

# Customer Identification Form (CIF)

## Information Required

Individual Customers must complete section 1, 3 and 4

Sole Traders must complete sections 1, 2, 3 and 4.

### SECTION 1

#### Details of Individual to be identified (Individual Customers and Sole Traders)

CIS no. (if known)

Account number (if known)

Account name

Individual (name in full)

Date of birth

Gender

Male  Female

Are you known by any other names?

Yes  No

If yes, please specify all names (use a separate sheet if required)

Residential address (PO Box not allowed)

**Employment type:** Please select the employment type that reflects your current situation best.

- |   |   |  |                                     |
|---|---|--|-------------------------------------|
| <input type="checkbox"/> Casual               | <input type="checkbox"/> Independent Contractor | <input type="checkbox"/> Retired                   | <input type="checkbox"/> Student    |
| <input type="checkbox"/> Dependant Contractor | <input type="checkbox"/> Other                  | <input type="checkbox"/> Self Employed             | <input type="checkbox"/> Temporary  |
| <input type="checkbox"/> Full Time            | <input type="checkbox"/> Part Time              | <input type="checkbox"/> Social Security Recipient | <input type="checkbox"/> Unemployed |

Occupation

**Purpose of business relationship:** This refers to your reasons for engaging with us to obtain products and services. Customers may have multiple reasons for dealing with us. Please indicate all of these reasons below.

- |  |   |                                     |  |
|--|---|-------------------------------------|--|
| <input type="checkbox"/> Transactional                           | <input type="checkbox"/> Short Term Borrowing | <input type="checkbox"/> Protection | <input type="checkbox"/> Financial Markets     |
| <input type="checkbox"/> Savings                                 | <input type="checkbox"/> Long Term Borrowing  | <input type="checkbox"/> Wealth     | <input type="checkbox"/> Correspondent Banking |
| <input type="checkbox"/> Additional information (please specify) |   |                                     |  |

**Source of funds:** This refers to the origin of the funds that are the subject of the business relationship between you and us. Please note that many customers have multiple sources of funds. Please indicate all sources of funds below.

- |   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> Salary/Wages             | <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Compensation payment  | <input type="checkbox"/> Inheritance   |
| <input type="checkbox"/> Commission               | <input type="checkbox"/> Rental income              | <input type="checkbox"/> Government benefits   | <input type="checkbox"/> Gift/Donation |
| <input type="checkbox"/> Bonus                    | <input type="checkbox"/> Superannuation/Pension     | <input type="checkbox"/> Sale of assets        | <input type="checkbox"/> Windfall      |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Loan                       | <input type="checkbox"/> Liquidation of assets | <input type="checkbox"/> Tax refund    |
| <input type="checkbox"/> Business profits         | <input type="checkbox"/> Insurance payment          | <input type="checkbox"/> Redundancy            |  |

Additional sources (please specify)

## SECTION 1 *continued*

**Source of wealth:** This refers to the origin of your total net assets/total net worth. Please note that many customers will have multiple sources of wealth. Please indicate all sources of wealth below.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Employment income/earnings          | <input type="checkbox"/> Superannuation/Pension    | <input type="checkbox"/> Liquidation of assets |
| <input type="checkbox"/> Redundancy                          | <input type="checkbox"/> Insurance payment         | <input type="checkbox"/> Inheritance           |
| <input type="checkbox"/> Business income/earnings            | <input type="checkbox"/> Compensation payment      | <input type="checkbox"/> Gift/Donation         |
| <input type="checkbox"/> Business profits                    | <input type="checkbox"/> Government benefits       | <input type="checkbox"/> Windfall              |
| <input type="checkbox"/> Investment income/earnings          | <input type="checkbox"/> Owns real estate/property | <input type="checkbox"/> None                  |
| <input type="checkbox"/> Rental income                       | <input type="checkbox"/> Sale of assets            |  |
| <input type="checkbox"/> Additional sources (please specify) |  |  |

## SECTION 2

### Details to be completed by Sole Traders only

Full Business/Trading Name

ABN (if any)



Full address of the principal place of business (PO Box not allowed) (if any)

Business Classification (ANZSIC)

## SECTION 3

### Foreign Tax Residency Information

Are you a tax resident for any other country outside of Australia?  Yes  No

If yes please indicate the country(ies) in which you are a resident for tax purposes and each country's associated Tax Identification Number (TIN)\*.

If a 'TIN' is not available, please select one of the reasons against the appropriate country:

\* A foreign TIN is an identifying number or equivalent issued by the individual country of tax residency that is used for tax purposes. NOTE: If you have more than 3 countries in which you are a tax resident, please photocopy this section to provide more details.

Country	Tax Identification Number (TIN)	Reason (if a TIN not available)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Foreign TIN not issued by this country <input type="checkbox"/> Individual is underage (applies to individuals only) <input type="checkbox"/> Foreign TIN pending issue by the countries tax authority
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Foreign TIN not issued by this country <input type="checkbox"/> Individual is underage (applies to individuals only) <input type="checkbox"/> Foreign TIN pending issue by the countries tax authority
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Foreign TIN not issued by this country <input type="checkbox"/> Individual is underage (applies to individuals only) <input type="checkbox"/> Foreign TIN pending issue by the countries tax authority

## SECTION 4

### Details Certified for an Individual (Individual Customers and Sole Traders)

**Information Required:** Certifiers must complete the Certifier's details & declaration section on the following page and certify legible copies of either:

One document from Group 1

Or

One document from Group 2 and one other document from Group 3.

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#### Group 1 - Primary Photographic Identification Documents.

- Australian Passport (current or expired by less than 2 years).
  - Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations.
  - Foreign Travel document issued by a foreign government, the United Nations or an agency of the United Nations.
  - Australian licence/permit.
  - Foreign driver's licence which contains a photograph.
  - Proof of age card issued by State or Territory.
  - National Identity card issued by a foreign government, the United Nations or an agency of the United Nations.
- 

#### Group 2 - Primary Non-Photographic Identification Documents.

- Australian Birth Certificate or extract.
  - Foreign Birth Certificate.
  - Citizenship Certificate - Australian.
  - Citizenship Certificate - Foreign.
  - Centrelink Pension Card.
- 

#### Group 3 - Secondary Identification Documents.

- Notice of Financial Benefits issued by a Commonwealth or State/Territory Department (less than 12 months old).
  - Notice issued by the Australian Taxation Office (issued in the last 12 months).
  - Notice issued by a Local Government Body or Utilities Provider (less than 3 months old).
  - Foreign driver's licence which does not contain a photograph.
  - Department of Veteran's Affairs pension card.
  - Tenancy/lease agreement (must be current).
  - Medicare Card.
  - Australian Marriage Certificate.
  - Student ID card issued by an Australian tertiary institution (TAFE or University).
  - Notice issued by the principal of a school (less than 3 months old, must include the name of the customer, residential address, period of school attendance & be issued on a school letterhead).
  - A current card issued under Commonwealth, State or Territory law for the purpose of identification for a government service or as a licence.
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#### Special Provisions - for Refugees only, either of the following documents.

- Certificate of Identity issued by the Australian Government.
  - Convention Travel Document (Titre de Voyage or equivalent) issued by the Australian Government.
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## SECTION 4 *continued*

### Signature of Individual to be identified

Individual (name in full)

Individual's Signature

Date

### Certifier's Details and Declaration

**Note to Certifier:** Please ensure copies are legible and record the following on each copy of the identification provided. "This is a true copy of an original or certified copy document provided"; then print and sign your name, date and Qualification No. (if applicable) and also provide your details below so that we may contact you if necessary to confirm this information.

#### Certifier's Declaration

I certify that:

1. The person named above signed this form in my presence.
2. I sighted originals of the documents noted on reverse of form.
3. I am satisfied that the documents produced were genuine and that to the best of my knowledge they confirm the name, address and/or date of birth of the person named above.

Category no. of acceptable certifier (see list below)

Qualification no. (if applicable)

#### Full Name of Certifier

Title

First Name

Family Name

Residential address - PO Box not allowed

Daytime Contact Number

Country Code

Area Code

Signature

Date

### Our reporting obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (controlling person/beneficial owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any controlling person/beneficial owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling person/beneficial owner, you will inform the bank. You will also certify that at any time there is a change of a controlling person/s/beneficial owner/s in your entity you will inform the bank.

A controlling person/beneficial owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies), or classes of beneficiaries and in the case of an entity other than a trust, the term includes person in equivalent or similar positions.

**Privacy Statement**

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30, and covers how we handle your personal information.

**Categories of acceptable certifiers****In Australia**

1. A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of 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. Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
4. Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
5. Bailiff
6. Bank officer with 2 or more continuous years of service
7. Building society officer with 2 or more years of continuous service
8. Chief executive officer of a Commonwealth court
9. Clerk of a court
10. Commissioner for Affidavits
11. Commissioner for Declarations
12. Credit union officer with 2 or more years of continuous service
13. Employee of the Australian Trade and Investment Commission who is:
  - in a country or place outside of Australia; and
  - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
  - exercising his or her function at that place
14. Employee of the Commonwealth who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and
  - exercising his or her function in that place
15. Fellow of the National Tax Accountants' Association
16. Finance company officer with 2 or more years of continuous service
17. Holder of a statutory office not specified elsewhere in this list
18. Judge of a court
19. Justice of the Peace
20. Magistrate
21. Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
22. Master of a court
23. Member of Chartered Secretaries Australia
24. Member of Engineers Australia, other than at the grade of student
25. Member of the Association of Taxation and Management Accountants
26. Member of the Australian Defence Force who is:
  - an officer; or
  - a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 2 or more years of continuous service; or
  - a warrant officer within the meaning of that Act
27. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
28. Member of:
  - the Parliament of the Commonwealth; or
  - the Parliament of a State; or
  - a Territory legislature; or
  - a local government authority of a State or Territory
29. Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
30. Notary public
31. 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
32. Permanent employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority; or
  - a local government authoritywith 2 or more years of continuous service and is a person not already specified elsewhere in this list
33. Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made

## SECTION 4 *continued*

34. Police officer
35. Registrar, or Deputy Registrar, of a court
36. Senior Executive Service employee of:
  - the Commonwealth or a Commonwealth authority; or
  - a State or Territory or a State or Territory authority
37. Sheriff
38. Sheriff's officer
39. Teacher employed on a full-time basis at a school or tertiary education institution
40. Member of the Australasian Institute of Mining and Metallurgy
41. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
42. An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees.

### Outside of Australia

1. A legal practitioner who holds a current practicing certificate under a law in force in a State or Territory in Australia
2. An officer of an Australian bank, building society or finance company branch or office located in a foreign jurisdiction with 2 or more years of continuous service
3. Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
4. Employee of the Australian Trade and Investment Commission who is:
  - in a country or place outside of Australia; and
  - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
  - exercising his or her function at that place
5. Employee of the Commonwealth who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and
  - exercising his or her function in that place
6. Judge of a court
7. Magistrate
8. Registrar, or Deputy Registrar, of a court
9. A person authorised as a notary public in a foreign jurisdiction
10. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
11. A person who is authorised by law in the relevant jurisdiction to administer oaths or affirmations or to authenticate documents.

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### Branch/Office Use Only

Employee name

Employee number

Branch name

Branch no.

Signature

Date