

Customer Identification Process (CIP) – Acceptable Identification Documents

In order to comply with the new **Anti-Money Laundering and Counter-Terrorism Financing Legislation (AML/CTF)**, ANZ has introduced a new Customer Identification Process (CIP) for individuals seeking banking services.

Two document verification

The new standard requirement is for a person to provide two identity (ID) documents, which are accepted in a limited number of combinations.

The four categories of acceptable documents are:

Category A	Government-issued photo ID documents
Category B	Government-issued non-photo ID documents
Category C	Evidence of address documents
Category D	Other ID documents

Details of acceptable identity documents within each category are shown overleaf.

Acceptable combinations of documents

The acceptable combinations of documents are:

- Two Category A documents
- One Category A document and one Category B document
- One Category A document and one Category C document
- One Category A document and one Category D document
- One Category B document and one Category C document

Please refer to an ANZ representative for identification procedures for organisations.

Acceptable categories of documents

All identification must be **current** unless specified.

The following is the list of acceptable identity documents:

Category A – Government-issued photographic ID

- Australian passport (current or expired less than 2 years) or Foreign passport
- Australian driver licence or learner permit
- **One** of the following other photo ID:
 - Proof of Age Card
 - Army, Navy or Air Force ID
 - Dept of Defence ID
 - Police ID
 - Australian tertiary institution student card
 - Firearms / shooting licence
 - Explosives licence
 - Waterways / Boat licence

It is **not** acceptable to produce two forms of the same ID type e.g. an Australian and a British passport

Category B – Government-issued non-photographic ID

- Birth Certificate
- Australian Citizenship Certificate
- Foreign Citizenship Certificate (translated into English if required, by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI))
- **One** of the following Centrelink Pension Cards:
 - Health Care Card
 - Commonwealth Seniors Health Card
 - Pensioner Concession Card
 - Interim Concession Card

Category C – Evidence of Address

- Tax assessment notice (less than 12 months old)
- Government benefits notice (less than 12 months old)
- Utility bill (less than 3 months old)
- Local government rates notice (less than 3 months old)
- School attendance letter (less than 3 months old)

Category D – Other ID

- Other Australian Bank Passbook
- Other Australian Bank Credit Card
- Other Australian Bank Debit Card
- Medicare Card