



Document checklist Non-Resident Individual

What we need to complete your application

Thank you for your interest in NAB. An individual who is a director, beneficial owner (BO) or trustee to a non-individual entity may need to complete these identification procedures for the purposes of Anti-Money Laundering and Counter Terrorism Financing laws. This checklist contains the information we need to establish you as a Customer. If required, we may collect some extra information from you during this process.

Each signatory operating on the account needs to provide the identification set out below unless they're an existing NAB Customer. As part of our ongoing due diligence, individuals who were NAB Customers before 12 December 2007 may be asked to provide ID documents again.

These requirements apply to:

- a. Individual Customers (including minors)
- 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.

Information required:

- Your full name, date of birth and contact number
- Overseas address
- If you are a resident of any other country for tax purposes (this is required under Foreign Account Tax Compliance Act (FATCA)/Common Reporting Standard (CRS) regulations)
- Source of Wealth – how and from which countries you have generated your wealth
- Nature & Purpose – the intended purpose/s of your banking relationship with NAB
- Occupation
- Country(ies) of Citizenship

Standard identity check – one of the options below:

- One primary Photographic Identification Document (Passport) or;
- One primary Non-Photographic Identification Document plus one secondary Non-Photographic Identification Document.

Note:

1. If any of the identity documents are written in a language other than English, they must be provided with an English translation 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. A notary public, a person authorised as a notary public in a foreign country, an Australian Consular officer or Australian diplomatic officer, or a person in a foreign country who is authorised by law in the jurisdiction to administer oaths or affirmations or to authenticate documents.

3. For customers wishing to arrange to have documents required by NAB certified by one of the approved certifiers, the following details **MUST** be included in both the **scanned copy of the required documents AND covering email**:
- **First & last name** (as a minimum) of the Approved Certifier;
 - **Date** that document was certified;
 - **Signature** of the approved certifier;
 - **The capacity** in which they have certified the document.
 - **Registration Number** or, if not applicable, certifier's office or address; and
 - The following text needs to be added: **"This is to certify that this is a true copy of the original which I have sighted."**

Document types

Section A – Primary photographic identification documents

- A current and valid Foreign passport
- A current and valid Foreign driver licence containing a photograph
- A current and valid national identity card issued by a Foreign Government, the United Nations or an agency of the United Nations that also contains the signature of the person or the unique identifier number of the ID card

Section B – Primary non-photographic identification documents

- Foreign birth certificate
- Foreign Citizenship certificate

Non-Resident

If you are not an Australian citizen, we will need to verify and collect further information in addition to the standard identity check.

Forward correctly certified copies of acceptable identification documents:

- Post the certified identification documents to the branch/banker; or
- Request the certifier to email certified, scanned copies of the identification documents confirming that they certified the identification.

For Non-Resident individuals who reside in the following sanctioned countries:

- Iran
 - Syria
 - North Korea
 - Cuba
 - Crimea, Sevastopol and Donbas Regions (Donetsk/Luhansk) (located in Russia or Ukraine)
1. You are not permitted and will be prevented from using NAB products and services if visiting or transacting with these sanctioned countries. **Note:** transactions with Cuba will be restricted.
 2. If you become a permanent resident in Australia, you must notify NAB and provide proof of residency and your Australian address.
 3. If you are resident of the above sanctioned countries, lending products will not be permitted.

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

- Proof of Russian or Ukrainian address outside of Crimea, Sevastopol or Donbas regions.
- Confirmation that you do not live or work in the Crimea, Sevastopol or Donbas regions.