Verification of Identity

We are required to verify your identity before we set up your IVCM NZ QROPS and accept any contributions or transfers.

We will require either certified/verified copies of identity verification documents, certified or verified by a suitably qualified individual, or original documents in accordance with the below.

We can review scanned copies of these documents as an interim measure, **but we do require that you send us the hard copies that have the actual signature of the certifier/verifier** to complete the process.

If we are unable to verify the identity of any individual, we reserve the right to seek any further information that we deem necessary to satisfy the requirements of the government legislation and satisfy ourselves as to the identity of the customer and legitimacy of the investment.

Required Documents

Proof of Identity and Residential Address for all individuals.

All copies of the original identification documents must be either certified by a trusted referee, or verified by an employee of IVCM or Saturn Invest New Zealand Limited who has met with the customer face to face.

Maiden, Married or Previous Names – if the application name doesn't match the name of the identification, we need to obtain legal evidence that the individual is the same as the person whose identification we are accepting. This may include a Marriage Certificate or Government document noting the name change.

Existing Customer Name Change – if an existing customer has legally changed their name, we need to obtain legal evidence of the change. This may include a Marriage Certificate or Government document noting the name change.

Non-NZ residents

1. One identification document containing a photograph; and
2. One address verification document

Identification document examples
Current Passport
National Identity Card
Current Drivers Licence including International Driving Licence
Other identification card containing a photograph
Key requirements: Must have been issued by a foreign government or equivalent authority Must contain full name, date of birth, photograph and signature of individual

Address document examples
Utility bill, e.g. electricity, gas, rates or water bill
Bank statement
Government agency correspondence, e.g. statement or letter from tax authority
Insurance policy, rental agreement
Key requirements: Must have been issued within the last three months Must contain full name of individual Must related to a fixed (non-moveable – mobile phone bills not acceptable) service or fixed asset at that address

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When complete email this form to:

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NZ residents

1. Identification document/s from one of the options below:
    - One primary identification from Option 1; or
    - One primary identification document from Option 2 and a Secondary identification document from Option 2; or
    - One primary and one secondary identification from Option 3; and
2. One address verification document listed in the Address Verification Table below

	Identity verification - Primary	Identity verification - Secondary
Option 1	New Zealand Passport New Zealand Firearms Licence Overseas Passport (which contains the name, date of birth, photograph, NZ visa and the signature of the person and issued by a foreign govt) National Identity Card (which contains name, date of birth, photograph, and the signature of the person)	None Required
Option 2	New Zealand Drivers Licence	Credit/debit card issued by a registered bank, that contains the person's embossed name and signature. Bank statement issued within last 12 months. Doc issued by a govt agency that contains name and signature, e.g. SuperGold card Stmt issued by govt agency within last 12 months e.g. IRD stmt.
Option 3	New Zealand Full Birth Certificate Overseas Full Birth Certificate Certificate of New Zealand Citizenship	New Zealand Drivers Licence 18+ card Valid International Driving Licence *Any must contain name and photo of person*

- When using a NZ Drivers Licence issued in 2015 and beyond, you need to copy the front and back to capture the issue and expiry dates. If you do not have the front and back, you must obtain a successful Driver Licence Check that shows the expiry date.
- Credit card / debit card / EFTPOS card – the front and back must be copied / recorded. We must not record the security code (on the back) and must black out the card number.
- When receiving a birth certificate, we will accept a copy that has had parents' names, place of birth, or sex at birth redacted.

Address verification

- A utility bill issued to the individual within the last three months.
- A bank statement issued by a registered bank to the individual that is not more than three months old showing the address of the individual. (Internet full bank statement is satisfactory as long as they are printed in front of the certifier/ verifier).
- Government agency correspondence (statement letter or invoice dated within the last three months).
- Insurance Policy (must be current).
- Vehicle Registration (must be current).

Online / electronic copies of a utility statement are acceptable provided the statement shows a person taking responsibility for a fixed (non-moveable – mobile phone bills not acceptable) service or fixed asset at that same address the statement would have been posted to and is dated within the last three months.

Document certification requirements

All copies of the original identification documents must be either:

1. Verified by an IVCM or Saturn Invest New Zealand Limited employee who has met with the customer face to face, or
2. Certified by a trusted referee.

Verification	
What must be included in the verification?	
Process	The verifier must sight the original documentary identification and make a statement that the documents provided are a **true copy**, and for identity documents must ALSO state that the documents **represent the identity of the named individual** – "link to the presenter". Regardless of the country where the verification was performed the wording must contain these elements.
Support	The verification must include the **date** of the verification i.e. the date of the face to face meeting with the customer, the **name, title** and **signature** of the verifier, and their **capacity to act as a verifier**, e.g. IVCM employee.
Timing	Verification must have been carried out in the three months preceding the presentation of the copied documents.

Wording for verification:	
Proof of identity document (photo ID)	Proof of address/other document
I have sighted the original and verify that this is a true and correct copy and represents the identity of the named individual, who I have met.	I verify that this is a true copy of the original document which I have sighted.
Required elements: 1) Sighted original document. 2) True copy 3) Link to the presenter	Required elements: 1) Sighted original document. 2) True copy

Certification		
Who can certify copies of documents?		
Non-NZ residents	Proof of address/other document	
A person authorised by law in that country to take statutory declarations or equivalent in the customer's country.	A trusted referee must be at least 16 years old, and be one of the following:	
If in doubt – a lawyer, justice of the peace or a notary public are most likely to fulfil this requirement. Some countries have specific professions or roles who are permitted to certify documents, e.g. - In Australia a financial advisor is permitted to certify documents, but in NZ they are specifically not permitted to. - In the UK a Post Office worker is permitted to certify documents, if the customer is using their certification service.	Commonwealth representative	New Zealand Honorary consul
	Member of the Police	Kaumatua
	Justice of the peace	Registered teacher
	Registered medical doctor	Member of Parliament
	Minister of religion	Chartered Accountant
	Lawyer	Person with legal authority to take statutory declarations or equivalent in NZ
	Notary public	

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Certification (continued)
Who can certify copies of documents? (continued)
Other requirements for a certifier/trusted referee: • Must not be related to the customer. • Must not be the spouse or partner of the customer. • Must not live at the same address as the customer. • Must not be involved in the transaction or business requiring the certification, e.g. one of the directors of the company cannot certify documents for another director.

What must be included in the certification?	
Process	The trusted referee must sight the original documentary identification and make a statement that the documents provided are a **true copy**, and for identity documents must ALSO state that the documents **represent the identity of the named individual** – "link to the presenter". Regardless of the country where the certification was performed the wording must contain these elements.
Support	The certification must include the **date** of certification, the **name** and **signature** of the trusted referee, and their **capacity to act as a trusted referee** along with any **registration number** e.g. lawyer registration number.
Timing	Certification must have been carried out in the **three months** preceding the presentation of the copied documents.
The certification does not have to use our exact suggested wording, but we need to be able to identify the key elements required from the guidance.	

Suggested wording for certification:	
Proof of identity document (photo ID)	Proof of address/other document
I have sighted the original and certify that this is a true and correct copy and represents the identity of the named individual, who I have met. I further certify that I am a person authorised to make a declaration in the country I live, and I am not closely related to the person whose document I am certifying.	I certify that this is a true copy of the original document which I have sighted.
Required elements: 1) Sighted original document. 2) True copy 3) Link to the presenter	Required elements: 1) Sighted original document. 2) True copy

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