

# Know your Client and Verification of Identity Form



Mortgage Management Services

As the entity responsible for AML / CTF obligations for each of these programs, Columbus must have an AML / CTF program in place, which meets the requirements of the **AML / CTF Act Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)** (AML / CTF Rules).

## Forms Requirement

To be completed, in all situations, with every application submission and checked by the Credit area: for completeness and accuracy, satisfied that all necessary checks have been made prior to credit approval is granted and loan settlement.

## Reporting Discrepancies

From time to time, discrepancies will arise in the identification documentation. Discrepancies may be easily explainable – individuals change their names when they marry and sometimes use a pseudonym.

Any unusual discrepancy must be reported to our AML / CTF Compliance Officer promptly. Our AML / CTF Compliance Officer will review the discrepancy and decide whether further investigation is required or the discrepancy is easily explainable. Our AML / CTF Compliance Officer may determine that a suspicious matter report is required as a result of the discrepancy.

## 1. KYC Information for Individuals

### KYC IDENTIFICATION REQUIREMENTS – INDIVIDUALS

Full name: \_\_\_\_\_ Date of birth:        /        /  
Residential address: \_\_\_\_\_  
Country of residence: \_\_\_\_\_ Country of citizenship: \_\_\_\_\_  
Any other names known by: \_\_\_\_\_ Occupation / business activities: \_\_\_\_\_

### ADDITIONAL KYC IDENTIFICATION REQUIREMENTS – INDIVIDUALS (Sole Trader)

Full business name: \_\_\_\_\_  
Principal place of business address: \_\_\_\_\_ Country of citizenship: \_\_\_\_\_  
Any ABN issued: \_\_\_\_\_

### VERIFICATION INDIVIDUALS

The customer's name and either address or date of birth matches the information provided on the documents listed below.

The documents produced must be current, except for an Australian Passport which has not been cancelled and was current within the preceding 2 years.

# Know your Client and Verification of Identity Form



Mortgage Management Services

## VERIFICATION INDIVIDUALS (continuation)

Documents provided must fully satisfy either one of Category 1-4

Category	Minimum Document Requirements
	For Persons who are Australian citizens or residents
1	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input checked="" type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
2	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input checked="" type="checkbox"/> Full birth certificate or citizenship certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
3	<input type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Full birth certificate or citizens certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
4	(a) <input checked="" type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input checked="" type="checkbox"/> Change of name or marriage certificate if necessary or (b) <input checked="" type="checkbox"/> Australian or foreign Passport <u>plus</u> <input type="checkbox"/> Full birth certificate <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input checked="" type="checkbox"/> Change of name or marriage certificate if necessary
5	If borrower does not have documents that satisfy any of the above categories, please contact Columbus Capital Legal for further advice.
	For Persons who are not Australian citizens or residents.
6	(a) Foreign passport <u>Plus</u> another form of government issued photographic identity Document <u>Plus</u> change of name or marriage certificate if necessary (b) Foreign passport <u>Plus</u> full birth certificate <u>Plus</u> another form of government issued identity Document <u>Plus</u> change of name or marriage certificate if necessary

# Know your Client and Verification of Identity Form



Mortgage Management Services

## 2. KYC Information for all Other Entities

### A - COMPANIES

The full name of the company:

ACN:

The registered office in Australia:

The principal place of business in Australia:

The names of all the directors of the company (Pty only):

Name and residential address of *ultimate beneficial owners* owning 25% or more of the company

Name and residential address of any individual having ultimate control:

### B - TRUSTS

Full name of the trust:

Full name of trustee - individual or company:

The business names (if any) of the trust:

The type of trust:

Country where the trust was established:

The full name of the settlor of the trust, if the settlor contributed AUD \$10,000 or more to the trust, unless the settlor is dead:

Full name of each beneficiary of the trust OR details of the class of beneficiaries of the trust (eg, the lineal descendants of John Smith) (No need to complete 'KYC Information for Individuals' or verify identity. For family discretionary trusts, collect the full name only for only the principal beneficiaries.):

# Know your Client and Verification of Identity Form



Mortgage Management Services

## B - TRUSTS (continuation)

Name of *ultimate beneficial owners* owning 25% or more of the trust:

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Full name of the *natural person* appointor or other person who has control of the trust:

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Name of *ultimate beneficial owners* owning 25% or more of the trustee:

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## C - PARTNERSHIPS

Full name of partnership:

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Full business name, as registered with ASIC:

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The country in which the partnership was established:

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Full name and address of one partner. (Verify the identity using 'KYC Information for Individuals'):

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Full name and residential address of each partner except where the regulated status of the partnership is confirmed through reference to the current membership directory of the relevant professional association:

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The individuals ultimately owning 25% or more of the partnership, or the individuals controlling the partnership have been identified:

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# Know your Client and Verification of Identity Form



Mortgage Management Services

## D - AUSTRALIAN GOVERNMENT ENTITIES

If the customer is an Australian government entity collect the following.

Full name of government entity:

Full address of the principal place of operations:

Legislation the entity was established under:

Type of entity (eg commission, charity):

Level of government (local, State, Commonwealth):

## 3. Enhanced Due Diligence

### ENHANCED DUE DILIGENCE

#### INDIVIDUALS:

Clarify or update KYC information already held.

- Collect additional KYC information, and verify this information (where appropriate).
- Verify or re-verify KYC information.
- Collect employment details, details of how declared assets were accumulated, and the source of wealth.
- Clarify the nature of the customer's ongoing business with us.
- Undertake detailed analysis of the customer's transactions.
- Seek management approval to continue a business relationship, decide whether a specific transaction should be processed, or whether the Designated Service should continue to be provided to the customer.

#### COMPANIES:

- Clarify or update KYC information or beneficial ownership information already held.
- Collect additional KYC information, and verify this information (where appropriate).
- Verify or re-verify KYC information.
- Collect and verify the source of the customer's and each beneficial owner's wealth and funds.

#### TRUSTEES:

Collect: additional steps for individuals or companies as applicable.

#### PARTNERSHIPS:

Collect: additional steps for individuals or companies as applicable.

# Know your Client and Verification of Identity Form



Mortgage Management Services

## ENHANCED DUE DILIGENCE (continuation)

### FOR ALL:

What is the purpose, reason for, or nature of the transaction?

What is the expected nature and level of transaction behaviour, including future transactions?

### Certified copies

#### WHO CAN CERTIFY DOCUMENTS

The list below identifies those individuals deemed to be authorised certifiers.

- 1 A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to pwractise 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. The following if they have two or more years of continuous service or time with licensee:
  - An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence
  - An officer with, or a credit representative of, the holder of an Australian Credit Licence
  - Justice of the Peace
  - Employee of Australia Post
  - Chartered Accountant or Certified Practising Accountant (CPA)
  - Police officer
  - Teacher (full time employed as such)
  - A person authorised as a notary public in a foreign country.

# Know your Client and Verification of Identity Form



Mortgage Management Services

## WHAT DOES THE THIRD PARTY CERTIFIER HAVE TO DO?

To certify a document, the 'authorised certifier' must write the following wording or similar wording on the copy of the document or on a certificate relating to the document.

For identity verification documents that contain a photograph of the signatory: "I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."

For identity verification documents that do not contain a photograph of the signatory: "I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original."

In each case the 'authorised certifier' should:

- sign and date the photocopy;
- add their name in block capitals along with their position or capacity;
- note their address, daytime telephone number (not a mobile phone) and any registration number; and
- add the official stamp of their office (if possible).

## SIGN OFF

I certify that all of this information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

- I certify that I have had a face-to-face interview with the above person. I have sighted and certified the original documents listed in the 'Verification Individuals' at the interview and are attached or
- I have sent the borrower to ZIP ID/Max ID/Aust Post for certification of identification documents
- and attached these reports (Mortgage Managers please attach).

Name of Agent:

Signature of Agent:

Date: