Why do we need proof of your identity and address?

We are required by law to verify the identity and current residential address of our customers before processing certain requests. This is a requirement of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

As a values-based company, we believe in putting people first, which includes our wider community. So, while getting verification documents together may seem like an inconvenience, please be assured it is essential.

To confirm the identity and address of our customers we require certified/verified photocopies of the original documents, outlined below in A – Proof of Identity and B – Proof of Address.

Evidencing the existence of the estate

For the deceased, please provide certified/verified copy of the death certificate and any grants of probate or letters of administration.

In addition, Sovereign does not require address verification for the deceased.

Individuals to be identified and verified

Those who control or can act on behalf of the estate

For the executors, administrators, next of kin or anyone else entitled to act on behalf of the estate we require certified/verified copies of their proof of identity and proof of address as specified under A Proof of Identity and B Proof of Address below.

Where the executor is:

› An approved trustee listed with the Companies Office (e.g. Public Trust, Perpetual Trust Limited, Trustee Executors Limited or The New Zealand Guardian Trust Company Limited); or
› A professional trustee company, or
› A lawyer or accountant in their professional capacity; or
› An entity under the direct control of a lawyer or accountant in their professional capacity;

and the executor does not have any operational authority over the facility, we require a letter on company letterhead confirming:

› The relationship with the Estate (or entity associated with the Estate if applicable); and
› The name and date of birth of any individual(s) who may be able to act as an executor on behalf of the Estate.

We will then require verification of name and date of birth of those employees/individuals (e.g. of the trustee company) who will act on the estate. This will be in line with the Proof of Identity below, however, we do not require address verification.
Proof of identity and proof of address documentation needs to be clear, legible and easily identifiable. Clear facial recognition is required for all photo identification.

Please choose one of the following three options:

**Option 1**

Provide a certified/verified photocopy of one of:

- Appropriate pages of New Zealand or overseas passport, containing your name, date of birth, photograph and signature
- New Zealand firearms licence
- New Zealand certificate of identity
- Overseas government-issued national identity card, containing your name, date of birth, photograph and signature

**Option 2**

Provide a certified/verified photocopy of:

- A New Zealand driver’s licence (please note, we require copies of both sides of the licence)

AND

A certified/verified photocopy of one of:

- ATM (eftpos) card issued by a New Zealand registered bank, provided your name and signature is on the card *(please note we currently do not accept credit or debit cards)*
- Bank account statement issued in the 12 months immediately preceding the date of application
- A printout from a New Zealand registered bank containing customer name and address, stamped by the bank
- Statement from a government or local government agency (e.g. IRD or councils) issued in the 12 months immediately preceding the date of application
- SuperGold card (with or without photo)

**Option 3**

Provide a certified/verified photocopy of:

- New Zealand or overseas full birth certificate
- New Zealand or overseas citizenship certificate

AND

A certified/verified photocopy of one of:

- New Zealand driver’s licence (please note, we require copies of both sides of the licence)
- 18+ card
- New Zealand Police identification card
- New Zealand Defence Forces card
- SuperGold card (with photo)

Please note we cannot accept expired documents as proof of identity. In some instances where information you have provided raises matters that require us to investigate further, we will ask for more verification documents.

**B - Proof of Address**

Please provide a certified/verified photocopy of one of the following, issued and dated within the last 12 months, showing the current residential address:

- Utility bill
- Car registration document
- Bank account statement
- Government or local government agency statement (e.g. IRD, or councils)
- A non-Sovereign issued insurance policy document
- A printout from a New Zealand registered bank containing customer name and address, stamped by the bank.

Note: If a bank or government agency statement has been provided as part of Option 2 under proof of identity, and shows the residential address, no further documentation will be required to verify the residential address.
How to certify/verify an identity document

Who can certify:

- New Zealand Honorary Consul
- Lawyer
- Chartered accountant
- Notary public
- Justice of the Peace
- Registered medical doctor
- Registered teacher
- Police officer (with identification number)
- Registrar or Deputy Registrar of a NZ Court

Who can verify:

- Sovereign advisers

The certifier/verifier cannot be:

- Someone who is related to you; for example, a parent, a child, brother, sister, aunt, uncle or cousin
- A spouse or partner
- A person who lives at the same residential address

Additionally, the certifier cannot be:

- A person involved in the transaction or business requiring the certification.

What information to include:

The certifier/verifier must:

1. Sight and take a clear and legible photocopy of the original documentation
2. Write their full name, occupation and date; and sign the photocopy no more than three months prior to us receiving it
3. Write one of the following statements on each of the copies:
   a. For photographic identification documents – “I certify/verify that this is a true copy of the original document, which I have personally sighted; and the photograph is a true likeness.”
   b. For all other identification documents - “I certify/verify that this is a true copy of the original document, which I have personally sighted.”

What a certified document looks like:

Certification/verification must be completed no more than three months prior to us receiving it. Please post the physical certified/verified copies, along with your policy number reference, to us at: Sovereign, Private Bag Sovereign, Victoria Street West, Auckland 1142.

If you have any questions regarding requirements for identification verification, please contact us at enquire@sovereign.co.nz, or on 0800 500 108.