

Customer Identification Form

For Individuals, Joint Investors and Sole Traders

ISSUED 07 MAY 2018

To comply with our obligations under the Anti-Money Laundering (AML) and Counter Terrorism Financing (CTF) Act 2006, Pental investors must now complete a Customer Identification Form in addition to the application form.

The foreign tax residency information requested in this form is for the purpose of complying with our obligations under domestic and international laws to identify tax residents of a country or countries other than Australia.

This Customer Identification Form is to be completed by individuals, sole traders and joint investors only.

Customer identification forms for other entity types can be obtained by calling us on 1800 813 886 or downloaded from pentalgroup.com/application-customer-identification-forms.

Please follow the instructions provided.

Complete this form using a black pen – print in clear CAPITAL LETTERS.

Read this

Are you lodging your application form through a financial adviser? Please speak to your financial adviser before completing the Customer Identification Form.

Existing investors of Pental may not be required to complete the Customer Identification Form for AML purposes, however you will be required to complete this form to provide us with your foreign tax residency information. To determine if you are required to lodge this form for AML purposes, please call us on 1800 813 886 and provide your Pental account details.

Applications received without a completed Customer Identification Form and any necessary supporting documentation, from investors who are required to be identified for AML purposes, cannot be processed.

For more information call 1800 813 886
or visit pentalgroup.com



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Instructions and checklist for completing this form

WHO SHOULD COMPLETE THIS CUSTOMER IDENTIFICATION FORM

An individual, sole trader or joint investor investing in a new Pental product.

IMPORTANT INFORMATION FOR INVESTORS

If you are lodging your product application form through a financial adviser, please contact your financial adviser for further information.

If you are lodging your product application form as a direct investor (without a financial adviser), please complete Section 1 of the Customer Identification Form only, and attach certified copies of your identification document(s). If you choose this option, please use the checklist provided below.

If you are an existing investor completing this form to provide us with your foreign tax residency information, you do not need to complete Section 1D or send us any supporting documentation outlined in this form.

CHECKLIST FOR OPTION 1

Before you send the Customer Identification Form, ensure that you have correctly completed all items on the checklist below. Ensuring that all information and documentation is provided will assist in a smooth application process.

This checklist section of this form is provided for your records and is not required by Pental to process your application.

- Complete all applicable fields in Section 1 of the Customer Identification Form using the instructions provided.
- The following documents must be mailed to Pental:
 - completed Customer Identification Form
 - certified copies of your identification document(s), and
 - product application form with any applicable documentation.

IMPORTANT INFORMATION FOR FINANCIAL ADVISERS

When using this Customer Identification Form, please complete all required sections.

Under the AML/CTF Act, we are entitled to rely on the customer identification procedures conducted by financial advisers provided that the procedure was carried out in accordance with the requirements of the AML/CTF Act.

If you are a financial adviser who has identified and verified the investor, by completing this Customer Identification Form together with the verification procedure and in consideration of Pental Fund Services Limited (Pental) accepting the investor's application:

- you agree to identify and verify all new investors by using this Customer Identification Form
- you agree to retain a copy of the completed forms and all identification documents received from the investor in the investor's file for seven (7) years after the end of your relationship with the investor
- you agree to advise Pental in writing when your relationship with the investor is terminated and agree to promptly provide Pental all identification documents and/or the record of identification received from the investor at this time, or as otherwise requested from Pental, from time to time.

FOREIGN TAX RESIDENCY REPORTING OBLIGATIONS

We are required to identify tax residents of a country or countries other than Australia in order to meet account information reporting requirements under domestic and international laws.

If at any time after account opening, information in our possession suggests that you may be a resident of a country or countries other than Australia, you may be contacted to provide further information on your foreign tax residency status. Failure to respond may lead to certain reporting requirements applying to the investor's account.

By completing this form you certify that at any time there is a change to your foreign tax residency status, you will inform us of these changes.



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HOW TO CERTIFY YOUR DOCUMENTS

A certified copy is a document that has been certified as a true copy of an original document.

To certify a document, take the original document and a photocopy to one of the people listed in the categories below and ask them to certify that the photocopy is a true and correct copy of the original document. That person will need to print their name, date and the capacity in which they are signing (e.g. postal agent, Justice of the Peace). Sample wording is provided below.

I, [full name], as [category of persons as listed below], certify that this [name of document] is a true and correct copy of the original [signature and date].

WHO CAN CERTIFY COPIES OF DOCUMENTS

Legal	<ul style="list-style-type: none">• a solicitor or barrister (that is, a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described))• a judge of a court• a magistrate• a chief executive officer of a Commonwealth court• a registrar or deputy registrar of a court• a notary public
JP	<ul style="list-style-type: none">• a Justice of the Peace
Police	<ul style="list-style-type: none">• a police officer
Accountant	<ul style="list-style-type: none">• a member of the Institute of Chartered Accountants in Australia, Certified Practising Accountants Australia or the National Institute of Accountants with two or more years of continuous membership
Post office	<ul style="list-style-type: none">• an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public• a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
Diplomatic service	<ul style="list-style-type: none">• an Australian consular officer• an Australian diplomatic officer (within the meaning of the Consular Fees Act 1985)
Financial corporations (bank, building society, credit union)	<ul style="list-style-type: none">• an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)• a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)• an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees.



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SECTION 1**INSTRUCTIONS**

- Complete all applicable sections on this form using **black** pen – print in clear **CAPITAL LETTERS**.
- Complete one form for each investor (e.g. two forms in total for two joint investors).

SECTION 1A: PERSONAL DETAILS

Surname (must complete)

Date of Birth (dd/mm/yyyy)

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Full given name(s) (must complete)

Daytime contact phone number

Alternate name(s) (if any)

Residential address (PO Box not accepted)

	STATE	POSTCODE
COUNTRY (IF NOT AUSTRALIA)		

Source of funds – only provide options from the list below (must complete for new investors only)

Salary/Wages, Commission, Bonus, Business Income/Earnings, Business Profits, Investment Income/Earnings, Rental Income, Superannuation/Pension, Loan, Insurance Payment, Compensation Payment, Government benefits, Sale of assets, Liquidation of assets, Redundancy, Inheritance, Gift/Donation, Windfall, Tax refund, Additional sources (must outline the source)

Source of wealth – only provide options from the list below (must complete for new investors only)

Employment income/earnings, Redundancy, Business income/earnings, Business profits, Investment Income/earnings, Rental Income, Superannuation/Pension, Insurance Payment, Compensation Payment, Government benefits, Owns real estate/property, Sale of assets, Liquidation of assets, Inheritance, Gift/Donation, Windfall, Additional Source (must outline the source)

SECTION 1B: FOREIGN TAX RESIDENCY INFORMATION

Are you a tax resident of any country outside of Australia?

No	Go to Section 1C
Yes	List all of the countries outside of Australia in which you are a resident for tax purposes and your Tax Identification Number (TIN)* for each below:

1 COUNTRY OF TAX RESIDENCY 1

Country of Tax Residency 1

Tax Identification Number (TIN) 1

OR

reason why TIN is not applicable (select ONE option only):

- Foreign TIN not issued by this country
- Individual is under age
- Foreign TIN pending issue by this country's tax authority

2 COUNTRY OF TAX RESIDENCY 2

Country of Tax Residency 2

Tax Identification Number (TIN) 2

OR

reason why TIN is not applicable (select ONE option only):

- Foreign TIN not issued by this country
- Individual is under age
- Foreign TIN pending issue by this country's tax authority

If there are more than two countries outside Australia in which you are a resident for tax purposes, please photocopy this section to provide these details.

*A foreign TIN is an identifying number or equivalent issued by the individual's country of tax residency that is used for tax purposes.



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SECTION 1C: SOLE TRADER DETAILS (IF APPLICABLE)

Complete this section if you are a sole trader.

Full business name (if any)

ABN (if any)

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Principal place of business (if any) (PO Box not accepted)

STATE

POSTCODE

COUNTRY (IF NOT AUSTRALIA)

SECTION 1D: VERIFICATION PROCEDURE

Please send us certified copies of documents that show your full name and either your date of birth or residential address.

- Complete Part A to tell us what documents you are sending us.
- If you cannot send us a certified copy of a document from Part A, then complete either Part B or C.
- Contact us if you are unable to provide the required documents in Parts A, B or C.
- Do not send original documents, only certified copies. Please refer to the 'How to certify your documents' section for more information.

PART A – ACCEPTABLE PRIMARY ID DOCUMENTS

Cross x	Select ONE valid option from this section only
	Certified copy of an Australian State/Territory driver's licence containing a photograph of the person.
	Certified copy of an Australian passport (a passport that has expired within the preceding two years is acceptable).
	Certified copy of a card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person.
	Certified copy of a foreign passport or similar travel document containing a photograph and the signature of the person.*

*Documents written in any other language but English must be accompanied by an English translation prepared by an accredited translator.

OR**PART B – ACCEPTABLE SECONDARY ID DOCUMENTS**

- Should only be completed if you do not send a certified copy of a document from Part A or Part C.

Cross x	Select ONE valid option from this section only	AND	Cross x	Select ONE valid option from this section
	Certified copy of an Australian birth certificate			Certified copy of a document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
	Certified copy of an Australian citizenship certificate			Certified copy of a document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN before scanning, copying or storing this document.
	Certified copy of a Pension card issued by Centrelink			Certified copy of a document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
	Certified copy of a Health card issued by Centrelink			If under the age of 18, certified copy of a notice that was issued to the individual by a school principal within the preceding three months; and contains the name and residential address; and records the period of time that the individual attended that school

OR**PART C – ACCEPTABLE FOREIGN ID DOCUMENTS**

Should only be completed if you do not send a certified copy of a document from Part A or Part B.

Cross x	BOTH documents from this section must be presented
	Certified copy of a Foreign driver's licence* that contains a photograph of you and your date of birth.
	Certified copy of a National ID card* issued by a foreign government containing your photograph and your signature.

*Documents written in any other language but English must be accompanied by an English translation prepared by an accredited translator.



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SECTION 2: FINANCIAL ADVISER USE ONLY

OPTION 1

Financial advisers can complete Sections 2A and 2B as outlined below. Please ensure that you indicate which document(s) you have sighted as set out in Section 1C of this form. Enclose the completed verification procedure with your client's application form and mail to us. **This is our preferred method.**

OR

OPTION 2

Financial advisers can complete Section 2B and send us copies of all documents received from the investor with this completed Customer Identification Form and the application form. Documents must be provided in line with Section 1C of this form.

SECTION 2A: RECORD OF VERIFICATION PROCEDURE

Verify the individual's full name; and either their date of birth or residential address.

ID Document Details	Document 1	Document 2 (if applicable)
Verified from	Original Certified copy	Original Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Expiry date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	n/a Sighted	n/a Sighted

SECTION 2B: FINANCIAL ADVISER DETAILS

Date verified (dd/mm/yyyy)

/ /

Financial Adviser's name

Phone number

AFS Licensee name

AFSL number

By completing this section you are agreeing to be bound by the terms and conditions set out on page 2 of this form.



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