

DIOCESAN DEVELOPMENT FUND

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IDENTIFICATION REQUIREMENTS

Instructions for completing Identification Reference forms

To our valued clients,

Cash Transaction Act - Identification of Signatories

Section 18 of the Cash Transaction Report Act requires Banks and other Financial Institutions to verify the identity of any person or persons who, as of 01 February 1991, apply to open a new account or become a new signatory on an existing account.

Although the DDF is not a Financial Institution it must, by necessity, use the services of a bank to handle its cheque accounts. The Commonwealth Bank provides cheque clearing and general facilities through its Parramatta branch and arranges encashment authorities at its various branches for schools and parishes.

Because it is incumbent on the Bank, under threat of substantial penalties, to ensure that identification procedures are closely followed, we are obliged to co-operate. Consequently, when a new account is opened, all signatories must be identified, and when changes to authorities occur, the new signatories must also be identified.

The approved identification form, which is enclosed must be completed front and back for each of the signatories.

The Financial Transaction Reports Agency has devised a points system with a total of **100 Points** required to prove identity.

Primary Identification =70 points

(Only *ONE* Primary form of Identification may be used)

- * a Birth Certificate *or*
- * a Passport (expired for less than 2 years is acceptable) *or*
- * a Citizenship Certificate.

Secondary Identification = 40 points

(High Category - one document required)

- * a Licence containing a photograph of the signatory, issued under a law (eg. Driver's licence, etc).

Secondary Identification =25 points

(Low Category - two documents required)

- All other documentation (eg. Financial institutions' credit or Debit cards, store or club membership cards, Medicare card)

One Primary document must be used along with at least one form of Secondary documentation to total a minimum of 100 points.

No two documents from the same source are acceptable (ie. if both Commonwealth MasterCard and Commonwealth Bankcard are provided only one of these cards is acceptable).

An "Acceptable Referee" may sight each person's identification and sign the Identification Reference form, rather than presenting documents to the DDF. A list of Referee occupations/professions is over the page.

I realise this is an imposition, but it is unavoidable, and be in no doubt that all banks, building societies, credit unions and other financial institutions will be strictly adhering to these requirements.

Should you have any difficulty with the forms please do not hesitate to contact us.

*Helen Steyns
General Manager*

Who Are Acceptable Referees?

Acceptable referees must have known the signatory for at least **twelve** months and are defined in the Act's Regulations to include:

- Aboriginal community; an individual who is recognised by the members of the community to be a community elder; or if there is an elected Aboriginal council that represents the community it is an elected member of the council.
- Accountants (members of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants)
- A member of a municipal, city, town, district or shire council of a State or Territory.
- Bank, building society, credit union or other financial institution employees and agents authorised by their institution to open accounts.
- International Bank employees authorised by their institution to open accounts, where the International Bank engages in a transaction with a cash dealer
- Bailiffs
- Barristers
- Clerks of Courts
- Commissioned officers currently serving in the defence forces
- Dentists
- Diplomatic or consular officers of an Embassy, High Commission or Consulate, either in Australia or overseas
- Engineers; member of the Institution of Engineers, Australia, other than a member with the grade of student
- Holders of statutory offices for which an annual salary is payable
- Insurance Company full-time employees who have been employed continuously for at least 5 years by one or more companies of that type.
- Judges and Masters of Federal, State and Territory Courts
- Justices of the Peace
- Members of an aboriginal community council and recognised community elders of an aboriginal community
- Medical practitioners
- Members of Parliament or State Parliament
- Members of the Legislative Assembly of the ACT, Northern Territory and Norfolk Island
- Ministers of Religion who are authorised Marriage Celebrants
- Notaries public
- Nursing sisters
- Officer within the meaning of the Defence Act 1903
- Pharmacists
- Police officers in charge of Police Stations
- Police or a member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station, or above the rank of sergeant.
- Post Office managers
- Public employees - current full-time employees of Commonwealth, State, Territory or Local Governments or Statutory Authorities, who have been employed for at least 5 years by one or more of those employers
- Registrars of Federal or State Courts
- Sheriffs
- Solicitors
- Stipendiary magistrates
- Taxation; individual who is registered as a tax agent; member or fellow of the Association of Taxation and Management Accountants; fellow member of the National Tax and Accountants Association Limited.
- Totalisator agency board agent if the individual conducts an agency at particular premises and that agency is not ancillary to any other business conducted at those premises.
- Teachers - Full-time, who have been employed for more than 5 years at schools or tertiary institutions
- Veterinary surgeons