

**Identify  
And  
Verify.**

**Kiwi  
bank.**

**It's  
Ours.**

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

We're required by law to check your identification (ID) and proof of address at certain times, including when you set up an account with us as a new or existing customer.\*

This protects the integrity and reputation of the financial system in New Zealand and around the globe from the threats of money laundering and the financing of terrorism. It's a routine process to prevent our services from being misused for criminal activity.

There are a few ways you can provide us with ID and proof of address. Each financial institution sets its own requirements, so Kiwibank's criteria may be different from other banks. Please read the information in this brochure carefully.

- In all cases we will need to keep a copy of your ID and proof of address
- In some cases we may need to ask for and verify your source of wealth or funds.

## Under 18?

If you're under 18 and you only have a New Zealand birth certificate, we can accept that along with a proof of address. If you don't have a proof of address in your own name, we'll also accept proof of address from your parent or guardian.

## Business or trust customers

If your account is for a business, we'll need ID and proof of address for all directors, plus your certificate of incorporation. If your account is for a trust, we'll need to see ID and proof of address from all trustees plus the trust deed.

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.

## Occasional transactions

Different ID and proof of address requirements may apply to one-off transactions such as Western Union or Domestic Money Orders over a certain amount. We'll tell you if this applies to your transaction.

## 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](http://kiwibank.co.nz/aeoi) or ask in branch.

## Acceptable forms of ID and proof of address

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

Primary ID Current or expired within last three months	+	Additional ID	+	Proof of address Must be dated within last six months and show the same name as your ID; must show your physical address
ONE of the following: <ul style="list-style-type: none"><li>• Passport</li><li>• New Zealand certificate of identity</li><li>• New Zealand emergency travel document</li><li>• New Zealand firearms licence</li><li>• New Zealand refugee travel document</li></ul>		No additional ID needed		<ul style="list-style-type: none"><li>• Power, gas, water, phone (fixed line, NOT mobile), SKY or other recurring utility bill for your address</li><li>• Bank statement or letter issued from another New Zealand bank</li><li>• Store account statement</li><li>• Letter from another New Zealand financial institution</li><li>• Letter from central government or local council</li><li>• Letter from electoral office</li><li>• Letter from a school or tertiary institute</li><li>• Tenancy agreement</li><li>• Employment agreement</li><li>• Letter from GP or hospital</li></ul>
OR				
ONE of the following: <ul style="list-style-type: none"><li>• Full New Zealand birth certificate</li><li>• Certificate of New Zealand citizenship</li></ul>	+	ONE of the following: <ul style="list-style-type: none"><li>• New Zealand driver's licence</li><li>• New Zealand Defence Force photo ID</li><li>• New Zealand Police photo ID</li><li>• 18+ card / Kiwi Access</li><li>• New Zealand student photo ID</li></ul>	+	
OR				
<ul style="list-style-type: none"><li>• New Zealand driver's licence</li></ul>	+	ONE of the following: <ul style="list-style-type: none"><li>• Bank card with customer name and signature from another New Zealand bank</li><li>• Bank statement or letter issued from another registered New Zealand bank in the last six months</li><li>• SuperGold Card with customer name and signature</li><li>• Community Services Card with customer name and signature</li><li>• Document from New Zealand government agency (such as Inland Revenue, Work and Income New Zealand, StudyLink) with customer name issued in the last six months</li></ul>	+	

\*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 and proof of address in order to verify your full name, date of birth and 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.

### Can't provide acceptable ID or proof of address?

If you have exceptional circumstances which mean you can't provide the forms of ID and proof of address in this brochure, talk to us. While there's no guarantee that we will be able to process your application without approved ID and proof of address, we may be able to work through an exemption process. Just visit us at your local Kiwibank or give us a call on **0800 333 234**.

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