



ANTI-MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM

WHY WE NEED TO ASK YOU FOR INFORMATION

New Zealand has passed a law called the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (“the AML/CFT Act”). The purpose of the law reflects New Zealand’s commitment to the international initiative to counter the impact that criminal activity has on people and economies within the global community.

Lawyers must comply with the requirements of the AML/CFT Act, along with other organisations such as banks, financial advisors, real estate agents and accountants.

The services law firms and other professionals offer may be attractive to those involved in criminal activity. Under the AML/CFT Act law firms and other professionals must assess the risk they may face from the actions of money launderers and people who finance terrorism and must identify potentially suspicious activity.

To make that assessment, lawyers must obtain and verify information from prospective and existing clients about a range of things. This is part of what the AML/CFT Act refers to as “customer due diligence”.

CUSTOMER DUE DILIGENCE REQUIREMENTS

Customer due diligence requires a law firm to undertake certain background checks before providing services to clients. Lawyers must take reasonable steps to make sure the information they receive from clients is correct, and so they need to ask for documents that show this.

We will need to obtain and verify certain information from you to meet these legal requirements. This information includes:

- Your full name; and
- Your date of birth; and
- Your address.

Please see below for how we can verify this information about you.

If you are seeing us about company or trust business, we will need information about the company or trust including the people associated with it (such as directors, shareholders, trustees and beneficiaries).

We may also need to ask you for further information, and to complete an Identity Verification Form. Your contact person will discuss the steps and explain exactly what information is required.

VERIFYING YOUR INFORMATION

There are two ways for us to verify your identity information:

- Electronically – by using an electronic verification system called APLYid (see information below), at a cost of \$18 plus GST per person for clients who own a smart phone, reside in New Zealand or Australia and hold either a New Zealand or Australian passport or driver licence.
- In person – by visiting one of our offices in person. Please note that we will charge for this at the hourly rates applicable to the staff assisting with the onboarding but with a minimum fee of \$75 plus GST per person. Please see page 3 below for what you'll need to bring.

If you have a trust, with professional trustees we may be able to verify the identity of the trustees in another way. Please contact us to discuss.

If you live overseas or hold identity documents issued overseas (other than Australia) the requirements for verification may be different so please contact us to find out what will be required.

APLYID

APLYid (www.aplyid.com) uses biometrics, OCR (optical character recognition) and trusted source data to confirm the identity of a person, the legitimacy of a person's identification and their residential address. Aplyid also checks if a person is politically exposed. You will receive a text message which will include a link to start the APLYid verification process. You will be asked to take a photo of your driver licence or passport, to add your residential address and to take a short video of yourself. Your information will then be checked against relevant data sources, which can include government agencies, in New Zealand or Australia. APLYid will then provide us with a report, which we will download and save to our system. Once the report is downloaded, all personal information collected by APLYid will be deleted within five minutes of the download.

IF YOU CANNOT PROVIDE THE REQUIRED INFORMATION

If we are not able to obtain the required information from you, it is likely that we will not be able to act for you. Because the law applies to everyone, we need to ask for the information even if you have been a client of ours for a long time.

ACCEPTABLE FORMS OF IDENTIFICATION AND ADDRESS VERIFICATION

In order to comply with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 we are required to obtain and verify certain information from you before providing services to you. Below is an outline of the documents that we require from you as proof of your identity and address.

In order for your documents to be verified you will need to come to our office with your original documents.

Proof of Identity – Please choose an option below.

Option 1

One form of ID required
<ul style="list-style-type: none"> New Zealand passport New Zealand firearm's licence New Zealand certificate of identity Overseas passport or national identity card, containing your name, date of birth, photograph and signature New Zealand refugee travel document Emergency travel document

OR

Option 2

One form of primary non-photo ID
<ul style="list-style-type: none"> New Zealand full birth certificate Certificate of New Zealand citizenship Overseas citizenship certificate Overseas birth certificate <p>AND</p> <p>One form of secondary photo ID</p> <ul style="list-style-type: none"> New Zealand driver licence (include expiry) Kiwi Access Card Valid and current international driving permit, containing your photo

OR

Option 3

A New Zealand Driver Licence (include expiry)
<p>AND</p> <p>One of:</p> <ul style="list-style-type: none"> Card issued by a New Zealand registered bank, provided your name and signature is on the card Bank statement issued by a New Zealand registered bank not more than 12 months old Statement issued by a New Zealand government agency, not more than 12 months old, e.g. a statement from the IRD SuperGold card, containing your name and signature

Proof of Address - Please provide one of the following, issued and dated within the last six months, showing your current residential address.

<ul style="list-style-type: none"> Utility or rates bill Bank account statement Government or government department document e.g. a statement from the IRD Local Council notification or demand Court document 	<ul style="list-style-type: none"> Rental tenancy agreement IRD tax notice/certificate Insurance policy document Car registration notification/demand Electoral roll papers 	<ul style="list-style-type: none"> Non-bank financial institution statement Educational institution letter
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