

100 Point Guide

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 individuals¹.

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

	+	
	+	
	+	
	+	

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		
Passport Or Other International Travel Document		
Proof Of Age Card		
PRIMARY NON-PHOTOGRAPHIC DOCUMENTS		
Birth Certificate		
Citizenship Certificate		
Social Security/Pension Card		
Under 18 Years – Birth Certificate		
Under 18 Years – Citizenship Certificate		
SECONDARY DOCUMENTS		
Australian Taxation Office – Notice		
Identity Card – Tertiary Institution		
Identity Card/Permit Other – Australian Government Issue		
Identity Card Issued By Foreign Government		
Licence – Other (International/Foreign)		
Licence – Paper – Australian Government Issue		
Medicare Card		
Rates Notice		
Recipient Abstudy/Austudy		
Under 18 Years – Educational Institution		
Utility Bill		

examples

Here are some examples of acceptable document combinations

- ✓  Australian Driver's Licence +  Australian Passport
- ✓  Australian Driver's Licence +  Birth Certificate
- ✓  Australian Passport +  Utility Bill
- ✓  Birth Certificate +  Rates Notice

¹Please contact a NAB representative directly for more information.