other requirements
all customers
As part of the Anti-Money Laundering and Counter-Terrorism Financing Act (2006) all people who use our products and services, regardless of whether they have an account with NAB, need to present valid documentation to meet the 100 point identification requirements.

is identification required by children?
Children under 18 years of age also need two valid documents:

what happens if I set up a new account on the internet or via telephone banking?
We will set up your account as quickly as possible, however as required by law, we cannot allow drawings (debits) on your account until we sight the valid identification documents (original or certified copies) at your local branch.

approved certifiers list
Document copies must be certified by one of the following professions:

1. A licensed legal practitioner;
2. A Justice of the Peace;
3. A notary public (for the purposes of the Statutory Declaration Regulations 1993);
4. A police officer;
5. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
6. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
7. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
8. An officer with 2 or more continuous years of service with one or more financial institutions or finance companies (for the purposes of the Statutory Declaration Regulations 1993);
9. 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;
10. 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.

Please contact a NAB representative directly for more information.

100 points guide
all you need to open an account

For more information call
13 22 65
8am – 8pm EST Monday to Friday
or visit us at nab.com.au

Listening impaired customers
with telephone typewriters
can contact us on 1300 363 647
a 100 point guide to help you

Opening a NAB account isn’t complicated, though there are some guidelines we are required to observe. This brochure sets out identification requirements in simple English, however if you are still not sure, please do not hesitate to talk to any of our branch staff or call 13 22 65, 8am to 8pm EST Monday to Friday.

government legislation

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 was introduced by the Australian Government to assist in the detection of money laundering activities and terrorism funding. As part of this Act, the Government has revised customer identification requirements on all financial institutions.

when the law applies

When opening an account or becoming a signatory to an existing account, new customers are required to provide 100 points (minimum) of identification. Once provided, customers will not need to repeat this procedure when opening or becoming a signatory to further NAB accounts.

who is affected by this law?

The law covers anyone – including individuals and other customers such as clubs, associations, partnerships and companies – opening or becoming a signatory to an account in all banking institutions.

identification may already be at hand

If you are an existing NAB customer (or a signatory to a NAB account) you will automatically qualify for 100 points upon confirmation that relevant information is held.

are there any special provisions?

Special Provisions apply to Aborigines/Torres Strait Islanders, recent arrivals in Australia and other individuals!.

100 Points 1 x Special Provisions document OR
100 Points 1 x Written References document

100 point check

If you are a new customer to NAB, documents from the following guide will help you complete the 100 point identification process at your nearest NAB branch. Only original documents and certified copies are acceptable. (For the Approved Certifiers List see overleaf)

document combinations

You may choose any two valid documents from the following combination options:

2 x Primary photographic documents
1 x Primary photographic document AND
1 x Primary non-photographic document
1 x Primary photographic document AND
1 x Secondary document
1 x Primary non-photographic document AND
1 x Secondary document

Or use this chart

document combinations chart

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legend

Primary Identification documents with Photographs
Primary Identification documents without Photographs
Secondary Identification documents

valid documents

description | 70 points | 30 points
---|---|---
PRIMARY PHOTOGRAPHIC DOCUMENTS (must have photo)
Driver’s Licence – Australian Government issue | 10 | 0
Passport Or Other International Travel Document | 10 | 0
Proof Of Age Card | 10 | 0

PRIMARY NON-PHOTOGRAPHIC DOCUMENTS
Birth Certificate | 10 | 0
Citizenship Certificate | 10 | 0
Social Security/Pension Card | 10 | 0
Under 18 Years – Birth Certificate | 10 | 0
Under 18 Years – Citizenship Certificate | 10 | 0

SECONDARY DOCUMENTS
Australian Taxation Office – Notice | 0 | 0
Identity Card – Tertiary Institution | 0 | 0
Identity Card/Permit Other – Australian Government issue | 0 | 0
Identity Card Issued By Foreign Government | 0 | 0
Licence – Other (International/Foreign) | 0 | 0
Licence – Paper – Australian Government Issue | 0 | 0
Medicare Card | 0 | 0
Rates Notice | 0 | 0
Recipient Abstudy/Astudys | 0 | 0
Under 18 Years – Educational Institution | 0 | 0
Utility Bill | 0 | 0

examples

Here are some examples of acceptable document combinations

- [x] Australian Driver’s Licence + [x] Australian Passport
- [x] Australian Driver’s Licence + [x] Birth Certificate
- [x] Australian Passport + [x] Utility Bill
- [x] Birth Certificate + [x] Rates Notice

!Please contact a NAB representative directly for more information.
Prior to registering an Authorising User, NAB is required by law to ensure that they have been 100 point identified. If any of your nominated Authorising Users have not been identified by NAB, please have them complete this form and return it in person to your local NAB branch or Business Banking Manager with a combination of original forms of identification to make up 100 points. Forms of identification may include the following:

- Birth certificate – 70 points
- Citizenship certificate – 70 points
- International travel document (e.g. passport) – 70 points
- Driver’s licence – 70 points
- Medicare card – 30 points

If you have any questions, please contact our NAB Connect Client Centre on 1300 888 413.

Full legal business name [including details of any trust] registered for NAB Connect

Title            First name            Middle name            Last name

Work phone number

Residential address

Street number            Street name

Suburb

State            Postcode

Gender (please tick box)

☐ Male ☐ Female

Date of birth

/ / 

Signature

Date

/ / 

NAB use only

I have reviewed 100 points of original documentation and can verify the identity of ____________________________ <NAB Connect Authorising User>.

Checked by: Banker Name

Banker Initials

Date completed

/ / 

Please fax this completed and signed form to NAB Connect at 1300 886 038, and provide the customer with a copy for their records.

If you have any questions, please contact our NAB Connect Client Centre on 1300 888 413.