

Joining Baywide

To save you time and ensure we can fully discuss your banking options, you may want to give us a call and make an appointment.

When you pop in to see one of the friendly team, be sure to bring in photo identification and proof of your address (see the checklist for guidance).

Our team is looking forward to meeting you and setting you up with some of the great banking solutions we offer.

Please don't be offended. This is why it is important to have photo ID:

Verifying the identity of our customers is a legal requirement for all banking organisations. It is also something we do to protect our customers and prevent the misuse of our banking system.

While sometimes it may seem inconvenient, we appreciate your co-operation. Even if you have had an account with us for a number of years, we may still ask for proof of identity from time to time.

What ID do I need?

Below is a list of the types of identification we will require if you are new to NZCU Baywide.*

Helpful hint

Just double check they are all **original** (no photocopies) and **current** (not past the expiry date).

This list of Primary Identification allows access to all of our products and services:*

- Passport (NZ or overseas)
- New Zealand Driver Licence
- New Zealand Firearms Licence
- NZ Police or Armed Services ID

If you do not have any of these primary forms of photo ID, you may use **Secondary Identification**.*

Secondary identification may ONLY be used in combination with a full, original birth certificate and includes:

- 18+ Card
- Student ID (Registered New Zealand Tertiary Institute. Must contain a photo.)

*Terms and conditions and normal account opening and lending criteria apply. If you can only supply secondary photo identification, you may not be eligible for some products or services.

Opening an account for a child

To open an account for a child under 11 years of age, we need their full, original birth certificate, which must be issued after 1 January 1998. The account also needs to be linked to a fully identified adult customer (as per ID requirements outlined above).

Opening a youth account

If you are aged 11-18 years, you can open your own account and we need a full, original birth certificate, which must be issued after 1 January 1998.

Proof of address: Be sure to bring in a recent bill (phone, rates, power) or even a bank statement to confirm your residential address.

Checklist

- Identification** (originals)
- Proof of address** e.g. phone bill or power bill from within the last 3 months
- Make an appointment with NZCU Baywide** (recommended)

Credit Union Baywide trading as NZCU Baywide. Terms and conditions and normal lending criteria apply. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement, other disclosure statements and rates and fees are available on the Offer Register at disclose-register.companiesoffice.govt.nz, nzcubaywide.co.nz or on request from the Credit Union. NZCU Baywide savings are shares secured by a first ranking security over NZCU Baywide's assets.

NZCU Baywide is proud to be a credit union and not a registered bank.

Talk to us **0800 229 943**
nzcubaywide.co.nz

nzcu[®]
baywide

Customer Due Dilligence

Document Certification Instruction



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The below instruction are to be followed when a clients Identity Plus score is below 90 or they are unable to produce a copy of their current drivers licence.

NZCU South is legally required to identify our customers. To assist with this process, listed below are acceptable forms of identity and address verification

Complete Option 1 (or if you cannot provide the documents from Option 1, complete Option 2 or 3), mark all appropriate fields:

Option 1	Option 2	Option 3
ONE of the following primary photo forms of ID:	ONE of the following non- photo forms of ID:	New Zealand Driver Licence <input type="checkbox"/>
New Zealand Passport, or <input type="checkbox"/>	A New Zealand Full Birth Certificate, or <input type="checkbox"/>	In combination with ONE of the following documents:
Foreign Passport which must contain a name, date of birth, photograph and signature of the person in whose name the document was issued; and be issued by a foreign government, United Nations or agency of the United nations, or <input type="checkbox"/>	A New Zealand Certificate of Citizenship, or <input type="checkbox"/>	A document issued by a New Zealand registered bank that contains your name, and signature (e.g. debit card or credit card), or <input type="checkbox"/>
New Zealand Firearms Licence, or <input type="checkbox"/>	A Birth Certificate issued by a foreign government, the UN or an agency of the UN <input type="checkbox"/>	A bank statement issued by a New Zealand registered bank to the person in the 12 months immediately preceding the date of application, or <input type="checkbox"/>
New Zealand Certificate of Identity, or <input type="checkbox"/>	In combination with ONE of the below secondary or supporting forms of photographic identification	A statement issued by a Government Agency to the person in the 12 months immediately preceding the date of application <input type="checkbox"/>
Emergency Travel Document <input type="checkbox"/>	New Zealand Driver Licence, or <input type="checkbox"/>	
	International Driving Permit, or <input type="checkbox"/>	
	18+ Card <input type="checkbox"/>	

Address Verification

ONE of the following forms of acceptable address verification, **all address verification documents must be dated within the last 3 months:**

- Power company invoice for power at residential address.
- Telephone/internet invoice for services at residential address.
- Water rates invoice for water at residential address.
- Rates bill.
- Statement issued by a Government Agency (e.g. WINZ, IRD).
- A bank statement issued by a New Zealand registered bank.
- Letter from a Tertiary Educational Institution (e.g. University, Polytechnic).

Document Certification Requirements

A certified copy is a photocopy of your identity document(s) signed and certified by a Trusted Referee.

Trusted Referee:

Must be over the age of 16 and one of the following:

- An employee of the Police who holds at least the office of constable
- Justice of the Peace
- Registered Medical Doctor
- Registered Teacher
- Lawyer (as defined in the Lawyers and Conveyances Act 2006)
- Notary Public
- New Zealand Honorary Consul
- Member of Parliament
- Chartered Accountant (within the meaning of Section 19 of the New Zealand Institute of Chartered Accountants Act 1996)

In addition, the Trusted Referee must NOT be;

- Related to the customer
- The spouse or partner of the customer
- A person who lives at the same address as the customer

Prescribed Statement wording

Prescribed Statement for Trusted Referee to write and then sign and date on each copy of identification and address verification documents:

I _____ (name), of

_____ (address), and

_____ (occupation),

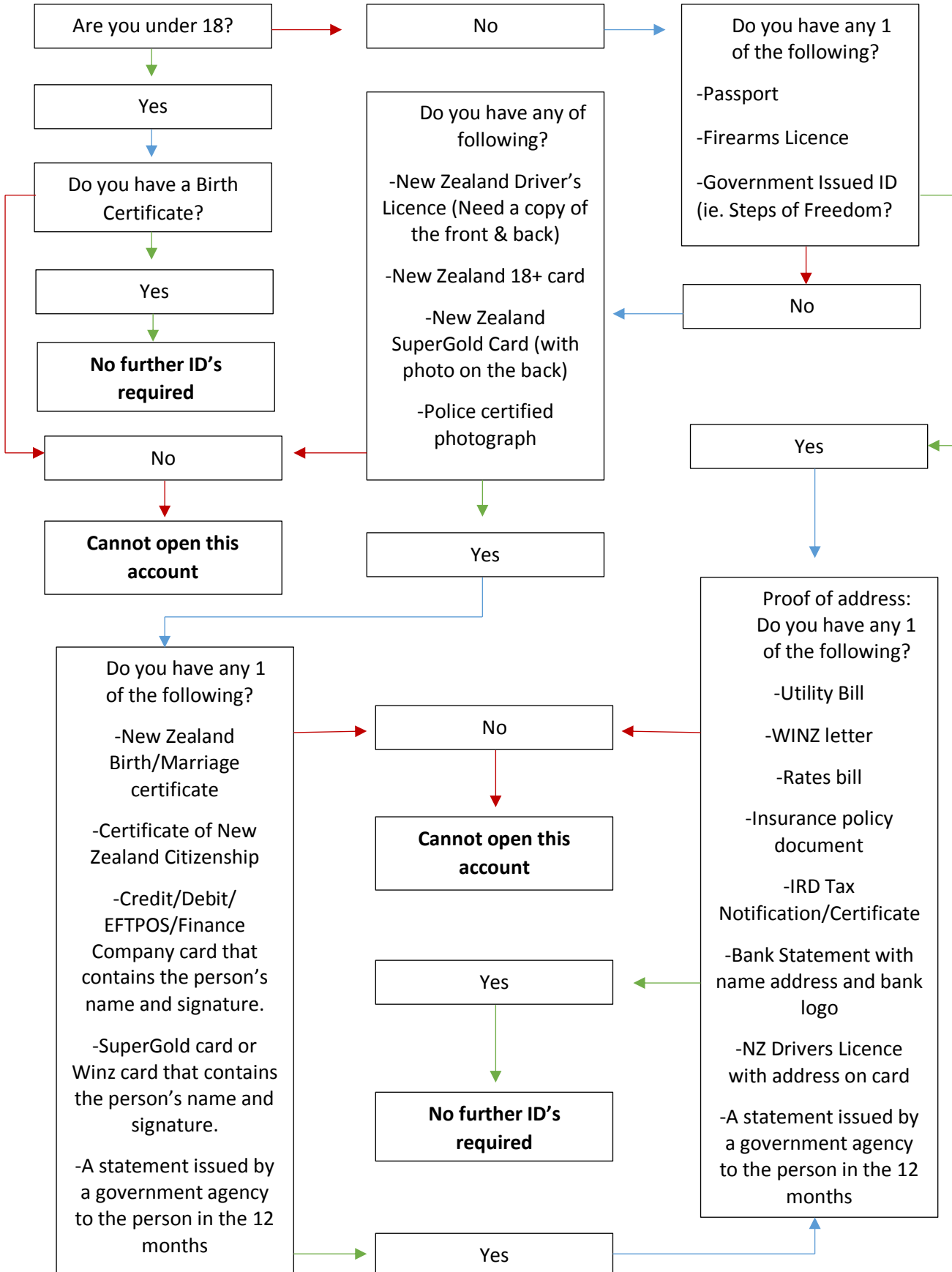
hereby certify that I have sighted the original of this document and that this is a true copy of the original.

Signed

Which ID's do I need to open an account with NZCU Central?

Please follow the below flow chart to determine which ID's you would need to provide.

All ID's expect the proof of address will need to be verified by NZCU Central staff, a Justice of the Peace, Lawyer, Chartered Accountant, Police or Member of Parliament.



Credit Union Baywide trading as NZCU Central.

NZCU Central is proud to be a credit union and not a registered bank.

Identification Guide

Before you can become a member of ACU, we require Personal Identification from one of the following three groups PLUS Proof of Address

Personal Identification

Group 1		Group 2		Group 3
<p>One form of ID Required:</p> <ul style="list-style-type: none"> NZ Passport NZ Certificate of Identity NZ Refugee Travel document NZ Firearms licence Overseas passport National ID Card 	<p>OR</p>	<p>One form of primary non-photo ID:</p> <ul style="list-style-type: none"> NZ full birth certificate Certificate of NZ citizenship Overseas citizenship certificate Overseas birth certificate <p style="text-align: center;">AND</p> <p>One form of secondary photo ID:</p> <ul style="list-style-type: none"> NZ driver licence* 18+ Card International Driving Permit 	<p>OR</p>	<p>A New Zealand driver licence*</p> <p style="text-align: center;">AND</p> <p>One of:</p> <ul style="list-style-type: none"> External verification of driver licence Bank Statement issued by Registered Bank Name embossed Eftpos, Debit or Credit Card Super Gold Card Statement from a government agency (IRD)

*Some NZ Drivers licenses now have the class, the issue date and the expiry date on the reverse side. In this instance you must copy both sides of the licence before having it certified.

PLUS – Proof of Address

You can use any one of the following documents but must display your name and physical address and must be no more than 3 months old.

- A recent bill from your power/ gas/ water/ telephone or internet service provider
- A council rates notice or valuation notice
- A statement from any NZ Bank or Building Society
- An insurance policy
- A letter from the Electoral Office
- A Government Agency issued item which includes your name, address and unique reference ID
- A letter from your solicitor confirming a recent house purchase
- A tenancy agreement

Certification - Under the Anti-Money Laundering and Countering Financing of Terrorism Act 2013.

Certification Of Identity Documentation

1. You must take your original documents plus a copy to your certifier
2. The certifier must sight the original documentation in your presence and certify the copy(s) as detailed below.

We regret they CANNOT BE FAXED OR SCANNED AND EMAILED. (While the documents can be copies, the signature of the certifier must be original).

Authorised Certifier

Unless you provide original documentation in person to the Credit Union, your documents must be certified by one of the following:

- Police constable
- Justice of the peace
- Registered medical doctor
- Registered teacher
- Lawyer

The certifier cannot :

- be related to the Applicant
- be the spouse or partner of the Applicant
- live at the same address as the applicant

The authorised certifier must:

Include their name, occupation, daytime contact number, signature and the date of certification on a copy of the original document.

For each document the authorised certifier must state that:

“I certify that this document was presented to me by the named individual and is a true copy and represents the identity of the named individual”

And the authorised certifier must include:

- their name
- their occupation
- their daytime contact number
- the date they certified your documentation
their signature