

# IDENTIFICATION (ID) RULES AND CERTIFICATION OF DOCUMENTS

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), which was introduced to help the Government fight the funding of terrorism and money laundering activities, is now law.

Complying with the AML/CTF Act requires a number of changes to the Aon Master Trust's procedures, including enhanced ID procedures to verify a member's identity for certain transactions.

This fact sheet explains how the ID rules work and what you have to do to get copies of your ID documents legally certified.

The AML/CTF Act 2006 requires that Aon Master Trust members provide a form of identification when they:

- request a transfer, rollover or a benefit payment
- make an application to set up a UK pension account in Aon Master Trust Personal Super
- make an application to set up an Aon Master Trust Pension.

The ID requirements can be satisfied in two ways:

## Primary ID

A certified copy of:

- a photo ID, such as a State or Territory Driver's Licence or the details page of a Commonwealth passport
- an international travel document as long as it contains a photograph and signature of the person in whose name it has been issued
- a card issued under State or Territory law for the purpose of proving a person's age, which contains a photograph of the person in whose name the document is issued
- a national identity card which contains a photograph and a signature of the person in whose name the document is issued.

## Secondary ID

A certified copy of one document each from the lists below:

### List A

- Birth certificate or birth extract issued by a State or Territory
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles a person to financial benefits.



### List B

- ⌵ Letter from Centrelink regarding a Government assistance payment
- ⌵ Notice issued by Commonwealth, State or Territory within the past twelve months that contains a member's name and residential address, such as:
  - > Australian Tax Office notice of assessment
  - > Rates notice from local council.

### Process of certification

To have a document certified, you must produce the original document along with a photocopy of the document for the witness to confirm the authenticity of the copy.

The witness must ensure that the original and the copy are identical; then write or stamp on the copied document 'certified true copy'. This must be followed by the date and signature, printed name and qualification of the witness. All copied pages of original proof of ID documents must be certified.

In cases where an extract of a document is photocopied to verify customer ID, the witness should write or stamp 'certified true extract'.

A document may be certified by one of the qualified witnesses listed below.

### Qualified witnesses for document certification

- ⌵ Chiropractor
- ⌵ Dentist
- ⌵ Legal practitioner
- ⌵ Medical practitioner
- ⌵ Nurse
- ⌵ Optometrist
- ⌵ Patent attorney
- ⌵ Pharmacist
- ⌵ Physiotherapist
- ⌵ Psychologist
- ⌵ Trade marks attorney
- ⌵ Veterinary surgeon
- ⌵ Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- ⌵ Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- ⌵ Bailiff
- ⌵ Bank officer with 2 or more continuous years of service
- ⌵ Building society officer with 2 or more years of continuous service
- ⌵ Chief executive officer of a Commonwealth court
- ⌵ Clerk of a court
- ⌵ Commissioner for Affidavits
- ⌵ Commissioner for Declarations
- ⌵ Credit union officer with 2 or more years of continuous service
- ⌵ Employee of the Australian Trade Commission who is:
  - > in a country or place outside Australia, and
  - > authorised under paragraph 3 (d) of the *Consular Fees Act 1955*, and
  - > exercising his or her function in that place

- ⌵ 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
- ⌵ Fellow of the National Tax Accountants' Association
- ⌵ Finance company officer with 2 or more years of continuous service
- ⌵ Holder of a statutory office not specified in another item in this Part
- ⌵ Judge of a court
- ⌵ Justice of the Peace
- ⌵ Magistrate
- ⌵ Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- ⌵ Master of a court
- ⌵ Member of Chartered Secretaries Australia
- ⌵ Member of Engineers Australia, other than at the grade of student
- ⌵ Member of the Association of Taxation and Management Accountants
- ⌵ 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
- ⌵ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- ⌵ 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
- ⌵ Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- ⌵ Notary public
- ⌵ 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
- ⌵ Permanent employee of:
  - > the Commonwealth or a Commonwealth authority, or
  - > a State or Territory or a State or Territory authority, or
  - > a local government authority; with 2 or more years of continuous service who is not specified in another item in this Part
- ⌵ Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- ⌵ Police officer
- ⌵ Registrar, or deputy registrar, of a court
- ⌵ Senior executive service employee of:
  - > the Commonwealth or a Commonwealth authority, or
  - > a State or Territory or a State or Territory authority
- ⌵ Sheriff
- ⌵ Sheriff's officer
- ⌵ Teacher employed on a full-time basis at a school or tertiary education institution
- ⌵ Member of the Australasian Institute of Mining and Metallurgy

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- ⊘ 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)
- ⊘ 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.

## Other requirements

If a document is in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Where there are any discrepancies between your personal details on record and the identification document you provide to the Trust or the Fund, the trustee may request additional evidence to confirm a member's identity.

## Change of name

If you have changed your name you must produce certified copies of 'link' documents. Link documents prove that a relationship exists between two or more names.

In the event that you have changed your name by marriage or divorce, the link documents you would be expected to provide would be a certified copy of a marriage certificate or a decree nisi (divorce certificate). In both cases, there must be evidence of your current name and previous name or names.

If you have changed your name legally you will need to provide the trustee with a certified copy of a change of name certificate or deed poll from the Registry of Births, Deaths and Marriages or similar body in your State.

## Signing on behalf of a member

If you are signing on behalf of a member you must produce a certified copy of a current Guardianship order or Power of Attorney (POA) document. You must ensure that you provide all pages to the trustee, duly certified.

In the case of a POA you must also provide a signed declaration that the POA is current and has not been revoked.

## [aonmastertrust.com.au](http://aonmastertrust.com.au)

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