



PERSONAL & BUSINESS BANKING

PĒKE WHAIARO ME TE PĒKE PAKIHI

# Identify & Verify

Effective 15 December 2025

# ID and proof of address



Effective 15 December 2025

## 1. Why we need to check your ID and proof of address

At certain times, including when you set up an account with us as a new or existing customer, we're required by law to check:

- your identification (ID), and
- proof of address (in some cases).\*

In all cases we will need to keep a copy of your ID, proof of address (if required) and any other supporting documents used to open an account.

In some cases we may need to ask for and verify your source of wealth and/or funds. We will also need your I.R.D. number and your Resident Withholding Tax Rate.

## 2. Under 18?

If you're under 18 you can open an account with a New Zealand birth certificate.

If you're 12 or under we will need your parent or guardian to bring in their ID. Your parent or guardian will be required to provide documentation that confirms your relationship (the birth certificate often covers this requirement).

## 3. Business or trust customers

If your account is for a business we'll need ID for all Directors, shareholders over 25% and anyone who wants to operate on the account.

If your account is for a Trust we'll need:

- ID for all trustees,
- the trust deed,
- proof of address for the trust, and
- the source of wealth and/or funds for the trust.

Depending on the complexity of your business or trust, we may need to follow up with you for more information before your account can be opened.

## 4. Overseas tax information

Before setting up a new account you will also be required to provide information on your overseas tax residency status including your tax identification number if applicable.\*\*

For more information please go to [kiwibank.co.nz/aeoi](https://kiwibank.co.nz/aeoi) and [kiwibank.co.nz/fatca](https://kiwibank.co.nz/fatca) or ask in branch.

\* This process is called Customer Due Diligence and is required under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. We need to check your ID in order to verify your full name and date of birth, in some cases we may need your proof of address.

\*\* This information is required under the Tax Administration Act 1994. As a New Zealand financial institution, Kiwibank must identify accounts held by customers who are foreign tax residents or entities connected to foreign tax residents, and must report prescribed identity and financial information about these accounts to Inland Revenue annually.

# Acceptable forms of ID and proof of address

Most of the time you'll need to bring an original version of your ID to your local Kiwibank, where it can be sighted by one of our staff. If you can't do this then there are other options, so please ask us.

## Primary ID

All forms of ID must be original, current and not expired. Bank statements and central government documents must have been issued in the last six months.

## Additional ID



### ONE of the following:

- Passport (for non-New Zealand Passports we will need to view and retain a copy of your visa)
- New Zealand certificate of identity
- New Zealand emergency travel document
- New Zealand firearms licence
- New Zealand refugee travel document



- No additional ID needed

OR

### ONE of the following:

- Full New Zealand birth certificate
- Certificate of New Zealand citizenship



### ONE of the following:

- New Zealand driver's licence
- New Zealand Defence Force photo ID
- New Zealand Police photo ID
- 18+/Kiwi Access card
- New Zealand student photo ID

OR

- New Zealand driver's licence

### ONE of the following:

- Bank card with customer name and signature from another New Zealand bank
- Bank statement or letter issued from another registered New Zealand bank
- SuperGold Card with customer name and signature
- Community Services Card with customer name and signature
- Document from New Zealand government agency e.g. Inland Revenue, Work and Income New Zealand or StudyLink

## Proof of address

We'll only ask for proof of address in some cases. If it's needed, your proof of address must be dated within the last six months and show the same name as your ID and your physical address.

- Power, gas, water, phone (fixed line, NOT mobile), SKY or other recurring utility bill for your address
- Bank statement or letter issued from another New Zealand bank
- Store account statement, e.g. a Farmers Finance Card or The Warehouse Finance Card statement
- Letter from another New Zealand financial institution
- Letter from central government
- Letter from local council e.g. rates bill
- Document from New Zealand government agency
- Letter from electoral office
- Letter from a school or tertiary institute
- Tenancy agreement
- Employment agreement
- Letter from GP or hospital (invoices and prescriptions are not acceptable)
- Letter from solicitor or accountant
- Breast Screening letter

## All you need

Kiwibank offers a full range of accounts and services to suit your needs.

To find out more call us:

- If **you** are calling from within New Zealand, freephone on 0800 113 355.
- If **you** are calling **us** from **overseas**, phone collect through an International Operator on 64 (4) 473 1133, 24 hours a day.

## Go online

[Kiwibank.co.nz](http://Kiwibank.co.nz)

## Can't provide acceptable ID?

If you have exceptional circumstances which mean you can't provide the forms of ID in this brochure, talk to us. While there's no guarantee that we will be able to process your application without approved ID, we may be able to work through an exception process. Just visit us at your nearest Kiwibank or give us a call on 0800 113 355.



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