

CUSTOMER DUE DILIGENCE (CDD)

Identity requirements: Lifetime Asset Management Limited (manager of the Garrison Bridge Superannuation Scheme) (Lifetime) are subject to the New Zealand (NZ) Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (the Act). Lifetime is required to conduct CDD in order to identify the customer and verify their identity. If appropriate Identity Requirements are not provided, there may be delays or we may be unable to proceed. **Due to the risk of potential risk of interception or loss of important documentation please do not send any originals to Lifetime.**

PART 1: Proof of your Identity and Date of Birth

- A. One** form of current & valid primary **photographic identification**; including your name, date of birth, photograph, signature, identification number and dates of issue and expiry. Please note that the copy of the photograph must be clear and a true likeness:
- Passport
 - Firearms licence
 - National Identity Certificate / Card
 - Government or United Nations issued identity card suitable for international travel

OR

- B. One** form of primary **non-photographic identification**:
- Full birth certificate
 - Citizenship certificate - issued by a government;
- AND One** current & valid **secondary photographic** identification:
- Driver licence
 - Defence Force / Police identification card

OR

- C. Driver licence** - current & valid with photographic identification;
- AND One** of the following issued in your name and dated within the last three months:
- A document issued by a registered bank with your name and signature; e.g. credit, debit or eftpos card; or
 - A bank statement issued by a registered bank in your name; or
 - A document issued by a government agency with your name and signature; or
 - A statement issued by a government agency in the 12 months immediately preceding the date of the application e.g. Inland Revenue, Ministry of Justice

Proof of Name Changes: In addition, where applicable, we also require official evidence of your current full legal name and former name such as maiden name or any other name(s) used e.g.:

- Certificate of marriage, civil union, etc. or entry on a public register.

PART 2: Proof of your permanent Residential Address

In addition to the above - Provide **one** form of the following in your name showing current permanent residential address (not PO Box) and dated within the last three months:

- **Bank statement or another bank document**
- **Printout from a Bank** confirming your name and address – stamped and dated by the bank
- **Utility bill** (connected to your residence)
- Home mortgage lender statement
- Central or local government agency correspondence (eg Spanish Padron Municipal)
- Personal income tax assessment/statement
- Rent or lease agreement

Please refer to Head Office for further options/guidance if required.

PART 3: ENHANCED CDD:

For all customers who have potential wire transfers over NZ \$1,000 and/or are non-New Zealand residents may also be required to provide further evidence of the following:

- source of funds and/or;
- source of wealth

Please refer to Head Office for further details. We will confirm to you if this is required.

PART 4: VERIFICATION INSTRUCTIONS

Who can verify? As these documents are also required for the transfer of pensions between jurisdictions this list has been limited for simplicity. Documents can be verified by:

An Approved or Trusted Referee authorised by law in the country of verification. Verification by Trusted Referees is called certification.

- **A lawyer / solicitor;** who is a member of a recognised professional body
- A chartered accountant; who is a member of a recognised professional body
- A notary public; who is a member of a recognised professional body
- A member of the judiciary
- An officer of an embassy, consulate or high commission
- A person authorised by law in your country to take statutory declarations

A **Financial Adviser** whose company has Terms of Business (TOB) with Lifetime

- When on-boarding and undertaking “face-to-face” identity verification

Under the NZ AML/CFT Act 2009 a Financial Adviser is not on the list of Trusted Referees and is therefore unable to ‘certify’ only to verify, hence the requirement for them to use the word ‘verify’.

The verifier must be over the age of 16 and cannot be:

- your spouse or partner; or
- related to you; e.g., your parent, child, brother, sister, aunt, uncle or cousin; or
- a person who lives at the same address as you.

The verifier must sight your original documents.

The verifier must include his/her name, signature, reference to his/her qualification and the date of verification on each copy with the following statement: *“I certify (for trusted referees) / verify (for advisers with TOB) this to be a true copy of the original document and confirm that it represents the identity of (full name of customer)”*.

Verification must have been carried out in the 3 months prior to the presentation of the copied documents.

Translations: Where documents are provided in a language that is not ENGLISH or not understood by the person carrying out the ID verification a translation must be prepared by a recognised/official translation service or by an adviser whose company has Terms of Business with Lifetime. Provide verified copies of both the original document and the translation (see above for appropriate verification).

The following wording to be inserted beneath the translation: *“I, certify (for recognised/official translation service only) / verify (for advisers with TOB) that I am fluent in and understand both the English and languages. To the best of my knowledge and belief, the translation(s) are true, accurate and correct.”*