



DOCUMENT CHECKLIST



Individual

Thank you for your interest in NAB. All clients applying for a new personal and / or business account must complete the identification procedures for the purposes of Anti-Money Laundering and Counter Terrorism Financing laws. The checklist below contains the information we require to establish you as a customer. Further information may be collected from you to support the establishment process, if required.

Please note that each signatory operating on the account will need to provide identification documents as per the options set out below unless you are an existing NAB customer. Part of our ongoing due diligence, individuals who have been NAB customers prior to 12/12/2007 may be asked to provide ID documents again.

The Individual requirement is applicable to:

- a) Individual Customers
- b) Individual Signatories
- c) Beneficial Owners
- d) Individual Joint Account Holders
- e) Individual Guardian of a Customer
- f) Verifying Officers (VO) – not for Retail customers

Standard Identity Check – either one of the options below:

- One primary photographic identification document; or
- One primary non-photographic identification document AND one secondary identification document; or
- One special provision identification document.

- Note:**
1. If any of the identity documents are written in a language other than English, it is to be provided together with an English translation that's prepared by an accredited translator.
 2. The individual ID documents must be original (if in person) or certified as a true copy by a NAB approved certifier e.g. Justice of the Peace, Police Officer or Legal Practitioner.

Section A

Primary Photographic Identification Documents

- a) A current and valid Australian passport or expired within two years;
- b) A current and valid Foreign passport;
- c) A current and valid Australian driver's licence;
- d) A current and valid Foreign driver licence;
- e) A valid Proof of Age card;
- f) A current and valid ID card issued by Foreign Government or United Nations that also contains signature of the person.

Section B

Primary non-Photographic Identification Documents

- a) Birth certificate;
- b) Citizenship certificate;
- c) A current and valid Pension/Health Care/Seniors Health card - Australian Government issue.

Section C

Secondary Identification Documents – must contain the name of the individual and their residential address, and issued by local government or provider only

- a) Utility bill that was issued within the preceding three months;
- b) Rates notice that was issued within the preceding three months;
- c) Australian Taxation Office notice that was issued within the preceding twelve months;
- d) Financial Benefits Statement that was issued within the preceding twelve months;
- e) Under 18 years – A statement signed by the principal within the preceding three months and in the letterhead of the educational institution confirming the child attends the institution.

Section D

Special Provision Identification Documents

- a) Death certificate
- b) International travel document (excluding passport)
- c) Indigenous / Torres Strait Islander community letter
- d) Written reference - special purpose
- e) JBWere customer
- f) Indigenous community proof of ID card
- g) NAB customer
- h) Signatories written reference received by verifying officer

Recent Arrivals

If you have recently arrived in Australia within the first six weeks (NZ residents excluded), the following will be required to be verified in addition to the Standard Identity Check.

Account can only be opened if you are holding one of the Visa Types below:

- Student Visa;
- Sponsored Working Visa;
- Non-Sponsored working Visa;
- Business Talent (Permanent) Visa;
- Family Stream Visa;
- Significant Investor Visa;
- Business Innovation and Investment Visa;
- Skills Independent Visa;
- Skilling – Nominated or Sponsored Visa;
- Bridging Visa;
- Refugee Visa

We will need to photocopy/scan your Passport with:

- The “particulars” page, i.e. where the holder’s photograph and personal details are listed; AND
- The “arrival stamp”
- If the passport or other international travel document/s has not been stamped on arrival in Australia, then you need to provide supporting evidence of their immigration status. This can be in the form of:
 - a copy of documentation that confirms your arrival date. E.g. Flight Ticket, Boarding Pass, or Travel Itinerary
- Copy of Visa (in passport) showing expected visa type and period of validity; or
- A letter from the Department of Immigration & Citizenship (DIAC) confirming their arrival; or
- A “Visa Entitlement Verification Online (VEVO)” check issued by the Department of Immigration and Border Protection;

For International Students, please also provide:

- Evidence of enrolment – email or letter from the educational institution where you are enrolled; or
- Evidence of enrolment – letter from Australian Department of Education & Training;

For Refugees, the following is equivalent to a foreign passport if you don’t have one:

- Copy of Immicard; or
- Copy of Temporary Travel Document;

For Non-Residents who are in Australia to purchase investment properties

You must have the appropriate [Foreign Investment Review Board](http://firb.gov.au) (FIRB) approval, located via firb.gov.au, to be eligible to open an account in line with Lending to a Non-Resident. Please discuss with your banker for further lending requirements.

For individuals who have recently arrived from the following Sanctioned Countries:

- Iran
- Syria
- North Korea
- Cuba
- Crimea / Sevastopol regions (located in Russia or Ukraine)

1. We will also confirm with you your expected stay in Australia. We can only open an account for you if your expected stay is more than 6 months,
2. You are not permitted and will be prevented from using NAB products and / or services if visiting or transacting with the abovementioned countries. Note: Transactions with Cuba will be restricted.
3. You must tell NAB and close accounts if you cease living in Australia.
4. If you become a permanent resident in Australia, you must notify NAB and provide proof of residency and your Australian address.
5. If you are resident of the above Sanctioned Countries, lending products are not permitted.

For customers who have recently arrived from Russia or Ukraine and are residents outside of Crimea / Sevastopol regions, the following additional information is required:

- Proof of Russian / Ukrainian address outside of Crimea or Sevastopol.
- You must confirm that you do not live or work in the Crimea or Sevastopol regions.