



There may be instances where Southern Cross Credit Union will require additional documentation, and our staff will inform you if this is required.

### CATEGORY A Documents

A current drivers licence or permit issued by an Australian State or Territory, which contains the person's photograph.

A current passport issued by the Australian government (or one that has expired within the last 2 years).

A card issued by an Australian State or Territory for the purpose of proving the person's age, which contains a photograph of the person in whose name the document is issued.

### CATEGORY B Documents

A birth certificate or birth extract issued by a State or Territory.

A citizenship certificate issued by the Australian government.

A pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits.

An electoral enrolment card.

A Medicare card, Department of Veterans Affairs entitlement card or any other current entitlement card issued by the Australian government.

Loan documents held by Southern Cross Credit Union.

Records relating to a mortgage granted to the person by another financial institution other than Southern Cross Credit Union.

Land Title Office Records.

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## Do you require Business, Club, Company or other similar accounts?

If the answer is "Yes", you may be asked to provide other types of supporting documentation.

Please contact any of our branches for more information regarding the set up of these types of accounts.

Relevant fees & charges are available on application, so please ask for a brochure from our helpful staff.

Tweed Heads	07 5536 3833
Tweed Heads South	07 5524 2411
Murwillumbah	02 6672 2744
Cabarita Beach	02 6676 2377
Mullumbimby	02 6684 2574
Byron Bay	02 6685 8144
Lennox Head	02 6687 6166
Ballina	02 6686 5999
Lismore	02 6621 7371
Casino	02 6662 2877

Contact us today! 1300 360 744



PO Box 2 Murwillumbah NSW 2484

### Office Hours

Monday to Friday 9am-5pm

2 Saturdays 9am to 11.30am at Tweed Heads South, Lismore, Ballina and Murwillumbah



# Opening a membership

Everyone is welcome

Join now and become a part owner of your local community Credit Union



[www.sccu.com.au](http://www.sccu.com.au)

Product issued by Southern Cross Credit Union Ltd AFSL No. 241000  
Terms & conditions, fees & charges may apply



## Welcome

Welcome to Southern Cross Credit Union. Becoming a member is an easy procedure. All you have to do is complete a Membership Application form and buy one \$10 member share (one partly paid member share to the value of \$2 for junior members under 18 years). These shares are refundable should you ever decide to resign the membership.

As a member you are a part-owner of a local co-operative which recycles deposits and investments as loans with over 26,000 members.

Australian Government Legislation requires Southern Cross Credit Union Ltd to follow strict identification procedures for anyone opening an account, becoming a signatory to an existing account or lodging items into safe custody.

Terms & conditions, fees & charges are available on application.

## What information we need from you

### Required documents

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), Southern Cross Credit Union must verify an individual's identity before it provides them with services and products.

**This means that when an individual applies to be a member they must show Southern Cross Credit Union;**

- ✓ One document from the Category A list or
- ✓ Both:
  - i. One document from the Category B list; and
  - ii. One document from the Category C list; or
- ✓ Both:
  - iii. One document from the Category D list; and
  - iv. Either one document from the Category B or C list.

## CATEGORY C Documents

A notice issued to an individual by the Australian government, a State or Territory within the last 12 months that contains the name of the individual and their residential address and records the provision of financial benefits to the individual.

A notice of assessment issued to an individual by the Australian Taxation Office within the last 12 months that contains the name of the individual and their residential address.

A notice that was issued to an individual by a local government body or utilities provider within the preceding three months that contains the name of the individual and their residential address and records the provision of services to that address or to that person.

## CATEGORY D Documents

A current NSW photo Firearm, Security Industry or Commercial Agents and Private Inquiry Agents operator licence issued by the NSW Roads and Traffic Authority.

A current photo identity card for a NSW Police Force Officer or Australian Defence Force Member.

A current consular photo identity card issued by the Department of Foreign Affairs and Trade.

### Individuals particular circumstances

A person's particular circumstances may mean that they are unable to show Southern Cross Credit Union the documents (or the combination of documents) set out in Categories A, B, C and D. If that person falls within one of the categories listed below, that person may prove their identity by showing Southern Cross Credit Union the documents and where relevant, answering the questions listed under that category.

## A child under 18 years of age – Documents

- ✓ A birth certificate or birth extract issued by a State or Territory; and/or
- ✓ A notice that was issued to a person by a school principal within the preceding three months that contains the name of the person and their residential address and records the period of time that the person attended the school.

## Non-resident of Australia – Documents

**Both one document from the Category C list and one document from the following:**

- ✓ A passport or a similar travel document issued by a foreign government, the United Nations or an agency of the United Nations that contains a photograph, and the signature of the person in whose name the document is issued (where relevant with English translation prepared by an accredited translator).
- ✓ A citizenship certificate issued by a foreign government (where relevant with English translation prepared by an accredited translator).
- ✓ A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations (where relevant with English translation prepared by an accredited translator).
- ✓ For non-Australian passport holders, we may use VEVO (Visa Entitlement Verification Online) to check your Visa and residency status before we commence providing our products and services to you. If you are not entitled to be in Australia, the Commonwealth may use the information available on VEVO to locate you.

## Certain Recipients of Social Security Payments – Documents

**A letter of introduction from a Centrelink officer that:**

- ✓ Is signed by the individual
- ✓ Is signed by the Centrelink Officer
- ✓ Confirms that the individual's address has been verified from Centrelink records
- ✓ States that the individual is a recipient of a social security payment; and
- ✓ States that the individual's signature has been verified from Centrelink records

## Indigenous Australians

**A written reference from a community leader, who is one of the following:**

- ✓ A person who is recognised by the members of the community to be a community elder; or
- ✓ If there is an Aboriginal council that represents the community – an elected member of the council; or
- ✓ A member of a Regional Council established under section 92 of the Aboriginal and Torres Strait Islander Commission Act 1989; or
- ✓ A member, or a member of the staff, of a local land council established under section 21 of the Aboriginal Land Rights (Northern Territory) Act 1976; or
- ✓ A member of the staff of the Aboriginal and Torres Strait Islander Commission; or
- ✓ A director of an Aboriginal or Torres Strait Islander corporation within the meaning of the Aboriginal and Torres Strait Islander Commission Act 1989.

### Independent and reliable documentation

These lists are not exhaustive, other documents verifying your identity may be used if Southern Cross Credit Union determines that those documents are reliable and independent. Please contact the Credit Union for further information.

If any of these documents are in a previous name, you must provide an additional document that shows how your name was changed (for example a marriage certificate).

### Certified documents

An individual who is unable to come into one of Southern Cross Credit Union's branches in person may have their identity verified by sending to Southern Cross Credit Union, a copy of the document (or combination of documents) required to identify the individual as set out above, that has been certified as a true copy.

If a person is to rely on a certified copy, the following requirements must be satisfied:

A properly certified copy of the ORIGINAL document must be provided. Certified copies of previously certified copies will not be accepted.

The person certifying the document must have sighted the ORIGINAL. Proper certification must appear on each page to be certified, and should show:

- ✓ The date
- ✓ The signature of the person certifying the document; and
- ✓ The name of the person certifying the document, which should be clearly printed or evident in any official stamp that is used;
- ✓ The title of the person certifying the document; and
- ✓ Where relevant, the registration number of the person certifying the document (for example a Justice of the Peace must include their registration number )

**The persons who may certify a document under the AML/CTF Act are:**

- ✓ 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 Justice of the Peace
- ✓ A Notary Public (for the purposes of the Statutory Declaration Regulations 1993 (Cth))
- ✓ A police officer
- ✓ An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955 (Cth))
- ✓ An officer with 2 or more continuous years of service with one or more financial institutions (for the purpose of the Statutory Declaration Regulations 1993 (Cth))
- ✓ A finance company officer with 2 or more years of continuous service with one or more finance companies (for the purposes of the Statutory Declarations Regulations 1993 (Cth))
- ✓ An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
- ✓ A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
- ✓ For other persons who may certify documents, please contact the credit union.