

# PROOF OF IDENTITY & ADDRESS REQUIREMENTS GUIDE

## Why do we need proof of your identity and address?

We are required by law to verify your identity and current residential address 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 your verification documents together may seem like an inconvenience, we can assure you it is essential.

You can confirm your identity and address by sending us certified/verified photocopies of the original documents, outlined below in; **A – proof of identity and B – proof of address.**

## Individuals

For individuals, or any person acting on behalf of another (as with an enduring power of attorney), we require a certified/verified photocopy of your proof of identity and proof of address documentation.

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 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.

### A-Proof of identity

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)

## B-Proof of address

Please provide a certified/verified photocopy of one of the following, issued and dated within the last 12 months, showing your 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 your residential address, no further documentation will be required to verify your residential address.

## Trusts

**A trust** must provide a certified/verified photocopy of the trust deed, together with any amendments or supplements relevant to trustees or beneficiaries.

**All trustees and settlors** or other parties that have control of trust assets must provide:

- > Their full name, residential address, relationship to the trust (e.g. trustee), and date of birth
- > Their **proof of identity** and **proof of address** as per the requirements for individuals outlined earlier in A – Proof of identity and B – Proof of address.
- > 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.

**Where the trustee 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 trustee does not have any operational authority over the facility, **we require a letter on company letterhead confirming:**

- > The relationship with the trust (or entity associated with the trust if applicable); and
- > The name, date of birth and residential address of any individual(s) who may be able to act as a trustee on behalf of the trust.

**All trust beneficiaries for non-discretionary trusts:**

- a. Who have a greater than 10% entitlement are required to provide their full name and date of birth. Please note, this information is not required to be verified.
- b. Who have a greater than 25% entitlement are required to provide their full name, residential address and date of birth and have the information verified in line with A – Proof of identity and B – Proof of address above.

**Trust beneficiaries for discretionary trusts:** The trust must provide confirmation of the class and type of beneficiaries (for example ‘the children of Mr John Smith’). This is usually within the trust deed. If it is not possible to identify the class and type of beneficiaries from the trust deed, confirmation of the same (signed by all trustees) must be provided.

## Companies

**A company** must provide the company name, the registered address, the address of the principal place of business (if different to registered address), the industry type, the company registration number, and the date of foundation/incorporation.

**All shareholders** who own more than 25% must verify their **proof of identity** and **proof of address** as per the requirements for individuals referenced earlier in A – Proof of identity and B – Proof of address.

**All directors** (to a maximum of three) must verify their **proof of identity** and **proof of address** as per the requirements for individuals referenced earlier in this A – Proof of identity and B – Proof of address.

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.

You can find company information online at [www.business.govt.nz/companies](http://www.business.govt.nz/companies)

# 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:

Full name	
Occupation	
Date	
Signature	
"I certify that this is a true copy of the original document, which I have personally sighted."	

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](mailto:enquire@sovereign.co.nz), or on **0800 500 108**.