Member Identifier's Certificate

Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | **F** (08) 9219 7660 | **W** pnbank.com.au

PART A – APPLICANT DETAILS (APPLICANT TO COMPLETE)

☐ Applicant ☐ Guarantor ☐ Account Signatory

Title ________ Surname ______________________________ Given name/s ______________________________

Important: If you are commonly or previously known by two or more different names, provide full details of all other name(s).

Maiden Name/Otherwise Known As/Previously Known As: ______________________________

Signature **X** ______________________ Date ____________________

PART B – PROOF OF IDENTITY (BANK OR BROKER TO COMPLETE)

Important: Original documents must be sighted, copies are not acceptable. In all cases where customer identification is obtained, identification document details (e.g. passport, drivers licence etc.) must be completed.

All documents must be in the current name of the applicant, and details must be listed as they appear on the identification document.

Document 1

Surname ______________________ Given Names ______________________

Residential Address ______________________________

Date of Birth ____ / ____ / _____ Document Type ______________ Document Number ______________

Issued by ______________ Place of Issue ______________ Country of Issue ______________

Date of Issue ____ / ____ / _____ Date of Expiry ____ / ____ / _____ ☐ Original sighted

Document 2

Surname ______________________ Given Names ______________________

Residential Address ______________________________

Date of Birth ____ / ____ / _____ Document Type ______________ Document Number ______________

Issued by ______________ Place of Issue ______________ Country of Issue ______________

Date of Issue ____ / ____ / _____ Date of Expiry ____ / ____ / _____ ☐ Original sighted

Document 3

Surname ______________________ Given Names ______________________

Residential Address ______________________________

Date of Birth ____ / ____ / _____ Document Type ______________ Document Number ______________

Issued by ______________ Place of Issue ______________ Country of Issue ______________

Date of Issue ____ / ____ / _____ Date of Expiry ____ / ____ / _____ ☐ Original sighted

______________________________ ______________________________

Lender or Broker name (print name) Staff number or accreditation name(s)

Signature **X** ______________________ Date ____________________

PART C BANK USE ONLY – ID REQUIREMENTS

Bank or Agent use – Identification details (e.g. passport, driver's licence details etc.) must be completed in all cases where customer identification is obtained.

Category	Identification Requirements - VOI (One of the categories)	VOI Compliant	AML Compliant
1.	1. Australian Passport or Foreign Passport **PLUS** 2. Australian Drivers Licence or Australian Proof of Age Card (with Photo)	✔	✔
2.	1. Australian Passport or Foreign Passport **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✔
3.	1. Australian Drivers Licence or Australian Proof of Age Card with Photo **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✔
4.	1. Declaration of Identity **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✗

Identification Requirements - AML (One of the categories)	
Category 1	**Category 2**
ONE OF THE FOLLOWING: 1. Current Australian Drivers Licence 2. Current within the preceding two years (not cancelled) Australian Passport 3. Current Australian Proof of Age Card 4. Current (not cancelled)Foreign Passport*	**ONE OF THE FOLLOWING (REQUIRED):** 1. Australian Birth Certificate or extract 2. Foreign Birth Certificate or extract* 3. Australian Citizenship Certificate 4. Foreign Citizenship Certificate* 5. Current Concession card as defined by the Social Security Act 1991 **AND ONE OF THE FOLLOWING:** 1. A notice issued to the individual that contains the name of the individual and their residential address by: – the Australian Taxation Office within the preceding 12 months that records a debt relating to taxation; – a local government body or utilities provider within the preceding 3 months that records the provision of services to that address or to that person; – Commonwealth, State or Territory within the preceding 12 months showing a financial benefit

All mortgage applicants must be identified under AML/CTF legislation either through an existing AML/CTF check or a new one. It is the responsibility of the broker / consultant to identify during the application process and determine if full VOI is required.

Loan Type	Existing Member	AML	Full VOI
Internal/External Refinance/Top Up	Yes	**Existing AML sufficient**	
External Refinance (Like for Like) **No change to parties on contract**	No	**New AML required**	
Internal/External Refinance/Top Up **Any changes to parties on contract**	Both	**New AML required**	**Yes (for changed party)**
Purchase	Yes	**Existing AML sufficient**	
Purchase	No	**New AML required**	**Yes**
Reverse Mortgage	Yes	**Existing AML sufficient**	
Reverse Mortgage	No	**New AML required**	

Please Note: An existing member is defined as holding an account with P&N for no less than 3 months and showing transactional activity. If this is not the case then the member should be treated as a new member.

Please Note (Lender's only): There are some accounts that are listed as '**Pre-AML**'. These accounts can be treated as 'Existing AML' accounts.

* Please ensure foreign documents (if not in English) are accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI).