

A guide to account opening.

Five key questions to help you choose the right account:

1. Is this account for personal or business use?
2. What kind of Entity is it? Company, Trust, Association, etc.
3. What is the full registered name of your Entity?
4. Do you have an ABN, A.C.N or other registered number?
5. What support documentation do you have?

Who can certify my documents?

A Legal Practitioner

A Judge of a Court

A Magistrate

A Chief Executive officer of a Commonwealth Court

A Registrar or deputy Registrar of a Court

A Notary Public

A Police Officer

An Australian Consular Officer or an Australian Diplomatic Officer

A member of the Institute of Chartered Accountants in Australia; CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership

A Justice of the Peace

An Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public

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

A Finance Company Officer with 2 or more continuous years of service with one or more finance companies (for the purpose of the Statutory Declaration Regulations 1993)

An Officer with or Authorised Representative of, a holder of an Australia financial services licence, having 2 or more continuous years of service with one or more licences

Commissioner for Affidavits or declaration of Oaths.

Note: Documents being certified outside of Australia must be certified by an Australian Consular officer or Australian Diplomatic officer.

Individual Identification

An individual wishing to be a signatory on an account will need to provide identification from the below guidelines:

One document from Primary Photographic Identification,
OR

One document from Primary Non-Photographic Identification and one document from Secondary Identification.

*Only one piece of identification from each organisation

ONE OF – Primary Photographic Identification

Australian / Foreign Drivers Licence

Australian or Current Foreign Passport

Proof of Age card (or applicable states photo card)

Foreign National Identity Card

ImmiCard

Document for Travel to Australia

OR – Primary Non-Photographic Identification

Birth Certificate/Birth Extract (Commemorative certificates cannot be accepted)

- Special case; for individuals 0-6 years old there is no Secondary Identification required

Citizenship Certificate

Pension or Government Health Card

AND – Secondary Identification

Notice which records the provision of benefits to the individual issued by Commonwealth, State or Territory within the preceding 12mths (must contain the full name and their residential address. PO Box not acceptable)

Notice issued by the Australian Taxation Office. Issued within the preceding 12 months

Notice issued by a local Government Body or Utilities Provider (no older than 3 Months)

Medicare or Government Card (acceptable for persons aged 7 to 17 only)

Student ID card or Notice issued by a School Principal (under 18 years)

Non-Individual Identification

To establish you as a customer you'll need to provide the relevant identification (ID). The table below details the information and documents we require. Please Note: each signatory on the account, including the Beneficial Owner/s, will need to provide ID as listed in the 'Individual Identification' section overleaf.

Entity	What we need from you
Sole Trader	<p>Please provide the following:</p> <ul style="list-style-type: none"> ABN (if applicable)
Company	<p>Please provide the following:</p> <ul style="list-style-type: none"> ACN ABN (if applicable)
Foreign Company	<p>Please provide ONE of the following:</p> <ul style="list-style-type: none"> ARBN Registration document issued by the foreign equivalent to ASIC for that country. (Further documentation may be requested)
Partnership (Including Individual/s or Non-Individual Partners)	<p>Please provide ONE of the following:</p> <ul style="list-style-type: none"> ABN (Preferred) Full registered name of partnership Partnership Agreement - must be dated, signed and state full name of partnership and partners Bank Statement in the name of the Partnership Letter from Accountant or Legal Practitioner Minutes of a meeting – must state full name of partnership and be dated (DD/MM/YYYY) within the last 12 months) <p>PLEASE NOTE: Dependent on the types of partners, identification for each of those entities will also need to be provided.</p>
Trust (Including Individual or Corporate Trustees)	<p>Please provide the following:</p> <ul style="list-style-type: none"> Full Trust Deed where name of trust, trustees, beneficiaries, settlor(s) and execution page is evident, signed & dated Latest Amendment of the Trust Deed (where applicable) ABN (if applicable) <p>PLEASE NOTE: Dependent on the types of trustees, identification for each of those entities will also need to be provided.</p>
Superannuation Fund (Including Individual or Corporate Trustees)	<p>Please provide the following:</p> <ul style="list-style-type: none"> Full Trust Deed where name of trust, trustees and execution page is evident, signed & dated Latest Amendment of the Trust Deed (where applicable) ABN <p>PLEASE NOTE: Dependent on the types of trustees, identification for each of those entities will also need to be provided.</p>
Incorporated Association (Registered with ASIC or relevant State Body)	<p>Please provide ONE of the following:</p> <ul style="list-style-type: none"> ASIC Incorporation number (preferred) Current Rules or Constitution of the Association Meeting Minutes - They must state the full name of the Association and must be dated (DD/MM YYYY) within the last 12 months.
Unincorporated Association (Not registered with ASIC or relevant State Body)	<p>Please provide the following:</p> <ul style="list-style-type: none"> Minutes of a meeting. They must: State the full name of the Association the account is being opened in; and Be dated (DD/MM/YYYY) within the last 12 months; and ABN (if applicable)
Government Body	<p>Please provide the following:</p> <ul style="list-style-type: none"> Full registered name of the government body

Entity	What we need from you	
Incorporated Body Corporate/Owner's Corporation/Strata Plan	Please provide ONE of the following: <ul style="list-style-type: none"> · Plan of Subdivision documents issued by the State Government Planning Office · Copy of rates notice from Local Council confirming Plan of Subdivision details · Certificate of Title or any document issued from the relevant state body responsible for registration 	AND <ul style="list-style-type: none"> · Minutes of a meeting. They must: <ul style="list-style-type: none"> · State the full name of the Association the account is being opened in; and · Be dated (DD/MM/YYYY) within the last 12 months
Co-Operative	Please provide ONE of the following: <ul style="list-style-type: none"> · Full registered name of the co-operative; · Minutes of a meeting. They must: <ul style="list-style-type: none"> · State the full name of the Association the account is being opened in; and · Be dated (DD/MM/YYYY) within the last 12 months 	

All documentation provided must be the Original or Certified Copy of the original document.

For more information visit us in person at your nearest branch or call 1300 236 344.