



## MEMBERSHIP & ACCOUNT OPENING INFORMATION

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 ACL 235022

**Due to the variations in individual documents, you may be required to supply further information.**

See over for Lists A, B and C of identification documents

### ADULT

- One item from List A OR
- One item from List B AND one item from List C.

### CHILD UNDER 13

Parents: Membership is opened in the name of the child if you provide a full birth certificate or birth extract.

Non-Parents: Membership is opened in the name of the adult on trust for the child. The adult is identified with:

- One item from List A OR
- One item from List B AND one item from List C.

### CHILD 13 – 18 YEARS OLD

Membership is opened in the name of the child. The child is identified with:

- One item from List A OR
- Birth certificate OR
- Birth extract

Please note: on the 18<sup>th</sup> birthday the Member's identity is confirmed with

- One item from List A OR
- One item from List B AND one item from List C.

### SOLE TRADER

To identify the business:

- Business Name Registration Certificate

To identify the proprietor and signatories:

- One item from List A OR
- One item from List B AND one item from List C.

### PARTNERSHIP

To identify the Partnership:

- Business Name Registration Certificate (if applicable)
- Partnership agreement (if applicable)

To identify each partner and signatories:

- One item from List A OR
- One item from List B AND one item from List C.

### PTY LTD COMPANY

To identify the company:

- ABN or ACN

To identify the Chairperson, office bearers and signatories:

- One item from List A OR
- One item from List B AND one item from List C.

### TRUST

Where the trustee is a natural person:

- One item from List A OR
- One item from List B AND one item from List C.

Where the trustee is a company:

- Business Name Registration Certificate (if applicable)

To identify the Trust:

- Trust Deed OR
- Grant of Probate OR Letters of Administration OR
- Guardianship Board, Tribunal or Court Order

### INCORPORATED ASSOCIATION

To identify the association:

- ABRN

To identify the Chairperson, office bearers and signatories:

- One item from List A OR
- One item from List B AND one item from List C.

### UNINCORPORATED ASSOCIATION

To identify the association:

- Rules or Constitution

To identify the office bearers and signatories:

- One item from List A OR
- One item from List B AND one item from List C.



## ESTABLISHING A MEMBERSHIP: REQUIRED DOCUMENTS

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**PLEASE NOTE:** all documents should be current unless otherwise stated. If you are unable to produce the original document, we accept copies certified by a **Justice of the Peace** or **Solicitor**. Ask your certifying person to include on the certification their full name, any registration number and address.

If a document is written in a language other than English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI) at the level of Professional Translator.

To be a Northern Inland Member, our Constitution requires you are an Australian resident. If you hold foreign List A documents, prove your residency using a Medicare card, Centrelink card or grant letter. We do not accept a Medicare card as an identification document.

<b>List A - Primary</b> Photographic Identification Documents	<p><b>photo driver's licence</b> issued by a State or Territory or foreign government</p> <p><b>photo ID proof of age card</b> issued by a State or Territory (eg NSW photo card)</p> <p>current <b>passport</b> (or expired within last 2 years) issued by the Commonwealth</p> <p>passport, with photo of the person, issued by a foreign government, the United Nations, or a UN agency, accompanied by an English translation prepared by an accredited translator</p> <p>national ID card, with photo and signature of the person, issued by a foreign government, the United Nations, or a UN agency, accompanied by an English translation prepared by an accredited translator</p>
<b>List B -</b> Non-photographic Identification Documents	<p><b>birth certificate</b> issued by a state or territory</p> <p><b>birth extract</b> issued by a state or territory</p> <p><b>citizenship certificate</b> issued by the Commonwealth</p> <p><b>pension card issued by Centrelink/Department of Human Services</b></p> <p>birth certificate issued by a foreign government or the UN - if not in English - accompanied by an English translation prepared by an accredited translator</p> <p>citizenship certificate issued by a foreign government - if not in English - accompanied by an English translation prepared by an accredited translator</p>
<b>List C - Secondary Identification Documents</b>	<p>A notice:</p> <ul style="list-style-type: none"> <li>issued to an individual by the Commonwealth, a State or Territory within the preceding twelve months; and</li> <li>contains the name of the individual and his/her residential address; and</li> <li>records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be); such as a <b>letter/notice from Centrelink</b>.</li> </ul> <p>A notice:</p> <ul style="list-style-type: none"> <li>issued to an individual by the Australian Taxation Office within the preceding 12 months; and</li> <li>contains the name of the individual and his or her residential address; and</li> <li>records a debt payable to or by the individual by or to (respectively) the Commonwealth under a Commonwealth law relating to taxation; such as a <b>tax assessment</b>.</li> </ul> <p>A notice:</p> <ul style="list-style-type: none"> <li>issued to an individual by a local government body or utilities provider within the preceding three months; and</li> <li>contains the name of the individual and his or her residential address; and</li> <li>records the provision of services by that local government body or utilities provider to that address or to that person – <b>rates notice, Council water rates, electricity bill, gas bill, telecommunications bill</b></li> </ul> <p>A notice:</p> <ul style="list-style-type: none"> <li>issued to a minor by a School principal within the last 3 months; and</li> <li>contains the name of the minor and their residential address; and</li> <li>records the period of time the minor attended the school.</li> </ul>

**Northern Inland takes identity fraud seriously.** 1 in 6 Australians knows someone or have themselves suffered from identity fraud. Identity fraud costs in terms of –

- Financial loss
- Being suspected of a crime
- Damage to personal reputation and credit rating
- Money and time to convince financial institutions, the authorities and the police that you are not responsible for accounts and facilities created fraudulently in your name.

Northern Inland complies with federal law and identifies you before you have access to any products or services. Over time we may ask you for additional or current identification, to help us protect you from fraudulent attempts to gain access to your account funds or information, or to verify instructions you have given us. See our website – [www.nicu.com.au](http://www.nicu.com.au) – for more information about your security. If you have any concerns, email Northern Inland at [PrivacyOfficer@nicu.com.au](mailto:PrivacyOfficer@nicu.com.au).