

Membership Opening ID Requirements for Individuals

Outlined below are the identification requirements and different categories of identification to meet the legislative requirements. From the documents provided, we must be able to verify your full name and either your full residential address or your date of birth. If you provide a foreign identification document (marked with *) you must consent to Heritage verifying your visa status through Visa Entitlement Verification Online (VEVO) System.

Individuals, Sole Traders, Beneficial Owners and Signatories

IDENTIFICATION REQUIREMENTS: Your identification documents must not be expired unless otherwise specified in the requirements below.	
	Examples of Suitable Documents†
Option A 1x Primary Photographic Identification	Primary Photographic <ul style="list-style-type: none"> Australian Drivers licence or learner's permit Proof of Age card Australian Passport – current or expired within preceding 2 years International passport* which includes a photograph ImmiCard* issued by the Australian Government
Option B 2x Primary Non-Photographic Identification	Primary Non-Photographic <ul style="list-style-type: none"> Birth Certificate / Australian Citizenship Certificate Pension concession card / Seniors Health card Foreign Birth Certificate*
Option C 1x Primary Non-Photographic Identification AND 1x Secondary Identification	Primary Non-Photographic <ul style="list-style-type: none"> Birth Certificate / Australian Citizenship Certificate Foreign Birth Certificate* Pension concession card / Seniors Health card Secondary Identification <ul style="list-style-type: none"> A notice issued by an Australian Government or State or Territory government or government agency within the preceding 12 months which includes the person's name and residential address and records the provision of a financial benefit A notice issued by the ATO within the preceding 12 months which includes the person's name and residential address and records a debt payable to or by the person Current Medicare card A utilities notice issued by a local government or a utilities provider within the preceding 3 months which includes the person's name and residential address and shows that a service has been provided to that address

† These are some examples of suitable verification documents, however in some cases there may be other verification sources that are appropriate. Please speak with us in Branch or contact us on 13 14 22 for more information.

Membership Opening ID requirements for Companies & Other Entities

To allow us to set up your account as quickly as possible here is a list of the identification documents which you will need to provide so we can verify your identity in accordance with Government Legislation. We may require additional documentation depending on your circumstances. Please supply either a certified copy of the documents below or the original document (original documents will be returned once your identity is verified). Heritage can perform the ASIC Business or Company Search if applicable.

Domestic Company

- ASIC Company Name Search Extract dated within the last 30 days.
- Certificate of registration by ASIC Annual Company Statement.

Trust Account

- Trust Deed.
- If a Trustee is a Company, provide an ASIC Company Name Search Extract dated within the last 30 days.

Sole Trader

- If trading under own name using an ABN, provide an Australian Business Register showing the ABN.

Partnership

- Partnership Agreement
- A search of the relevant ASIC, government or other regulator's website

Associations (including Clubs and Charities)

If you would like to set up a Charity account please provide approval from the Department of Fair Trading in addition to the below requirements.

Incorporated Associations

- Certificate of Incorporation or information provided by ASIC or the State or Territory body responsible for the incorporation of the Association.
- Meeting Minutes (or extract) in a recognised format subsequent to a legally constituted meeting. Minutes of the meeting must be an official document signed by the Chairperson and include names and positions of the governing committee (chairperson, secretary, treasurer), instructions on the opening of an account with Heritage, authorised parties to operate the account and how many persons required to sign.

Unincorporated Associations

- Rules of the Association (any extract is to include the operation of bank accounts).
- Meeting Minutes (or extract) in a recognised format subsequent to a legally constituted meeting. Minutes of the meeting must be an official document signed by the Chairperson and include names and positions of the governing committee (chairperson, secretary, treasurer), instructions on the opening of an account with Heritage, authorised parties to operate the account and how many persons required to sign.

Body Corporate

- Advice from the Department of Natural Resources showing your Community Titles Scheme Number.
- Minutes of a Meeting (or extract) of the Body Corporate subsequent to a legally constituted meeting. Minutes of the meeting must be an official document signed by the Chairperson and include names and positions of the governing committee, instructions on the opening of an account with Heritage, authorised parties to operate the account and how many persons required to sign.

Registered Co-operative

- ASIC Certificate of Registration of Co-operative or information provided by the State or Territory responsible for the registration of the Co-operative.
- Any register (or extract) maintained by the Co-operative.
- Minutes of Meeting (or extract) of the Registered Co-operative subsequent to a legally constituted meeting. Minutes of the meeting must be an official document signed by the Chairperson and include names and positions of the governing committee, instructions on the opening of an account with Heritage, authorised parties to operate the account and how many persons required to sign.

General Trust (Property Agents or Motor Dealers only)

- Real Estate or Motor Dealer Licence.
- Depending on your Real Estate/Motor Dealer business structure provide all documentation listed under the relevant section for example, Trust, Partnership, Sole Trader or Company.

Please note Individual Directors of a Company, Trustees, Partners, Members of an Association, Business Owners, Committee Members, or other individuals that will be authorised to operate the account and are not Heritage customers, must also provide acceptable identification to satisfy requirements for an individual. These are provided overleaf.

Heritage Bank
People first.