

## 1. Principles of ID Capture

Failure to comply with the requirements set out below may result in the clawback of all commissions paid and if the account is also confirmed as being fraudulent, the full amount of bad debt incurred by Bunnji may be included.

### 1.1 Compliance

#### 1.1.1 General

- a) Applications must be completed by an approved Bunnji representative and must adhere to all requirements as set out in this document
- b) Requirements stated within this document are Bunnji Policy in accordance to Telecommunications Act 1997
- c) All policies, processes and/or external requirements referred to in this document may be viewed on Bunnji supplied communication and our website
- d) This document replaces all other versions previously issued. Please ensure that all previous versions of this document are removed and that all Bunnji representatives are able to access this document in its entirety at all times
- e) Due to Integrated Public Number Database (IPND) requirements and our Privacy Policy, customer's residential addresses must be validated and updated in the system when it is no longer up to date. This IPND is a critical source of information for emergency and law enforcement purposes.

#### 1.1.2 ID/Credit Check Policy

- a) To be considered for Bunnji services, a credit check may be carried out by the Finance Company to assess the applicant's general credit history.
- b) The applicant will be required to supply the information as set out in this document
- c) Identity forms provided must be authentic, unaltered and valid. They must officially be recognized by Australian government authorities
- d) All information entered for an application must accurately reflect the documentation and personal information supplied by the applicant. Where there are instances of information knowingly being manipulated by any sales agent; clawback, other penalties and termination may apply

- e) One form of primary ID must be sighted prior to creating an order. They then must be scanned in colour and uploaded to relevant portal(s)
- f) ID not specifically listed in the ID documents table will be deemed invalid and will not count
- g) All ID accepted must be current and original documents and free of damage or defect. Expired ID, photocopies, temporary licences or any ID documentation which have hand written updates or alterations must not be accepted
- h) A minimum of 100 points of validated ID must be sighted prior to processing the order.
- i) ID must display current address. If the ID does not reflect current address, additional documents like lease agreement, council rates notice, utility invoices may be required
- j) Applicants signature on all contract documents must exactly match that on Primary ID
- k) Additional documentations may be required upon request for credit assessment process
- l) At least one form of Primary ID must be sighted prior to making any changes to an existing service
- m) A credit check should only be submitted for the number of services requested by the applicant

### **1.1.3 ID Scanning/Copying Requirement**

- a) All ID's must be scanned and uploaded in colour
- b) ID image must be clear and all details should be readable. Check image quality at completion and re-do scan if this requirement is not met
- c) Customers may send a photo of their ID from their own device (smartphone, tablet and camera). Bunnji representatives are not permitted to use their own device to store or send photos of customer ID to unauthorised parties as this practice is in breach of Privacy Laws
- d) To ensure compliance with PCI (Payment Card Industry) requirements, the three digit security CID number AND the debit or credit card must be blacked out without fail. This applies to all bank issued cards. Following must be followed-
  - Do not copy the reverse of the card
  - Ensure all details are clearly visible
  - Ensure only the first 6 and last 4 digits of the card is visible

e) With the exception of credit/debit cards, where only the front is to be copied, both sides of the id need to be copied when it contains any details for:

- Expiry dates, signatures, Customers Name or current address

## **1.2 Secure Personal Data Handling**

- a) Images or any other representations of customer data must not be available to view by persons other than the customer or the sales agent at any time
- b) All images of personal data, customer contracts and customer information must be stored on designated portals at all times and removed from all other devices

### **1.2.1 Suspected Fraud**

- a) What you can look out for in an ID:
- Does the photo look like the customer?
  - Does the signature match what's on the contract?
  - Does the ID look like it has been tampered with?
  - Does the state in the address match where it's issued from?
  - Does it look different to the same type of ID?
- b) Is the applicant behaving suspiciously? i.e, anxious, not interested in plans or content
- c) Is the business planning to close/liquidate within next 3 years?
- d) All suspected fraud instances must be immediately reported to Bunnji's Compliance Team at [compliance@bunnji.com.au](mailto:compliance@bunnji.com.au)

## 2. Accepted Form of ID's

GROUP	PRIMARY ID TYPE	PRIMARY ID POINTS	SECONDARY ID TYPE	SECONDARY ID POINTS
LICENCES	Current Australian Drivers Licence - includes Extraordinary Drivers Licence	70	Current Medicare Card <u>or</u> Validated credit card (not ATM access card)	30
	Current Australian Learners Permit	70	Current Medicare Card <u>or</u> Validated credit card (not ATM access card)	30
PASSPORTS	Current Australian Passport	70	Current Medicare Card <u>or</u> Validated credit card (not ATM access card)	30
	Current New Zealand Passport	70	Current Medicare Card <u>or</u> Validated credit card (not ATM access card)	30
	Current Other International Passport	70	Current Medicare Card <u>or</u> Visa Check - expiry beyond duration of contract (temporary residents not eligible for Medicare)	30
PROOF OF AGE	Current Proof Of Age / Photo Card /18+ Card with expiry date (all states and territories)	70	Current Medicare Card	30
	Proof Of Age / Photo Card / 18+ Card <u>without expiry date</u> (all states and territories)	40	Current Medicare Card <u>and</u> ATM Card <u>or</u> Pension Concession Card <u>or</u> Bank statement (last 90 days) <u>or</u> Utility/Telco bill(last 90 days) <u>or</u> Existing Account details	30
<b>ID Forms unable to be validated may still be accepted and assessed manually. List below:</b>				
OTHER	Blind Citizens Australia Identity Card	70	Current Medicare Card	30
	Vision Impaired Transport			
	Concession Card			
	Working With Children permit			
	Armed Forces Service Identification			
	Australian Military ID			
Australian Police identification (State or Federal)				
<b>Proof of Address will be required should address on ID not match that on credit check form submitted.</b>				

### 3. APPLICATIONS

#### 3.1 Recording of Name(s)

- a) Account Name must match the name on ID used
- b) Applicants who have legally changed their name within the past 12 months but have not yet had their ID updated, may provide 100 points of ID in their former name (or combination of new and former names) provided that they also supply their Marriage/Divorce or Change of Name Certificate as Proof. Scanned image must be retained
- c) Applicants who legally have one name only, as per their ID should be entered with their name in the first name and surname fields

#### 3.2 Contact Phone Numbers, Email Address(s) and Address(s)

- a) Every applicant is required to provide an Australian contact phone number
- b) Sales Agent must enter a valid email address on application
- c) Sales Agent must not use their personal details on customer applications
- d) Every applicant must provide an Australian Residential/Business address. Overseas addresses are not acceptable

#### 3.3 Equipment Information

- a) Equipment information must be submitted on the application for credit check. This must accurately reflect the services and devices requested

#### 3.4 Temporary Australian Residents

- a) Applicants listed as Temporary Australian residents may not be eligible for Bunnji products and services

#### 3.5 Letter of Authority

Letter of authority (LOA) may be provided only in case of ASIC registered Companies and confirmed with:

- Hard copy letter signed by director or company secretary; must also present business card stating representative's full name and position in the company

- If no hard copy LOA is available then authority may be verified by email from company office with matching domain name

### **3.6 Power of Attorney**

- a) Appointing power of attorney gives the grantee (the attorney) the legal authority to look after the financial affairs of the customer. In order to make a valid Power of Attorney the customer must be 18 years or over and have the capacity to understand the nature and effect of the appointment
  - i) 100 points of validated ID of the account holder/grantor must be copied and retained
  - ii) Original Power of Attorney legal documents must be scanned and retained
  - iii) Photo ID for the grantee (the one holding power of attorney) must be scanned and retained and must match the name listed on the Power of Attorney

### **3.7 Recording of Business Name(s) and Address**

- a) The applicant's name, sole trader or company must precisely match that of the name at the ABR website. Make note of trading name and use when appropriate
- b) The Company Name recorded on the contract must match name registered with ASIC
- c) For not for profit organisations, the organisation name must match that held at the ABR site. If a charity, a further name match can be made at the ACNC register (Australian Charities and Not-for-profit Register)
- d) ABN/ACN must be trading for at least 2 years and must be registered for Good & Services Tax (GST)

### **3.8 Trusts**

- a) If ABR website confirms the entity as a trust, make sure you obtain the name of the trustee so as to perform the required credit check. Trusts cannot be credit checked. Either of the naming conventions can be used
  - i) IIOR & ATF
  - ii) In Its Own Right and As Trustee For
  - iii) In Its Own Capacity and As Trustee For

**Example-1**

**Customer ABN = ABC Family Trust**

**Customer .ACN = ABC Pty Ltd**

- ABC Pty Ltd IIOR & ATF ABC Family Trust
- ABC Pty Ltd In Its Own Right and As Trustee For ABC Family Trust
- ABC Pty Ltd In Its Own Capacity and As Trustee For ABC Family Trust

**Example-2**

**Customer ABN = The Trustee for ABC Family Trust**

**Customer .ACN = ABC Pty Ltd**

- ABC Pty Ltd IIOR & amp; As The Trustee for ABC Family Trust
- ABC Pty Ltd In Its Own Right and As The Trustee For ABC Family Trust
- ABC Pty Ltd In Its Own Capacity and As The Trustee For ABC Family Trust

**Example-3**

**Customer ABN = ABC Family Trust**

**If there is no .ACN the director must be the trustee, so you would use the director's full name instead of the ACN**

- Sally Smith in their Own Right and As Trustee For ABC Family Trust
- Sally Smith in their Own Capacity and As Trustee For ABC Family Trust

## 4. Company Type Definitions

Account Type	Registered Company Number	Entity Requirements
Local Registered Company	ACN	<ul style="list-style-type: none"> <li>• Registered company within Australia with ACN</li> </ul>
Foreign Registered Company	No ACN	<ul style="list-style-type: none"> <li>• Registered outside of Australia. These companies must have Physical Trading Address in Australia</li> <li>• New Zealand registered companies must have a valid NZ Company number listed on the New Zealand Companies website</li> </ul>
Corporate	ACN (where company is Australian)	<ul style="list-style-type: none"> <li>• Registered company within Australia with ACN</li> <li>• Foreign Companies Registered outside of Australia, as above</li> <li>• New Zealand registered companies , as above</li> </ul>
Government	ABN	<ul style="list-style-type: none"> <li>• Includes Government Departments, Schools, Local Councils, and Foreign Embassies and High Commissions</li> </ul>

## 5. ABN Entity Type

ABN Entity Type as per ABR Site	Entity Type Selection in Bunnji systems
<ul style="list-style-type: none"> <li>✓ Sole Trader</li> <li>✓ Family Partnership</li> <li>✓ Limited Partnership</li> <li>✓ Other Partnership</li> <li>✓ Superannuation Fund</li> </ul>	<p><b>Select ABN Sole Trader/Individual</b></p> <p>If the ABN is cancelled though, DON'T USE IT.</p> <p>Some companies with an ABN will be linked to an ACN registered company. In these cases you need to use their .ACN and ABN.</p> <p>You can usually find the ACN next to the ASIC link on the same page</p> <p>Hint: If the company name has P/L or PTY LTD following it is almost certainly linked to an ACN</p>
<ul style="list-style-type: none"> <li>✓ Australian Private Company</li> <li>✓ Australian Public Company</li> </ul>	<p><b>Select ACN</b></p> <p>But only if ASIC lists the ACN status as 'REGISTERED'. If any other status, do not proceed.</p> <p><a href="https://connectonline.asic.gov.au">ASIC website: https://connectonline.asic.gov.au</a></p>
<ul style="list-style-type: none"> <li>✓ Other Incorporated Entity</li> <li>✓ Other Unincorporated Entity</li> <li>✓ Local Government Entity</li> <li>✓ State Government Entity</li> <li>✓ Local Government Other Incorporated Entity</li> <li>✓ Commonwealth Govt Statutory Authority</li> <li>✓ Co-Operative</li> <li>✓ Strata Title</li> </ul>	<p><b>Select ABN Not for Profit</b></p>
<ul style="list-style-type: none"> <li>✓ Corporate Unit Trust</li> <li>✓ Deceased Estate</li> <li>✓ Discretionary Investment Trust</li> <li>✓ Discretionary Services Management Trust</li> <li>✓ Discretionary Trading Trust</li> <li>✓ Fixed Unit Trust</li> <li>✓ Fixed Trust</li> <li>✓ Hybrid Trust</li>   <li>✓ Other Trust</li> </ul>	<p>All Trusts will have a Trustee.</p> <p>Find out who or what the trustee is, then credit check the trustee - it may be an individual or a company and then:</p> <p><b>Select ABN Sole Trader/Individual if the trustee is a person</b></p> <p>OR</p> <p><b>Select ACN if the trustee is a company</b></p>



## 6. Not For Profit Classifications

- a) This classification refers to employees of not for profit organisations applying for an account under the name of the organization. When registered at the ABR website, most often they will appear as either incorporated or unincorporated entities.

## 7. Version

This document was created on 1 July 2019