

Verifying Your Identity Electronically

1. Who are we?

Australian Moneymarket Pty Ltd (AMM).

2. Why do we need to verify your identity?

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) to verify the identity of each of our clients before we can provide you with financial products and services.

3. What's electronic verification?

Electronic verification allows us to verify your identity by using the electronic tools and External Data Sources described in **Section 2: External Data Sources** on page 2.

4. Are there any qualification criteria?

To qualify for electronic verification, you must:

- be **18 years** or over;
- have an **Australian residential address**;
- hold an acceptable form of identification as set out in **Section 3: Acceptable Forms of Identification** on page 2; and
- provide **your consent** to electronic verification by accepting the electronic verification terms and conditions set out in AMM's Terms and Conditions available at www.moneymarket.com.au/downloads/Ts&Cs.pdf. All applicants, signatories and authorised representatives to an AMM account will need to have their identity verified.

5. Who completes the electronic verification for us?

We have arrangements with third parties (known as "Service Providers") who complete electronic verification on our behalf. Our Service Providers are listed in **Section 1: AMM's Service Providers** on page 2.

6. How does electronic verification work?

Our Service Providers will verify your identity by exchanging and matching your personal information with External Data Sources identified in **Section 2: External Data Sources** on page 2.

7. Who will your personal information be shared with?

Your personal information, such as your name, address, date of birth and information that you provide from identification documents listed in **Section 3: Acceptable Forms of Identification** on page 2, will be shared with our Service Providers and External Data Sources only for the purpose of verifying your identity. When verifying your identity with a Credit Reporting Agency, the Credit Reporting Agency will not record this as an enquiry on your consumer credit report.

8. How will your personal information be used?

The personal information you provide will be used:

- by our Service Providers for the sole purpose of performing electronic verification; and
- in accordance with the Privacy Act 1988, other legal obligations, our privacy policy and privacy policies of our Service Providers and External Data Sources. Our privacy policy is available at www.moneymarket.com.au/downloads/Privacy_Policy.pdf.

9. What are you agreeing too?

You are agreeing to the Terms and Conditions listed in AMM's Terms and Conditions available at www.moneymarket.com.au/downloads/Ts&Cs.pdf.

Verifying Your Identity Electronically (continued)

10. What if your identity is not verified electronically?

If our Service Providers are unable to verify your identity electronically, we will let you know and discuss the next steps with you. We may have to verify your identity by asking you to either:

- complete a face-to-face matching of your personal information against your physical identification documents; or
- where applicable, send us certified copies of your identification documents.

The different types of identification documents that AMM may need to examine are listed here www.moneymarket.com.au/downloads/AMMID_Requirements.pdf.

11. What if you don't want to be verified electronically?

You don't have to agree to electronic verification. If you don't agree, the process in Section 10 above will apply.

12. What if you provide false or misleading information?

It is an offence under Part 12 of the AML/CTF Act to provide false or misleading information, provide a false or misleading document, or forge a document for use in the verification of your identity. Also, if you fail to provide any personal information as requested, AMM can refuse to provide to you the product or service you are applying for.

Section 1: AMM's Service Providers

- Edentiti Pty Ltd (ABN 67 111 307 361), and any other service provider that AMM enters into an arrangement with for the purpose of electronic verification.

Section 2: External Data Sources

In using an external service provider to complete electronic verification, they may access records available to them from the agencies listed below:

- Document Verification Service (DVS) (Australian Government, Attorney-General's Department)
- Australian Government, Department of Foreign Affairs & Trade
- Australian Government, Department of Immigration and Border Protection
- Australian Government, Department of Human Services
- Australian Capital Territory, Road Transport Authority
- New South Wales, Transport for New South Wales
- Northern Territory, Department of Transport
- Queensland, Department of Transport & Main Roads
- South Australia, Department of Planning, Transport & Infrastructure
- Tasmania, Department of State Growth
- Victoria, VicRoads
- Western Australia, Department of Transport
- D&B Australia Pty Ltd (Dun and Bradstreet), and any other credit reporting agency that ANZ enters into an arrangement with for the purpose of electronic verification
- Australian State and Territory Births, Deaths & Marriages registries
- Australian Electoral Commission
- Sensis Pty Ltd, White Pages

Section 3: Acceptable Forms of Identification

- Australian Passport, current or one that has expired within the past two years
- Non Australian Passport, which must be current
- Medicare card
- Australian Issued Driver's Licence, which must be current
- Australian Birth Certificate

Unless otherwise stated, all information contained on this page is accurate as at June 2024.