



Verifying your identity

Under Commonwealth legislation, RBF is now required to verify your identity before making certain transactions, including making a payment or opening a new account.

For most members we will need to collect the following information:

- full name
- date of birth
- current residential address

We will also record your postal address which will be used for mailing purposes.

Members who joined RBF as the partner of an RBF member, are self employed or reside overseas will be asked to provide additional information.

When does RBF need to verify my identity?

If your identity has not been verified since May 2008 or has changed, RBF is required to verify an account holder's identity when they:

- start a pension
- make a lump sum withdrawal
- open an RBF Investment Account as the partner of a current RBF member
- make tax deductible contributions (applies mainly to self employed persons)

If you are an overseas resident, RBF will also need to verify your identity including your overseas residential address.

RBF also aims to verify the identity of all new members when they join the fund.

How do I verify my identity?

For many, it's as simple as showing RBF your driver's licence. If you're sending us a copy, you will need to get the copy certified. The new laws mean we can no longer accept photocopies without certification.

If you do not have a driver's licence, there are a number of alternatives that will satisfy legal requirements.

Part A – acceptable primary documents

Tick	Select ONE option from this section only
	Current driver's licence that includes your full name, date of birth, current residential address and photograph.
	Australian passport (a passport that has expired during the past 2 years is acceptable)
	Photographic card issued under State or Territory law for the purpose of proving the person's age
	Foreign passport or similar travel documents that includes your photograph and signature (see below for instructions relating to documents not written in English)

Part B – acceptable secondary documents

If you cannot provide a document from Part A, you may provide one document from each of the following two groups.

Tick	Select ONE option from this section
	Original birth certificate or birth extract showing your full name at date of birth. If you have changed your name since birth, you will need to also provide certified linking documents.
	Australian certificate of citizenship
	Foreign certificate of citizenship (see below for instructions relating to documents not written in English)
	Pension card issued by Centrelink
	Health Care card issued by Centrelink
AND	Select ONE option from this section also
	A notice issued by a utilities provider or local government within the last 3 months (includes phone, electricity or gas bill and Council rates notice) provided it includes your name and current residential address.
	A notice issued by a State, Territory or the Commonwealth, within the last 12 months recording the provision of financial benefits or accrual of debt (includes Australian Tax Office return notice) provided it includes your name and current residential address.
	In relation to a person under 18, a notice that: <ul style="list-style-type: none">· was issued to you by a school principal within the preceding 3 months; and· contains your name and current residential address; and· records the period of time that you attended that school.

Other documentation may be acceptable and members can contact RBF to seek clarification.

What if my documents are not written in English?

Documents written in a language that is not English must be accompanied by an English translation prepared by a NAATI accredited translator. The translator's NAATI accreditation must be Professional classification or above.

NAATI stands for the National Accreditation Authority for Translators and Interpreters Ltd. A NAATI accredited translator is a translator who has been accredited by NAATI to provide translation services.

RBF is not able to accept an accreditation from an overseas authority as their standards may differ from NAATI. For more information please contact NAATI on 1300 557 470 or visit their web site www.naati.com.au.

What is needed for someone acting on my behalf?

If you have an agent or representative acting on your behalf, RBF is required to verify your identity as well as your agent's identity and their authority to act on your behalf.

An agent or representative may include someone acting on your behalf while you may be travelling overseas; in a professional capacity such as a lawyer or accountant; under a guardianship ruling; or in the exercising of a power of attorney.

Your agent will need to complete RBF's *Agent Identity Verification* form.

Who can certify copies of my documents?

Original documents will need to be sighted by RBF or you can provide certified copies. The person signing your copies will need to see your original document.

The new legislation is very specific about who can and cannot certify copies of your documents. Despite being included in other lists to provide witness or other certification, the following people are *unable* to certify identification documents under this legislation.

Persons not able to certify your documents:

- × Commissioner for Declarations
- × Pharmacist
- × Medical Practitioner
- × Service Tasmania staff

In Australia, your documents can only be certified by:

- A permanent employee of Australia Post with two or more years continuous service who is employed in an office supplying postal services to the public.
- An agent of Australia Post who is in charge of an office supplying postal services to the public.
- Justice of the Peace
- Accountants with at least 2 years continuous membership ICAA, CPA or NIA
- Financial planners as authorised representatives holding an AFS licence for at least 2 years
- Lawyers (on the roll of Supreme Court or a High Court)
- Police officers
- Judge, Magistrate or CEO of a Commonwealth Court, Registrar or Deputy Registrar of a Court
- Employees of a finance company or financial institution who satisfy the Statutory Declaration Regulations 1993 and who have at least 2 years continuous service
- Australian consular officer or diplomatic officer (refer Consular Fees Act 1955)

Certification must be an original ink signature - copies of the certified document are not acceptable.

What if I am travelling or residing overseas?

Before you travel overseas, you are encouraged to verify your identity with RBF to ensure you can make contributions or conduct other transactions with ease while outside Australia.

If you are travelling overseas or reside outside of Australia, current legislation allows for your documents to be certified by an Australian consular officer or an Australian diplomatic officer.

For more information on acceptable certification officers in overseas countries, please contact RBF. Information varies for different countries.

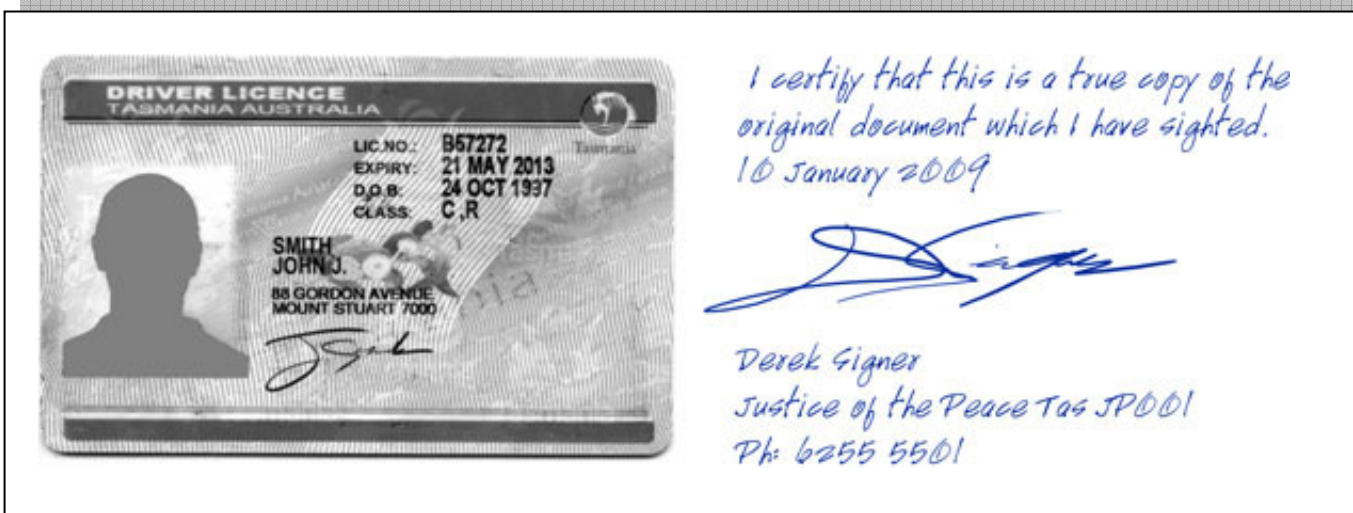
What is acceptable certification?

The person certifying your documents must:

- state that they have sighted the original and that this is a true copy
- sign and write their full name
- date
- state their category of certifier and registration number (if applicable)
- provide contact details (address and/or telephone details).

If the certification is not completed correctly, RBF cannot verify your identity in accordance with the legislative requirements.

RBF must receive the original certified copy. Copies or facsimiles of the certified document can not be accepted.



What if I change my address or my name?

Your name and your residential address are both elements that make up your identity.

If you change your postal address, you can simply advise RBF of your new address by email, telephone or in writing.

If you change your name RBF will need to see original documents or certified copies of one of the following:

- Marriage certificate
- Deed poll
- Change of name certificate

Important information

This fact sheet contains general information only. It is not intended to be, and should not be relied upon as legal, financial or other advice. It has been prepared without taking into account your personal objectives, financial situation or needs. You will need to consider whether this information is appropriate to your circumstances. We recommend that you talk to a financial adviser and read any relevant RBF documentation before making a decision.

Every care has been taken in providing accurate and up-to-date information in this fact sheet. However, things may have changed since this fact sheet was published and some of the information may no longer be correct. If there are mistakes or omissions in the information, we reserve the right to correct those errors or omissions. The governing rules of RBF will prevail over any misstatement in this fact sheet.

Need help?

Contact one of our RBF Superannuation Consultants to discuss your personal situation or to arrange an appointment. And if you need advice, they will refer you to a financial planner with RBF's financial planning company, RBF Financial Planning Pty Ltd.

Phone: 03 6233 3672 or 1800 622 631

Email: super@rbf.com.au

Website: www.rbf.com.au

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