other requirements

all customers
As part of the Anti-Money Laundering and Counter-Terrorism Financing Act (2006) all people who use our products and services, regardless of whether they have an account with NAB, need to present valid documentation to meet the 100 point identification requirements.

is identification required by children?
Children under 18 years of age also need two valid documents.

what happens if I set up a new account on the internet or via telephone banking?
We will set up your account as quickly as possible, however as required by law, we cannot allow drawings (debits) on your account until we sight the valid identification documents (original or certified copies) at your local branch.

approved certifiers list
Document copies must be certified by one of the following professions:

1. A licensed legal practitioner;
2. A Justice of the Peace;
3. A notary public (for the purposes of the Statutory Declaration Regulations 1993);
4. A police officer;
5. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
6. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
7. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
8. An officer with 2 or more continuous years of service with one or more financial institutions or finance companies (for the purposes of the Statutory Declaration Regulations 1993);
9. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees;
10. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

1Please contact a NAB representative directly for more information.

100 points guide
all you need to open an account

For more information call

13 22 65
8am – 8pm EST Monday to Friday
or visit us at nab.com.au

Hearing impaired customers with telephone typewriters can contact us on 1300 363 647
a 100 point guide to help you
Opening a NAB account isn’t complicated, though there are some guidelines we are required to observe. This brochure sets out identification requirements in simple English, however if you are still not sure, please do not hesitate to talk to any of our branch staff or call 13 22 65, 8am to 8pm EST Monday to Friday.

government legislation
The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 was introduced by the Australian Government to assist in the detection of money laundering activities and terrorism funding. As part of this Act, the Government has revised customer identification requirements on all financial institutions.

when the law applies
When opening an account or becoming a signatory to an existing account, new customers are required to provide 100 points (minimum) of identification. Once provided, customers will not need to repeat this procedure when opening or becoming a signatory to further NAB accounts.

who is affected by this law?
The law covers anyone – including individuals and other customers such as clubs, associations, partnerships and companies – opening or becoming a signatory to an account in all banking institutions.

identification may already be at hand
If you are an existing NAB customer (or a signatory to a NAB account) you will automatically qualify for 100 points upon confirmation that relevant information is held.

are there any special provisions?
Special Provisions apply to Aborigines/Torres Strait islanders, recent arrivals in Australia and other individuals.

100 point check
If you are a new customer to NAB, documents from the following guide will help you complete the 100 point identification process at your nearest NAB branch. Only original documents and certified copies are acceptable. (For the Approved Certifiers List see overleaf)

document combinations
You may choose any two valid documents from the following combination options:

- 2 x Primary photographic documents
- 1 x Primary photographic document AND 1 x Primary non-photographic document
- 1 x Primary photographic document AND 1 x Secondary document
- 1 x Primary non-photographic document AND 1 x Secondary document

Or use this chart

document combinations chart

<table>
<thead>
<tr>
<th>2 x Primary photographic documents</th>
<th>1 x Primary photographic document AND 1 x Primary non-photographic document</th>
<th>1 x Primary photographic document AND 1 x Secondary document</th>
<th>1 x Primary non-photographic document AND 1 x Secondary document</th>
</tr>
</thead>
</table>

legend

Primary Identification documents with Photographs  
Primary Identification documents without Photographs  
Secondary Identification documents

valid documents

description | 70 points | 30 points
--- | --- | ---
**PRIMARY PHOTOGRAPHIC DOCUMENTS** (must have photo)
- Driver’s Licence – Australian Government Issue
- Passport Or Other International Travel Document
- Proof Of Age Card

**PRIMARY NON-PHOTOGRAPHIC DOCUMENTS**
- Birth Certificate
- Citizenship Certificate
- Social Security/Pension Card
- Under 18 Years – Birth Certificate
- Under 18 Years – Citizenship Certificate

**SECONDARY DOCUMENTS**
- Australian Taxation Office – Notice
- Identity Card – Tertiary Institution
- Identity Card/Permit Other – Australian Government Issue
- Identity Card Issued By Foreign Government
- Licence – Other (International/Foreign)
- Licence – Paper – Australian Government Issue
- Medicare Card
- Rates Notice
- Recipient Abstudy/Austudy
- Under 18 Years – Educational Institution
- Utility Bill

examples
Here are some examples of acceptable document combinations

✔️ Australian Driver’s Licence + Australian Passport
✔️ Australian Driver’s Licence + Birth Certificate
✔️ Australian Passport + Utility Bill
✔️ Birth Certificate + Rates Notice

1Please contact a NAB representative directly for more information.