

# AML/CFT ID Checklist



To comply with AML/CFT Act 2009, Proof of Identification AND Proof of Residential Address are required before establishing a business relationship.

## Proof of Identification:

1. One form of the following primary photographic identification:
  - a) **New Zealand Passport**
  - b) New Zealand certificate of identity issued under the [Passports Act 1992](#)
  - c) New Zealand certificate of identity issued under the [Immigration New Zealand Operational Manual](#) that is published under section 25 of the [Immigration Act 2009](#)
  - d) New Zealand refugee travel document issued under the [Passports Act 1992](#)
  - e) emergency travel document issued under the [Passports Act 1992](#)
  - f) **New Zealand Firearms Licence**
  - g) **Overseas Passport** or a similar document issued for the purpose of international travel which:
    - i. contains the name, date of birth, a photograph and the signature of the person in whose name the document is issued; and
    - ii. is issued by a foreign government, the United Nations or an agency of the United Nations.
  - h) a national identity card issued for the purpose of identification, that:
    - i. contains the name, date of birth and a photograph of the person in whose name the document is issued and their signature or other biometric measure included where relevant; and
    - ii. is issued by a foreign government, the United Nations or an agency of the United Nations.

**OR**

2. The **New Zealand Driver Licence** and, in addition, one of the following:
  - a) confirmation that the information presented on the driver licence is consistent with records held in the National Register of driver licences
  - b) confirmation that the identity information presented on the New Zealand driver licence is consistent with the records held by a reliable and independent source (for example the information that is recorded for the purposes of the Births, Deaths, Marriages, and Relationships Registration Act 1995, the Citizenship Act 1977, or the Passports Act 1992 by the Department of Internal Affairs)
  - c) a document issued by a registered bank that contains the person's name and signature, for example a credit card, debit card or eftpos card
  - d) a bank statement issued by a registered bank to the person in the 12 months immediately preceding the date of the application
  - e) a document issued by a government agency that contains the person's name and signature, for example a SuperGold Card as defined in the Social Security (SuperGold Card) Regulations 2007
  - f) a statement issued by a government agency to the person in the 12 months immediately preceding the date of the application, for example a statement from the Inland Revenue Department.

**AND**

## Proof of Residential Address:

3. One form of the following Proof of Address:
  - a) NZ Driver Licence (if residential address is shown on licence)
  - b) A recent bank statement that includes the customer's residential address and is less than 12 months old
  - c) A recent utility bill that includes the customer's residential address and is less than 12 months old
  - d) A statement issued by a government agency to the person in the 12 months immediately preceding the date of the application, for example a statement from the Inland Revenue Department

**If a bank statement has been presented as verification of a New Zealand Driver Licence, further documentation to verify address is not required.**

**Verification of documents can be done face to face; or by copies of documents provided that are certified by a trusted referee as below:**

### DOCUMENT CERTIFICATION

In New Zealand a trusted referee must be at least 16 years of age and one of the following:

- a) Commonwealth representative (as defined in the [Oaths and Declarations Act 1957](#))
- b) Member of the police
- c) Justice of the peace
- d) Registered medical doctor
- e) Kaumātua (as verified through a reputable source)
- f) Registered teacher
- g) Minister of religion
- h) Lawyer (as defined in the [Lawyers and Conveyancers Act 2006](#))
- i) Notary public
- j) New Zealand Honorary consul
- k) Member of Parliament
- l) Chartered accountant (within the meaning of [section 19](#) of the New Zealand Institute of Chartered Accountants Act 1996)
- m) A person who has the legal authority to take statutory declarations or the equivalent in New Zealand

The trusted referee must **not** be:

- related to the customer; for example, a trusted referee cannot be their parent, child, brother, sister, aunt, uncle or cousin
- the spouse or partner of the customer
- a person who lives at the same address as the customer
- a person involved in the transaction or business requiring the certification.

Certification must:

- include a statement to the effect that the documents provided are a true copy and represent the identity of the named individual;
- include the name, occupation and signature of the employee, agent or trusted referee and the date of certification (Note: If completed by a trusted referee, the trusted referee must specify their capacity to act as a trusted referee from the selection above); and
- have been carried out in the three months preceding the presentation of the copied documents in the case of an agent or trusted referee.