

# SMSF VOI Form



As the entity responsible for AML / CTF obligations for each of these programs, Columbus must have an AML / CTF program in place, which meets the requirements of the **AML / CTF Act Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)** (AML / CTF Rules).

## Forms Requirement

To be completed, in all situations, with every application submission and checked by the Credit area: for completeness and accuracy, satisfied that all necessary checks have been made prior to credit approval is granted and loan settlement.

## Reporting Discrepancies

From time to time, discrepancies will arise in the identification documentation. Discrepancies may be easily explainable – individuals change their names when they marry and sometimes use a pseudonym.

Any unusual discrepancy must be reported to our AML / CTF Compliance Officer promptly. Our AML / CTF Compliance Officer will review the discrepancy and decide whether further investigation is required, or the discrepancy is easily explainable. Our AML / CTF Compliance Officer may determine that a suspicious matter report is required as a result of the discrepancy.

## 1. KYC Information for Individuals

### KYC Identification Requirements

#### Member 1

Full name \_\_\_\_\_

Date of birth        /        / \_\_\_\_\_

Residential address \_\_\_\_\_

Country of residence \_\_\_\_\_

Country of citizenship \_\_\_\_\_

Any other names known by \_\_\_\_\_

Occupation / business activities \_\_\_\_\_

#### Member 2

Full name \_\_\_\_\_

Date of birth        /        / \_\_\_\_\_

Residential address \_\_\_\_\_

Country of residence \_\_\_\_\_

Country of citizenship \_\_\_\_\_

Any other names known by \_\_\_\_\_

Occupation / business activities \_\_\_\_\_

### Verification Individuals

The documents produced must be current, except for an Australian Passport which has not been cancelled and was current within the preceding 2 years.

Verification Individuals (continued)

Documents provided must fully satisfy either one of Category 1-4

Category	Minimum Document Requirements
	For Persons who are Australian citizens or residents
1	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
2	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Full birth certificate or citizenship certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
3	<input type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Full birth certificate or citizens certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
4	(a) <input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary, or (b) <input type="checkbox"/> Australian or foreign Passport <u>plus</u> <input type="checkbox"/> Full birth certificate <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
5	If borrower does not have documents that satisfy any of the above categories, please contact Columbus Capital Legal for further advice.
	For Persons who are not Australian citizens or residents.
6	(a) Foreign passport <u>Plus</u> another form of government issued photographic identity Document <u>Plus</u> change of name or marriage certificate if necessary (b) Foreign passport <u>Plus</u> full birth certificate <u>Plus</u> another form of government issued identity Document <u>Plus</u> change of name or marriage certificate if necessary

## 2. Enhanced Due Diligence

---

### Enhanced Due Diligence

#### **INDIVIDUALS:**

Clarify or update KYC information already held.

- Collect additional KYC information, and verify this information (where appropriate).
- Verify or re-verify KYC information.
- Collect employment details, details of how declared assets were accumulated, and the source of wealth.
- Clarify the nature of the customer's ongoing business with us.
- Undertake detailed analysis of the customer's transactions.
- Seek management approval to continue a business relationship, decide whether a specific transaction should be processed, or whether the Designated Service should continue to be provided to the customer.

#### **FOR ALL:**

What is the purpose, reason for, or nature of the transaction?

What is the expected nature and level of transaction behaviour, including future transactions?

## Certified copies

---

### Who can certify documents

The list below identifies those individuals deemed to be authorised certifiers.

- 1 A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to practise 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 The following if they have two or more years of continuous service or time with licensee:
  - An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence
  - An officer with, or a credit representative of, the holder of an Australian Credit Licence
  - Justice of the Peace
  - ZIP ID / Max ID / IDYou etc
  - Employee of Australia Post
  - Chartered Accountant or Certified Practising Accountant (CPA)
  - Police officer
  - Teacher (full time employed as such)
  - A person authorised as a notary public in a foreign country.

## Non Face to Face Interview

Please provide certified ID from a certifier under section "Who Can Certify Documents", and sign below as the interviewer to confirm you have conducted a non face-to-face interview.

For identity verification documents that contain a photograph of the signatory: *"I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."*

For identity verification documents that do not contain a photograph of the signatory: *"I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original."*

## Face to Face Interview

I certify that all of this information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

- I certify that I have had a face-to-face interview with the above person. I have sighted and certified the original documents listed in the 'Verification Individuals' at the interview
  
- I have sent the borrower to a certifier listed on page 4 for certification of identification documents

Name of Interviewer

Signature of Interviewer

Date: