

## Identification Form – Individuals (indirect relationship)

### Section 1: Personal Details of Individual (indirect relationship)

Title	Surname	Given Names	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth	Mother's Maiden Name	Occupation	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>	
Nationality	Country of Birth		
<input type="text"/>	<input type="text"/>		
Residential Address including country (PO Box is not acceptable)		Existing Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="text"/>			
Suburb/Town	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone	Mobile	Email	
<input type="text"/> ( <input type="text"/> )	<input type="text"/>	<input type="text"/>	
Do you or an immediate family member hold a public office position? If Yes (please specify position, e.g. politician/diplomat) <input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="text"/>			
<input type="text"/>		<input type="text"/>	
Signature of Indirect Individual		Date	

We collect Your information to enable us to assess your request to act on the account holder's behalf and for us to deal with You as appointed representative of the account holder. If You provide us with information of a third party (including the account holder), You assure us that you have the authority to do so and have provided a copy of our Privacy Notification and Consent, which sets out further details on how we handle personal information.

#### Identifying you for the purposes of the AML Act

We may provide Your name, residential address and date of birth to a credit reporting body for the purpose of verifying Your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, We may request the credit reporting body to provide an assessment of whether the personal information held matches (in whole or part) personal information held by the credit reporting body. The credit reporting body may prepare and provide an assessment to Us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although You have agreed to Us making this request and disclosure of Your personal information for this purpose, if You don't wish for Us to use this method to verify Your identity, You may contact Us for an alternative method.

### Section 2: Account Details of customer that the indirect individual will be connected to

Record the details of the customer/account you are requesting to be connected to.

Account Holder Name	Account Holder Customer/Account Number
<input type="text"/>	<input type="text"/>
Residential Address	
<input type="text"/>	
Type of relationship to the Account Holder (e.g. Power of Attorney, Executor of a Deceased Estate, Bankruptcy Trustee, etc.)	Date of Birth
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please provide original or original certified copy of the relationship authority document (i.e. Will, Probate, Power of Attorney form, etc.)

### Section 3: Required Identification Documents

From Section 1 – Verify the individual's full name; and EITHER their date of birth or residential address. Complete Part I or, if the individual does not own a document from Part I, then complete Part II. Please provide original or original certified copy of the below acceptable Identification documents.

#### PART I – Primary Documents (Photographic ID)

- Provide ONE (or more) from this section
- Current Australian Driver Licence
  - Valid Passport (Australian passport expired within 2 years is acceptable)
  - Proof of Age card issued by an Australian Government office
  - Foreign Driver Licence that contains a photograph and date of birth\*
  - National ID card issued by a foreign government containing a photograph and a signature of the person\*

#### PART II – Secondary Documents (Non-Photographic ID)

- Should only be completed if the individual does not own a document from Part I
- Provide ONE (or more) from this section
- Australian birth certificate
  - Australian citizenship certificate
  - Centrelink Health Care Card or Pensioner Concession Card or Commonwealth Seniors Health Card
  - Change of Name Certificate issued by an Australian Government office

If only ONE is captured in PART I above, provide ONE from the below

If only ONE is captured in PART II above, provide TWO from the below

- Medicare Card
- Notice of Assessment issued by the Australian Taxation Office that is less than 12 months old and contains the individual's name and address
- Utility bills and/or council rates notices less than 3 months old, which contains the individual's name and residential address
- Current bank statements by a recognised financial institution (other than NAB) that is less than 180 days old, which contains the individual's name and residential address
- Valid credit or debit card issued from a recognised financial institution or an Approved deposit taking institution (other than NAB), which must contain full name and address
- Centrelink Notice that is less than 12 months old, which must contain full name and address
- Vehicle registration document, which must contain full name and address
- Firearms or Security Industry Licence
- Professional/Trade Licence with Photograph
- Land Title certificate
- Tertiary Institution photo ID card and current academic transcript
- Credit Card Statement issued by a recognised financial institution (other than NAB) which contains the individual's name and residential address
- Computer printed payslip or employee ID card from a recognised company that bears a name and photograph

*\*Documents that are written in a language other than English must be accompanied by an English translation prepared by an accredited translator.*

## Privacy Consents and Notifications

In this Privacy Consent and Notification "We/Us/Our" means (collectively, or separately where the context requires): National Australia Bank Ltd ("NAB") and its related companies that assist it to provide its services; Citigroup Pty Limited ("Citi") and its related companies that assist it to provide its services; and Kogan Australia Pty Limited ("Kogan") and its related companies that assist it to provide its services.

### Purpose for which We collect, use and disclose Your personal information

- Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We may collect, use and disclose Your personal information to identify You, conduct checks, understand Your requirements, assess any applications made by You on behalf of the Customer and to set up, and administer Your instructions to manage the Customer's credit facilities and related services;
- to action Your instructions to set up, administer and manage the Customer's Kogan Money Credit Card and related services (including the Kogan accounts and memberships the Customer uses to shop with the Kogan Money Credit Card at Kogan.com and to get offers and benefits that are a feature of the Kogan Money Credit Card);
- to conduct reviews of the Customer's Kogan Money Credit Card facility;
- to manage promotions and provide benefits associated with the Customer's Card and participation in the Rewards Program such as ensuring any Rewards Points You earned by the Customer are properly credited;
- to manage complaints and disputes, and deal with dispute resolution bodies;
- to comply with applicable laws both in Australia and overseas including: (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (**AML Act**); (c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require Us to collect Your personal information; and
- for other purposes as listed in Our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

We will use Your information for the purposes We collected it for, as well as for related purposes where You would reasonably expect Us to. If You do not provide Us with the information We ask for or the information provided is incorrect or incomplete, We may not be able to act on Your instructions, or administer the products or services that You are seeking.

### Disclosures of your personal information

We may disclose Your personal information to other related companies and their affiliates, or business partners, for the purposes for which We collect, use and disclose Your personal information, and for related purposes where You would reasonably expect Us to, and they may disclose or use Your personal information for those purposes. We may disclose to, and obtain personal information about You from:

- each other (being NAB, Citi and Kogan);
- each of Our affiliates, sales agents and organisations that carry out functions on Our behalf including card schemes, mailing houses, printers, data processors, collection agents, researchers, administration or business management services, data warehouses, specialised data matching and trending service providers, payment services providers, consultants, auditors, marketing service providers, and data and document management providers;
- reward providers or other partners and their service providers;
- other credit providers;
- any signatory or guarantor, or proposed guarantor, to the Kogan Money Credit Card facility held by the Customer; any broker, introducer, financial, legal or other adviser acting in connection with the Customer's Kogan Money Credit Card facility or application; regulatory and tax authorities in Australia and overseas; credit reporting bodies and other information providers. We may disclose the Customer's information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below); any external dispute resolution bodies; any insurer relating to a Kogan Money Credit Card facility of the Customer; organisations that have acquired, or are wishing to acquire an interest in any part of Our business; any entity where disclosure to, or collection from, such an entity is required or authorised by law; and as further set out in Our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

### Identifying you for the purposes of the AML Act

We may provide Your name, residential address and date of birth to a credit reporting body for the purpose of verifying Your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, We may request the credit reporting body to provide an assessment of whether the personal information held matches (in whole or part) personal information held by the credit reporting body.

The credit reporting body may prepare and provide an assessment to Us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although You have agreed to Us making this request and disclosure of Your personal information for this purpose, if You don't wish for Us to use this method to verify Your identity, You may contact Us for an alternative method.

### Disclosures to overseas recipients

Some of the recipients to whom We disclose Your personal information may be based overseas. For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy);
- Citi's Privacy Policy at [citibank.com.au/privacy](http://citibank.com.au/privacy); and
- Kogan's Privacy Policy at [kogan.com/au/privacy-policy/](http://kogan.com/au/privacy-policy/).

### Exchange of information with Credit Reporting Bodies ("CRB") and other information services

We may disclose personal information about the Customer (including credit information, such as details about the credit that We provide to the Customer, repayment history and any repayment defaults) to, and obtain credit reporting information about the Customer from, CRBs. CRBs may include that information in reports provided to Us and other credit providers to assess credit worthiness. You can review the relevant policies at the following links: [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy) or [citibank.com.au/privacy](http://citibank.com.au/privacy). These policies contain information about credit reporting, including the CRBs with which We may share the Customer's personal information, their contact details, the type of credit reporting information We share with them (which includes information in relation to defaults and serious credit infringements), and the Customer's rights in relation to them (including requesting a CRB not to disclose the Customer's credit reporting information if You believe the Customer has been or is likely to be a victim of fraud, or not use the Customer's credit reporting information for pre-screening of direct marketing).

We have the right to conduct reviews of the Customer's Kogan Money Credit Card facility from time to time and at Our sole discretion. You acknowledge that We will provide the Customer's personal information to a CRB as permitted by the Privacy Act for each review and that a credit report may be obtained from a CRB for the purpose of any such review.

### Our policies (including how to access and correct information and make a complaint)

You can review the relevant NAB and Citi policies at the following links:

- NAB Privacy Policy at [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy); and
- Citi's Privacy Policy at [citibank.com.au/privacy](http://citibank.com.au/privacy).

You can view the Kogan Privacy Policy at [kogan.com/au/privacy-policy/](http://kogan.com/au/privacy-policy/).

Our policies include information on how You can access and/or seek correction of the personal information (including where relevant credit information and credit eligibility information) We hold about You and the Customer. These policies also contain information as to how You can complain about a breach by Us (meaning NAB, Citi or Kogan) of the Privacy Act (including where relevant the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how We will deal with such a complaint.

The relevant policies also set out details of the CRBs to whom We disclose the Customer's personal information and how to contact them and seek copies of their policies for handling the Customer's personal information. There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

### Consent for NAB and Citi to share Your information with Kogan and for Kogan to share Your information with NAB and Citi

You consent to:

- NAB and Citi sharing Your details with Kogan. This includes details such as identification and contact details, information We receive as part of Your application and information relating to the Customer's Kogan Money Credit Card and Account (and Your use of it); and
- Kogan sharing Your details with NAB and Citi. This includes details such as identification and contact details, information We receive as part of Your application to act on behalf the Customer, information about the Customer's Kogan account and information relating to Your transactions with Kogan made on behalf of the Customer.

### Verification

Your telephone calls and conversations, including any electronic chat, with a customer service representative may be recorded or saved, and monitored for quality, training and verification purposes.

### More information and contacting Us

If You wish to find out more information, or raise any specific or general concerns about Us and Our Privacy Policies, the contact details are as follows:

#### **Privacy Officer**

GPO Box 204  
Sydney NSW 2001  
Email: [privacy.officer@citi.com.au](mailto:privacy.officer@citi.com.au)

#### **Kogan**

Privacy Officer GPO Box 2579  
Melbourne VIC 3001  
Email: [unsubscribe@kogan.com.au](mailto:unsubscribe@kogan.com.au)

**Bank Officer/Authorised Representative: Documents Sighted**

Type of Document	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Name Appearing on Document	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address on Document (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Place of Issue/Issuing Institution	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Issue	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Date of Expiry	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

By completing and signing this Record of Identification and Verification Procedure I declare that I have verified the identity of the Individual in Section 1 as required by AML/CTF requirements and that this identification and verification procedure has been performed by an AFSL/Credit Licence holder or an authorised representative of an AFSL/Credit Licence holder. I confirm that I have sighted the originals and/or original certified copies of the identification documents detailed above submitted to National Australia Bank Limited (NAB) and have not made any unauthorised alterations.

<input type="text"/>	<input type="text" value="X"/>	<input type="text" value="/ /"/>
Name of Bank Officer/Authorised Representative	Signature of Bank Officer/Authorised Representative	Date Verification Completed