
</tr>
<tr>
<td>One of the following photographic ID (current):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card issued under State or Territory for the purpose of providing a persons age</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Foreign National ID Card issued by a foreign government, the UN or agency of the UN- (see Exceptions 1)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australian driver licence or learner permit (current)</td>
<td>Foreign Citizenship Certificate (see Exceptions 2)</td>
<td>Utility bill in clients name with their residential address (less than 3 months old) - P.O. Box not accepted</td>
<td>Medicare Card (current)</td>
</tr>
<tr>
<td>One of the following photographic ID (current):</td>
<td>Foreign Birth Certificate (see Exceptions 3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card issued under State or Territory for the purpose of providing a persons age</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign National ID Card issued by a foreign government, the UN or agency of the UN- (see Exceptions 1)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>One of the following current Centrelink pension cards:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Note: Rabo Bank do not accept any of these cards</td>
<td>Health Care Card (see Exceptions 4)</td>
<td>Notice issued by approved Australian Aged Care facility (less than 12 months old). Include name, residential address and registration number - P.O. Box not accepted</td>
<td></td>
</tr>
<tr>
<td>Commonwealth Seniors Health Card (see Exceptions 5)</td>
<td>Pensioner Concession Card</td>
<td>Note: Subject to individual financial institution approval/signoff.</td>
<td></td>
</tr>
<tr>
<td>Interim Concession Card (see Exceptions 6)</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Rabo and BOQ do not accept expired passports

Note: BOQ and Westpac do not accept this

Note: ANZ & ANZ Share Trading do not accept Medicare Card (current)

Note: ANZ & ANZ Share Trading do not accept Notice issued by approved Australian Aged Care facility (less than 12 months old). Include name, residential address and registration number - P.O. Box not accepted

Note: Subject to individual financial institution approval/signoff.

Web: www.moneymarket.com.au  Ph: 1300 306 281  Email: admin@moneymarket.com.au
Address: Level 9, 324 Queen St, Brisbane, QLD 4000  GPO Box 330, Brisbane, QLD 4001

Australian Moneymarket Pty Ltd ABN 56 126 032 755 is a corporate authorised representative (No. 338682) of DDH Graham Limited ABN 28 010 639 219 (AFSL No. 226319).

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**Certified Identification Requirements for Other Entity Types**

For all other entity type, please refer to the table below for details as to what is required.

<table>
<thead>
<tr>
<th>SUPERANNUATION FUND</th>
<th>TRUST</th>
<th>COMPANY (INCLUDING TRUSTEE COMPANIES)</th>
<th>ESTATE OR TESTAMENTARY TRUST</th>
</tr>
</thead>
</table>
| • Individual ID for each trustee (i)  
• Certified Trust Deed (can certify on the title page) showing:  
  o members  
  o signatories  
  o trustees  
  o execution date  
• Superannuation Fund ABN  
• Provide personal details of all members  
| • Individual ID for each trustee (i)  
• Certified Trust Deed (can certify on the title page) showing:  
  o execution date  
  o settlor or appointor  
  o trustees  
  o controlling persons (needs to be verified and identified) (i)  
  o beneficiaries or class of beneficiaries  
• Personal details are required for all Beneficiaries (with the exception of classes) (see Exception 19)  
| • Personal details and Individual ID for ALL Directors, including non-signing ones (see Exception 18)  
• ASIC company extract or statement (to verify the Directors, shareholders and company details)  
• Company ACN  
• Shareholders/Beneficial Owners with 25% or more ownership (needs to be verified and identified) (i)  
• Registered address  
• Principal place of business  
| Estate  
• Individual ID for each Executor (i)  
• Certified copy of the Will and Probate  
• Personal details are required for all Beneficiaries (with the exception of classes) (i) (see Exception 19)  

<table>
<thead>
<tr>
<th>INCORPORATED ENTITY</th>
<th>UNINCORPORATED ENTITY</th>
<th>FORMAL PARTNERSHIP</th>
</tr>
</thead>
</table>
| • Individual ID for officers/signatories (i)  
• Certificate of Incorporation; or  
• Certified, signed meeting minutes showing which officers can operate the account/signatories  
• Certified copy of the Constitution/ Rules of the entity  
• Full name of chairman, secretary and treasurer or equivalent  
| • Individual ID for officers/signatories (i)  
• Certified, signed meeting minutes showing which officers can operate the account/signatories  
• Certified copy of the Constitution/ Rules of the entity  
• Full name of chairman, secretary and treasurer or equivalent  
| • Individual ID for each partner (i)  
• Partnership Agreement; and  
• Minutes of a Partnership Agreement; or  
• A notice issued by the ATO within the last 12 months; or  
• Membership details of a relevant professional association; or  
• A search of the relevant ASIC or other regulators database  

(i) Please note, in order to be verified and identified as an Individual, we require the following:  
- accepted identification documents. Please refer to Page 1 of this document  
- personal details including name, residential address, date of birth, citizenship, nationality, occupation, US citizen or resident for tax purposes
**Persons Authorised to Certify ID**

The following is a list of persons authorised to certify copies of identification (ID). Unless it is specified that the Authorised Person may be overseas, an Authorised Person must be either an Australian Citizen or Permanent Resident of Australia.

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>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);</td>
</tr>
<tr>
<td>2.</td>
<td>A judge of a court in Australia;</td>
</tr>
<tr>
<td>3.</td>
<td>A magistrate in Australia;</td>
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<tr>
<td>4.</td>
<td>A chief executive officer of a Commonwealth court;</td>
</tr>
<tr>
<td>5.</td>
<td>A registrar or deputy registrar of a court;</td>
</tr>
<tr>
<td>6.</td>
<td>A Justice of the Peace;</td>
</tr>
<tr>
<td>7.</td>
<td>A notary public (for the purposes of the Statutory Declaration Regulations 1993) in Australia or overseas;</td>
</tr>
<tr>
<td>8.</td>
<td>A police officer;</td>
</tr>
<tr>
<td>9.</td>
<td>An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;</td>
</tr>
<tr>
<td>10.</td>
<td>A 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;</td>
</tr>
<tr>
<td>11.</td>
<td>An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955) - position can be held overseas;</td>
</tr>
<tr>
<td>12.</td>
<td>A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);</td>
</tr>
<tr>
<td>13.</td>
<td>An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees;</td>
</tr>
<tr>
<td>14.</td>
<td>A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants;</td>
</tr>
<tr>
<td>15.</td>
<td>A pharmacist;</td>
</tr>
<tr>
<td>16.</td>
<td>Employee of the Australian Trade Commission (AUSTRADE) who is overseas: (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.</td>
</tr>
</tbody>
</table>

**How to Certify ID**

To certify a document, an “authorised person” must clearly write:

"I hereby certify this document is a true copy of the original document shown to me" And then add the following information:

- Signature
- Date
- Full Name (printed)
- Address
- Phone Number
- Qualification
- Registration Number

Contact details of the “authorised person” can be either work or residential.

Individuals certifying documents need to certify every page of the document. If they only wish to write on the first page, they must clearly state that they are certifying the entire document (i.e. all pages).

Please note, authorised certifier persons must be Australian Citizens and cannot be a relative of the account holder, sign on behalf of themselves (if they are an authorised document certifier) or a member of the Defence Force.
Exceptions for Certified Individuals and Entities

Please note the following exceptions to the standard Certified Identification for Individuals.

1. Foreign National ID Card – the following banks do not accept this: AMP, Arab Bank, AUSWIDE, Bank of Queensland, ING
2. Foreign Citizenship Certificate – the following banks do not accept: Westpac, Macquarie, ING, Bank of Sydney, AMP, Auswide, and Bank of Queensland
3. Foreign Birth Certificate – the following banks do not accept: Westpac, Macquarie, ING, Bank of Sydney, AMP, Auswide, and Bank of Queensland
4. Healthcare Card - the following banks do not accept: ING, Auswide and Macquarie
5. Commonwealth Seniors Healthcare card - the following banks do not accept: ING, Auswide and Macquarie
6. Interim Concession Card - the following banks do not accept: ANZ, ING and ANZ Share Trading
7. Rabo Bank require Will & Probate and Trust Deed only if available
8. ANZ do not accept Proof of Age Cards that do not have card/reference numbers

Please note additional requirements for particular financial institutions under specific circumstances:

9. QBank requires two forms of ID for individuals from the following options: Drivers Licence, Australian Passport, Australian Visa, Medicare Card
10. BOQ and Rabo require members of the Super Fund to be in the deed or certified signed application for membership
11. BOQ, Westpac and AMP require ASIC company extracts for company accounts and corporate trustees of Trusts – this includes beneficial owners that are companies
12. Auswide require ASIC company extracts for company accounts and corporate trustees of Trusts and Super Funds - this includes beneficial owners that are companies
13. Arab Bank require at least one form of Primary Identification and one form of Secondary Identifications. At least one form of ID must verify Name, Address and Date of Birth
14. BOQ Specialist requires two forms of Identification
15. Macquarie Bank do not accept simply ‘Director’ or ‘Manager’ as an occupation and must be more specific
16. Macquarie Bank require a mobile number and email address in order to set up an account
17. The majority of our providers consider the appointer of the Trust to be the controlling person and as such will need to be identified.
18. Majority of our providers require the residential address provided on the drivers licence to reflect the same address on the application.
19. Company ID in ‘Other Entity Types’ – Bank of Sydney, ING, QBank, Auswide Bank & Rabo Bank require certified ID for ALL Directors of a company or corporate trustee. All other institutions require personal details only.
20. Bank of Sydney, Macquarie & Rabo require ID & personal details for all beneficiaries of Trusts
   o If the beneficiary is a minor Rabo require a certified birth certificate and a notice issued by a School Principal with name and address of the person and the period of time that person attended the school (Less than 3 months old)
21. The majority of our providers will require personal details & ID for the ‘Settlor’ if the settlement sum is over $1,000.00.
22. Rabo Bank will accept the following licence as primary photo ID:
   o Australian firearms/shooting licence
23. ANZ & ING do not accept Statutory Declarations to support differences in name. One of the following ID Types must be provided:
   o Marriage Certificate, issued by Births, Deaths & Marriages
   o Birth Certificate with Endorsement, issued by Births, Deaths & Marriages
   o Change of Name Certificate (Deed Poll)
   o Certificate of Divorce
   o Adoption Papers

Foreign Account Tax Compliance Act (FATCA)

Foreign Account Tax Compliance Act (FATCA)

In accordance with Australian legislation and under an agreement between the Australian and United States governments, AMM is required to confirm if individuals including directors, trustees, office bearers, or controlling persons are citizens or residents in the US for tax purposes.

You will be required to provide a unique identifier number known as TIN for individuals.

Please note that AMM does not provide a service to entities incorporated in the US.

Common Reporting Standard (CRS)

In accordance with Australian legislation, AMM is required to confirm if individuals including directors, trustees, office bearers, or controlling persons are citizens or residents outside of Australia for tax purposes.

You will be required to provide a unique identifier number known as TIN for individuals.

Please note that AMM does not provide a service to entities incorporated outside Australia.