

# Proof of Identity Requirements

Australia's trillion dollar super pot represents a big and growing temptation for criminals, with identity theft the biggest risk when it comes to safeguarding your money. And no-one is immune. That's why super funds will ask you to provide certain information and documents about your identity when you request money from your account. We need to be sure that it's you asking for the money. So although getting your identity documents together to access your money may seem like an unnecessary hassle, we can assure you it's essential. Your protection is our top priority.

## When do I need to prove my identity?

All super funds, including Australian Retirement Trust, will ask you to provide certified identification before paying any money out. The most common transaction types are:

- transferring a self-managed super fund,
- transferring to a KiwiSaver account,
- applying for a benefit payment – such as retirement, unrestricted super claim or compassionate grounds claim, and
- setting up an Income account.

When transferring to another fund you will be asked to provide certain details, including your tax file number to prove your identity. In some cases you will be asked to provide certified identification. If this is required your exiting fund will contact you.

## How is my identity verified electronically?

From time to time we may ask you to provide certain identification information and documentation (**Identifying Information**) to us for the purposes of electronically verifying your identity. We do this via the Document Verification Service (**DVS**) and/or by submitting your information to a third party credit reporting agency (**CRA**).

The types of Identifying Information we may request from you and disclose to the DVS or a CRA includes your name, residential address, date of birth and details of documents such as a passport, drivers' license or passport.

Our use of these services helps us to make identity-based decisions by providing greater assurance that the information provided by you is legitimate.

Each time you are required to provide any Identifying Information for the purposes of electronic verification, we will ask for your consent to us using and disclosing this information for the purpose of requesting verification through the DVS and/or a CRA.

## Verification via the DVS

The DVS is a Commonwealth, State and territory initiative. Its operation, and our use of it, is governed by applicable laws including the *Identity Verification Services Act 2023*, the *Identity Verification Rules 2024*, and the *Privacy Act 1988*.

Australian Retirement Trust is an authorised user of the DVS via our related entity ART Group Services Limited, which is a service provider to the fund and is also covered by our [Privacy Policy](#).

After Australian Retirement Trust collects your Identifying Information, we submit that information to the DVS to confirm your details via a third party-service provider.

The DVS is a secure online system that checks whether your Identifying Information matches the information on the original records held by the relevant authorities. The result will simply be 'yes' or 'no'.

## Verification via a CRA

A CRA may check your information against the DVS and/or against records in your credit information file for the purpose of the CRA providing an assessment to us about whether the personal information you provide matches information held by the CRA.

The CRA will use your personal information, and may use the personal information of other persons held by the CRA, to make its assessment. This process doesn't give us access to other information about you (such as credit card and loan applications), our request won't be recorded on your credit information file, and the CRA can't use your information for anything else.

## Your rights

Our [Privacy Policy](#) governs how we protect your Identifying Information, including your specific legal rights under the Privacy Act to, for example, request:

- access to your personal information held by us;
- that we correct your personal information if it is inaccurate, out of date, incomplete, irrelevant or misleading.

You may also have relevant legal rights under other legislation.

Any information supplied for the purpose of electronic verification will not be used for any other reason.

Electronic verification is an efficient means of verifying your identity. If you do not consent to us verifying your identity using the DVS or via a CRA, we may verify your identity in other ways but these other ways may take longer and you may experience delays in us undertaking tasks for you, including acting on your instructions. If you prefer that your identity is not verified electronically, please provide document-based proof of identity per the instructions in this factsheet.

If you have any questions or wish to make a complaint about how we have electronically verified your identity or our use of the DVS, please see section 8 of our Privacy Policy available at [art.com.au/privacy](http://art.com.au/privacy). More information about the about the DVS is available on the Australian Government's [IDMatch](#) website.

## What is an acceptable identification document?

Any **one** of the following documents will be accepted as primary identification:

- a current driver's licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country that contains your photo, licence number, name, residential address and date of birth (**please copy and certify both front and back** sections if relevant). Certification must be no more than 12 months old.
- a current passport issued by the Commonwealth
- a card issued under a law of a State or Territory for the purpose of proving the person's age which contains your photo, name and date of birth (please copy and certify both front and back sections if relevant). Certification must be no more than 12 months old.
- a current Proof of Age card.
- a current passport or a similar document issued for the purpose of international travel or a national identity card issued for the purpose of identification that:
  1. contains your photo, name and signature,
  2. is issued by a foreign government, the United Nations or an agency of the United Nations,
  3. if you're providing a document that is not in English, you'll also need to provide an English translation prepared by an accredited translator.

If you cannot provide us with one of the documents outlined above, then we may accept any two of the documents listed in the table below. That is, one document from each of the columns in the table. It's important to note we cannot accept documents that have expired. We also reserve the right to request additional information to verify your identity before paying your benefit claim.

### One document from here

A birth certificate or birth extract issued by a State or

A citizenship certificate issued by the Commonwealth,

A citizenship certificate issued by a foreign government,

A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations,

A pension card issued by the Department of Human Services that entitles you to financial benefits,

A healthcare card issued by the Department of Human Services that entitles you to financial benefits.

Note: If any of the approved documents have been issued by a foreign government and are written in a language that is not understood by the person carrying out the verification, the documents must be accompanied by an English translation prepared by an accredited translator.

### and, one document from here

#### A notice that:

- a) was issued to you by the Commonwealth, a State or a Territory within the preceding 12 months,
- b) contains your name and your residential address, and
- c) records the provision of financial benefits to you under a law of the Commonwealth, State or Territory (as the case may be).

#### A notice that:

- a) was issued to you by the Australian Taxation Office within the preceding 12 months,
- b) contains your name and your residential address, and
- c) records a debt payable to or by you to the Commonwealth under Commonwealth law relating to taxation.

#### A notice that:

- a) was issued to you by a local government body or utilities provider within the preceding three months,
- b) contains your name and your residential address, and
- c) records the provision of services by that local government body or utilities provider to your address or to that person.

#### In relation to a person under the age of 18, a notice that:

- a) was issued to you by a school principal within the preceding three months,
- b) contains your name and your residential address, and records the period of time you attended the school.

## What if you've recently changed your name?

If you have changed your name and have not yet advised us (or the other superannuation fund) you will need to provide what is called a "linking document". A linking document is used to prove a relationship exists between two (or more) names.

Examples of acceptable linking documents are:

- certificate from the Registry of Births, Deaths and Marriages or relevant government source from the issuing country (i.e. marriage certificate or change of name).
- deed poll.

## What do we mean by certified?

We understand you'll want to provide us with copies of your identification documents, rather than the originals. That's fine, but you must have them 'certified' as a true copy of the original and this certification cannot be more than 12 months old. This means a person who is authorised to certify documents (see the section on page three) must sight the original and the copy of the documents to make sure both documents are identical, and then "certify" all copied pages as true copies by writing or stamping 'certified true copy' on them. They must also sign and print their name on the document and record their qualification (e.g. Justice of the Peace) and the date.

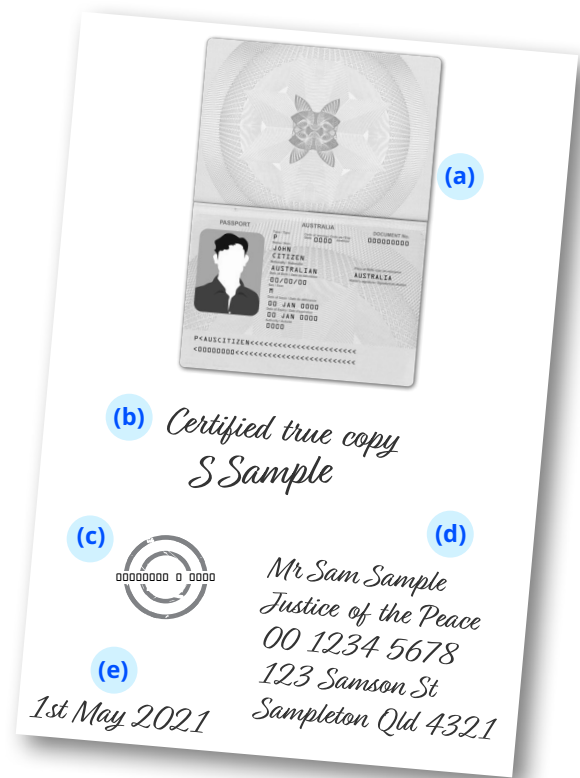
## Who can certify your identification documents in Australia?

Only certain people are authorised to certify documents. This basically includes all those people who are currently authorised to witness a statutory declaration under the *Statutory Declarations Regulations 2018 (Commonwealth)*, Schedule 2, Part 1 (occupations) or Part 2 (other persons - essentially, office holders). Some of those people are listed below:

- Justice of the Peace, commissioner of declarations, or commissioner of affidavits
- police officer, sheriff or sheriff's officer
- judge of a court, or a magistrate
- registrar or deputy registrar of a court
- notary public officer
- financial adviser or financial planner with 2 or more years of continuous service
- finance company officer with 2 or more years of continuous service (with one or more finance companies)
- permanent employee of Australia Post
- person enrolled on the roll of a state or territory Supreme Court or the High Court of Australia as a legal practitioner
- Chief Executive Officer of a Commonwealth court

A member of the same household cannot certify documents even if they would be authorised to in other circumstances.

If you are unable to locate any of the above certifiers, others maybe accepted. We recommend you contact us on **13 11 84** to confirm who else will be accepted.



## What does a certified identity document look like?

This is what a certified proof of identity document should look like:

- (a) Copy of the document that identifies you, (i.e. your passport or driver's license - front and back)
- (b) Write or stamp "certified true copy" of original document  
Have the authorised person sign the document
- (c) Authorised person's stamp and registration number (if applicable)
- (d) Name, qualification, phone number and address of authorised person, and
- (e) Date of authorisation

## How do you get it to us?

All certified copies of identity documents **must** be posted to this address:

**Australian Retirement Trust  
Reply Paid 2924 Brisbane Qld 4001**

We can't accept digital copies of these documents.

## What if you live overseas?

If your claim is submitted from outside Australia, we still require certified identification documents before we can pay out your benefit.

If you leave the country permanently and submit your claim from overseas, you can't have the documents certified in Australia.

The list of acceptable documents is still the same, however, we can only accept certified identification documents that are signed by one of the following people within the last 12 months:

- Australian consular officer
- Australian diplomatic officer
- police officer of an overseas force
- notary public
- judge of a court or magistrate in an overseas jurisdiction
- international Justice of the Peace (JP)
- registrar or deputy registrar of a court
- commissioner of oaths

The person who is authorised to certify documents must sight the original and the copy to make sure both documents are identical, and then 'certify' all copied pages as true copies by writing or stamping "certified true copy" followed by their signature, printed name, qualification (e.g. police officer) and date. We also require evidence of the certifier's status. Examples of what is acceptable include:

Certifier	Details required
Police officer	Police badge number
Judge or magistrate	Certificate of their appointment of their position
Justice of the Peace	Justice of the Peace stamp or number