

KYC – Individual Guidelines

2105_09/02/2018

Contents

[Overview](#)[Verified Individuals](#)[Non-verified Individuals](#)[Collection and Verification](#)[Individuals - Collection & Verification Requirements](#)[Collection: Acceptable Combinations of Documents](#)[Acceptable Categories of Documents](#)[Exceptions - Single Document Verification](#)[Single Document Verification Requirements](#)[Indigenous Australians or Torres Strait Islander Electronic Verification \(EV\)](#)[EV Results](#)[EV Attempts](#)[CRA Header Letter](#)[Additional EV Support](#)[2. Manual Verification](#)[Manual Verification](#)[Acceptable Verification Sources for Individuals](#)[Alternative Acceptable Identification Documents for Individuals](#)[Additional Verification Rules](#)

- [Document in a Foreign Language](#)
- [Two Different Names](#)
- [Linking Documents](#)
 1. [Search for Existing Person](#)
 2. [Check Search Results](#)
 3. [Setting Up the Individual Record](#)
 4. [Verify Identity of Person](#)
 5. [Record a Name Change](#)

[Identification Process - Non Resident Verified Persons](#)[Discrepancy Management](#)[Signatory](#)[Other Related Documents](#)

Overview

Know Your Customer (KYC) is used for identifying an Individual opening an account or establishing a service:

- in their own name, or
- for another person or organisation (eg. who is a beneficial owner, a trustee, or who is to be linked to an account as a Signatory)

KYC customer identification data is loaded and stored in Siebel/iKnow.

Verified Individuals

ANZ's Anti-Money Laundering and Counter-Terrorism Financing Policy and procedures (AML/CTF Policy) requires that any person who is establishing or operating an account in their own name, or in the name of another person or organisation, must be identified and verified by staff. The person must have a verified record in iKnow.

AML/CTF policy specifies that the following parties are identified and verified as Individuals:

Type of party	Who is
Individual	Establishing or operating an account or service in their own name, exclusively for their own personal use
Other persons including: <ul style="list-style-type: none"> • Signing Director of a company • Beneficial Owner of a company • Senior Managing Official of a company • Trustee of a Trust • Trustee for another person (e.g. parent opening account for a child) • Beneficial Owner of a Trust • Beneficial Owner or Senior Managing Official of an Association, Cooperative or Government Body • Executor to a Deceased Estate 	Establishing or operating an account or service for another person or organisation

Non-verified Individuals

AML/CTF policy requires that any person in a position to control an account or service, but who does not have signing authority, must have a non-verified record in iKnow. Examples include:

- Non-signing Director or owner of a company
- Non-signing Partner in a partnership
- Non-signing Trustee of a trust
- Non-signing Beneficiary of a trust

For more details on Non-Verified Individual records refer to [KYC - Non-Verified Individuals and Organisations CIP Guidelines IM2106](#).

Collection and Verification

AML/CTF Policy requires three distinct processes when conducting KYC for a customer:

1. Collection,
2. Verification, and
3. Loading

of the customer's KYC information.

1. Collection:

'Collection' is requesting and gathering customer identification information directly from the customer (verbally/face to face).

Collection must occur before verification. (ie. ask the customer tell you their name before presenting their ID.)

Collection can be met by:

- asking the customer;
- completing the account opening authority; or
- a combination of the above

Any document used for collection cannot also be used to verify that piece of information. For example, you cannot collect and verify the middle name of a person from the same piece of information.

2. Verification:

'Verification' is the use of independent and reliable sources to verify information collected from customer. By verifying information collected from the customer, ANZ aims to ensure our customers are who they claim to be.

Verification can be achieved either by;

- Electronic Verification (EV),-EV is the mandatory method of identifying individual customers who meet the EV eligibility criteria by validating customer identification data against government and non-government databases,
- Manual Verification or unified Scanning - This is the default approach for performing KYC for customers who do not meet the eligibility criteria for EV. Manual Verification is verifying the customer's identification information by checking it independently against the original ID document(s) (and then using the Multi-Function Device to scan a copy to iKnow)
If the collected information does not match the verification source, additional verification is required in order to explain the difference. For

example, a marriage certificate to link the different names or a change in name.

Individuals - Collection & Verification Requirements

Collect
<ul style="list-style-type: none"> • Full Legal Name, including middle name(s) (if any)
<ul style="list-style-type: none"> • Date of Birth
<ul style="list-style-type: none"> • Full Residential Address (not a P.O. Box)
<ul style="list-style-type: none"> • Occupation
<ul style="list-style-type: none"> • Country of Citizenship
<ul style="list-style-type: none"> • Purpose for Banking - If an offshore customer. This includes any person linked to the account with a foreign address.

Verify
<ul style="list-style-type: none"> • Full Legal Name, including middle name(s) (if any)
Either: <ul style="list-style-type: none"> • Date of Birth, OR • Full Residential Address (not a P.O. Box)

Electronic Verification (EV)

Electronic Verification (EV) is the process of electronically matching the customer's identification details with a number of government and non-government databases to verify the customer's identity.

When you submit a customer's identification documents for EV in iKnow, they are validated against data sources to verify the customer's identity.

To complete EV, the customer must meet the eligibility criteria below;

- Be an Individual
- 18 years old or older
- Have an Australian residential address
- Verbally consent to the EV. - By providing verbal consent - the person is agreeing to the ANZ EV Terms and Conditions, which are also located on anz.com
<http://www.anz.com/identityconditions>
- Provide details of at least one of the following (current unless otherwise specified);

- Australian Passport; current or one that has expired within the last two years
- Australian Issued Driver's Licence
- Australian Birth Certificate
- Medicare Card
- Australian Visa in Foreign Passport

Customers who do not meet the eligibility criteria for Electronic Verification must complete Manual Verification.

Step by Step EV Process:

Step	Action
1.	Ensure the customer agrees to EV.
2.	Select the 'EV' option in the drop down box to proceed. Refer iKnow-Customer Setup Personal-1172 –
4.	Ask the customer verbal -consent to perform EV By providing verbal consent the person is agreeing to the ANZ EV Terms and Conditions, which are also located on anz.com http://www.anz.com/identityconditions
5.	Tick the box advising that the customer consents. (If the customer does not consent to EV, continue with the Manual Verification).
6.	Confirm the customer's full legal name (including middle name(s))
7.	Ask the customer if they have changed their residential address within the last 4 years
	If <i>yes</i> ; enter customer's previous residential address, then proceed to step 8.
	If <i>no</i> ; go to step 8.
8.	Select Add document and Document type
9.	Enter the details of the identification document into the appropriate field. Refer iKnow - Customer Setup Personal-1172 . Repeat this step if more than one ID provided by customer.
10.	Submit EV and wait for the result.
	<i>Match</i> ; Open account
	<i>No Match</i> ; go to step 11
11.	Check if identification document details have been entered correctly
	If <i>yes</i> ; proceed with manual verification
	If <i>no</i> ; go back to step 7 (If EV has already been attempted three times unsuccessfully, proceed with manual verification)

EV Results

EV will generate 2 types of results for each source checked:

- Match: The customer's details have been successfully matched using relevant source/s.
- No Match: The customer's details have not matched using relevant source/s.

At the bottom of the screen, the "overall EV result" is the one that will determine if a customer has been successful and passed the KYC.

NB: If EV overall returns a 'no match' result, you will need to validate the information entered with the customer. If the information cannot be corrected for a positive result, then continue with Manual Verification.

EV Attempts

EV is available for **3 attempts only**. If the customer has exceeded 3 attempts of EV, manual verification is the only option for completing the customer identification process.

CRA Header Letter

If ANZ makes an EV request to a Credit Reporting Agency (CRA) for a person but there is a 'no match' result for this source, ANZ must provide a written notice to the customer. This letter is system generated and automatically sent so the customer may check their personal details with the Credit Reporting Agency.

NB: An EV request to a CRA is **not a credit check**. It is a check of the Customer's personal information (name, address, date of birth) against the records held by the CRA.

Additional EV Support

System or technical problems	Contact ANZ Assist on Confidential
Queries on EV process	Refer to the Electronic Verification MAX page

Manual Verification

Manual verification can **ONLY** be used if customer does not meet the EV criteria or does not consent to EV.

Acceptable identification documents must be **originals** of documents. **Under no circumstances can KYC be performed using photocopies, faxes or certified copies of originals as acceptable ID documents.**

Manual Verification: Acceptable Verification Sources for Individuals

MUST provide identification as per the following options:

- At least ONE Primary identification document type OR
- At least TWO different types of Secondary identification document
- **Each** identification document that is accepted **MUST** have **Name and** either **Date of Birth or Residential Address** (except Medicare Card)
- No document type can be used more than once

Primary	• Australian passport (current or	• Passport Number
----------------	-----------------------------------	-------------------

<p>Document</p> <p>Government-issued photographic ID</p>	<p>expired less than 2 years)</p> <ul style="list-style-type: none"> • Foreign passport *(current) • Australian driver's licence or learner's permit • Australian State/Territory Government issued Proof of Age Card • Australian Firearms / shooting licence • Australian Explosives licence • Foreign Government issued National Identification Card* <p>These forms of ID must be current (unless otherwise indicated), contain a photograph, identification/reference number and issuer's detail.</p>	<p>(unique identifier)</p> <ul style="list-style-type: none"> • Place of issue • Expiry date • Passport Number (unique identifier) • Place of issue • Expiry date • Driver's licence number (unique identifier) • Issuer • Issue date • Expiry date • Card number (unique identifier) • Issuer details • Expiry date (where detailed)
<p>Secondary Document</p>	<ul style="list-style-type: none"> • Birth Certificate, Birth card, or Birth Extract issued by an Australian State or Territory, or Foreign Government* • Australian or Foreign Citizenship Certificate 	<ul style="list-style-type: none"> • Document number (unique identifier) • Issuer details • Issue date • Document number (unique identifier) • Issuer details • Issue date • Document number

	<ul style="list-style-type: none"> • Foreign Driver's Licence* (must not be expired) • Australian Government card or notice issued by Centrelink to concession holder. Includes any ONE of: <ul style="list-style-type: none"> • DHS Commonwealth Seniors Health Card or Health Care Card • DHS or DVA Pensioner Concession card • Benefits Notice (less than 12 months old) • Australian Medicare Card • Australian Tax Office Tax (ATO) assessment notice (less than 12 months old) with name & address • Australian School attendance letter issued by principal to person under 18, recording address and period of attendance (less than 3 months old) 	<ul style="list-style-type: none"> (unique identifier) • Issuer details (Name of issuing government) • Issue date • Document number (unique identifier) • Issuer details (issuing body) • Issue date (where available) • Expiry Date • Place of Issue (Country) • Document number (unique identifier) • Issuer details • Issue date • Card Number (recorded as the unique identifier) • Issuer details • Expiry Date • Issuer details (name of issuing body) • Issue date
--	--	---

	<ul style="list-style-type: none"> • Notice from Aged Care facility (less than 12 months old) with name and address • Letter issued by the Australian Electoral Commission (less than 3 months old) with name and address • Australian ImmiCard. Includes any ONE of: <ul style="list-style-type: none"> • Evidence of Immigration Status (EIS) ImmiCard • Permanent Resident Evidence (PRE) ImmiCard • Residence Determination ImmiCard (RDI) 	
--	---	--

* If the identification document is written in a language other than English, the customer must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

Manual Verification: Alternative Acceptable Identification Documents for Individuals

If an Indigenous Australian or Torres Strait Islander and not otherwise able to provide other forms of identification, ONE of the following may be used;

	Verification Document	What to Record
Alternative Primary Identification Document ¹	<ul style="list-style-type: none"> • Community Leader Document <p>Verification in writing and signed by two Aboriginal or Torres Strait Islander Leaders who are:</p> <ul style="list-style-type: none"> • elected members of an Aboriginal Council; or • members of a regional council; or • members of a land council; or • Community leaders <p>The Community Leader Document must contain the customer's full name and date of birth and may consist of one letter signed by 2 community leaders or 2 letters each signed by a different community</p>	<p>For each Community Leader</p> <ul style="list-style-type: none"> • Title or rank • Full Name of Organisation (recorded as the issuer) • Organisation address (where detailed) (recorded as the place of issue) • Date of issue

	<p>leader.</p> <p>OR</p> <ul style="list-style-type: none"> Indigenous Community Identification Card 	<ul style="list-style-type: none"> Card number (unique identifier) Issuer (issuing body) Issuer Date
--	---	---

If these documents are not available, refer to MLRO for further guidance.

Additional Verification Rules

Original Identification Documents are required for Manual Verification- BRANCH only

The *Original* of a customer's identification document MUST be sighted by the Australia Branch Network.

Note: *Original certified copies* of identification documents (showing the approved certifier's original signature) may be sighted by other business units to satisfactorily verify a customer's identity. Refer to ACIP for further information about when a certified copy is acceptable.

If Identification Document is in Foreign Language

If a customer presents identification documents written in a foreign language, the customer must return with those translated into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters www.naati.com.au or call 131450.

Consistent Name Required

Use the customer's full legal name including middle name(s) (not middle initial) when creating a customer record

The name on all identification document(s) must be the same, and in the same order. Where a middle name is depicted on one piece of identification and not on another, this will be acceptable provided that the first name and surname is consistent on all identification documents.

Note: Some passports presented may not clearly identify the person's Surname, First Name and Middle Name(s) in a particular order. Where this occurs, it is acceptable to confirm the details with the person. If the names match those that appear on the Passport, they must be recorded in iKnow.

If Two Different Names

If a customer requests an account and has produced identification in two different names you are unable to proceed until the customer can provide an acceptable [linking document](#)

Consistent Address Required

When a customer presents identification (e.g. driver's licence) with a residential address different to that advised by the customer, a linking document must be provided.

Linking Documents

The following documents are acceptable as linking documents:

Name

- Marriage certificate
- Birth certificate with endorsement
- Legal Change of name certificate (Deed Poll)
- Adoption papers
- Court Order
- Certificate of Divorce (Decree Nisi) - must show married name and maiden name

Address

- Lease/Rental Agreement
- Change of address label on back of Driver's Licence
- Utility Bill (no more than 3 months old)*

*Utility Bill is accepted as a linking document to explain an address change, but is not accepted as an identification document.

When undertaking customer identification - MUST DO:

1. Search for Existing Person

You will need to search iKnow to see if there is an existing Individual record, refer to [iKnow Customer Setup Personal-1172](#).

If there is a match, go to step two to check if the customer has completed KYC customer identification.

If no matches, go to step three.

2. Check Search Results (change the box here)

If there is a record, you must check that the Individual has a valid KYC Status and Verification Level as per table below.

Take the appropriate action as shown below depending on the customer's Verification Level and Status:

Verification Level	Status	Action Required
Verified	Complete	<ul style="list-style-type: none"> • If the Customer does not have an open account in CAP but has an

		<p>existing Verified-Complete KYC Record, then the Customer must be re-verified.</p> <ul style="list-style-type: none"> • If the Existing Customer has an open account in CAP, then 'refresh' customer information by doing the following; <ul style="list-style-type: none"> • confirm that their customer data in the KYC record is correct, and • if the KYC record is missing data that was not previously required but is now mandatory eg. citizenship, then collect that data, and • scan a copy of current acceptable ID document(s) to upload to the KYC record.
Verified Migrated	Complete	<ul style="list-style-type: none"> • If the Customer does not have an open account in CAP, the Customer must be re-verified. • If the Existing Customer has an open account in CAP, then 'refresh' customer information by doing the following; <ul style="list-style-type: none"> • confirm that their customer data in the KYC record is correct, and • if the KYC record is missing data that was not previously required but is now mandatory eg. citizenship, then collect that data, and • scan a copy of current acceptable ID document(s) to upload to the KYC record. (Obtaining an image of ID is important for this type of verification level, because IDs were not uniformly migrated in past).
Non Verified	Complete	<ul style="list-style-type: none"> • If the Customer is an individual who is a related party to an existing primary customer, then the opportunity to 'refresh' the individual's customer information should be taken. • However if the individual wishes

		to access an ANZ product or service, they must be fully verified.
Non Verified Migrated	Complete	<ul style="list-style-type: none"> • If the Customer is an individual who is a related party to an existing primary customer, then the opportunity to 'refresh' the individual's customer information should be taken. • However if the individual wishes to access an ANZ product or service, they must be fully verified.
Verified	Partially Complete	Customer's KYC record must be completed before they can access the product or service.
Non Verified	Partially Complete	The Customer who is a related party to an existing primary customer must have their KYC record completed before the primary customer can access the product or service.
Re-verification required	Partially Complete	Customer's KYC record must be re-verified before they can access new products or services. Current products will continue to operate.
Re-verification required/ Verified/Non Verified	Obsolete	If the customer wishes to return to ANZ as either a verified or non-verified customer, a new KYC record must be created.
Escalate	Partially Complete	Complete CIP Complex Organisation referral process.

Note: Branch of ID is not a source of evidence that customer identification has been completed.

If there is a record but not a valid KYC Status and Verification level, you will need to maintain the record to verify the customer see [iKnow - KYC Maintenance - Personal - 2074](#).

If there is no existing record in iKnow, a new Individual record must be created. See [iKnow Customer Setup Personal-IM-1172](#)

3. Setting Up the Individual Record

To set up an Individual record see [iKnow - Customer Setup Personal-1172](#).

If a record is created in error a case must be sent to delete the profile see [KYC Case Management - 2076](#).

4. Verify Identity of Person

Ask the person to provide an acceptable set of ID documents, [refer](#) above for details of the acceptable ID documents combinations and categories.

Note:

- If the information required to fully identify the customer is not complete or available, any account or service opened for the individual will have a restraint automatically placed on the Account or Service to prevent withdrawals occurring until the identification process detailed below is completed.
- The restraint will be automatically removed when CIP is complete. If this does not automatically occur, contact the **Customer Due Diligence Helpdesk team** ^{Confidential} [redacted] or **Customer ID Support** ^{Confidential} [redacted] or [Customer Onboarding Management Services](#).

5. Record a Name Change

A name change is where a customer changes their name from their currently known as name.

AML/CTF policy requires that the Individual record be updated if a person changes their name after initial identification. For example: married name from maiden name, name change by Deed Poll.

Search customer in iKnow and select Name Change from Customer Wants menu to perform change of name see [iKnow Name Change Personal IM - 1179](#).

NB: Do not change the name in iKnow until [Change of Name Document](#) has been received.

The following documents are acceptable to change a name:

- Marriage Certificate
- Birth Certificate with endorsement
- Change of name by deed poll
- Adoption papers
- Court Order
- Certificate of Divorce (Decree Nisi being finalised) - must show married name and maiden name.

If the customer's name is misspelt this can be altered by the Name Correction task see the Name Change function see [iKnow Name Change Personal IM - 1179](#).

Identification Process - Non Resident Verified Persons

Current ANZ Customers who are Non-Resident Signatories can complete customer identification through an ANZ overseas point of representation.

Note: This process is for current ANZ Customers who are overseas and require re-verification.

New to Bank offshore foreign nationals are to be referred to their offshore point of representation for banking queries and movingtoaustralia.anz.com for banking needs. Refer to the [International Branch Locator](#) page on ANZ.com.

For further information see the [International Max page](#).

Step	Action
1.	Determine the signatory's overseas location.
2.	<p>Does the signatory have existing banking arrangements with an ANZ Point of Representation?</p> <p>Yes proceed to step 4.</p> <p>No proceed to step 3.</p>
3.	<p>Contact the International Help Desk to determine the availability of an ANZ point of representation in the overseas location specified.</p> <p>Note: If an ANZ Point of Representation is not available in the location specified, advise the customer they are unable to be identified and will not be able to be a signatory. For further information see the International Max page or movingtoaustralia.anz.com.</p>
4.	Advise the customer that any fees or charges applied by the ANZ point of representation will be deducted from their account.

5.	<p>Confirm with customer the identification documents that they will present to meet customer identification requirements.</p> <p>NB: KYC acceptable documents for verification requirements are the same when completed overseas.</p>
6.	<p>Contact the ANZ point of representation to arrange for the KYC collection and verification to be completed by a bank officer authorised to open accounts. Advise:</p> <ul style="list-style-type: none"> • Document types that the customer will be presenting, • Photocopies of identification documents must be provided to ANZ, • All documents returned to ANZ must be signed and stamped by the ANZ Point of Representation. <p>NB: SWIFT, phone, mail or email contact may be utilised.</p>
7.	<p>Mail/Email/Fax the appropriate Account Opening Authority(s), PDS, T&CS, signature card(s)/forms, Customer Identification Process: Person (first party) form directly to the ANZ Point of Representation.</p> <p>NB: Do not provide forms to the customer.</p>
8.	<p>When the documents are returned to the branch in Australia, immediately input the information into iKnow see iKnow - Customer Setup - Personal-1172 or iKnow - KYC Maintenance - Personal - 2074 and send the ID copies in internal mail for Imaging.</p> <p>Open the account in iKnow.</p> <p>NB: If you have any concerns as to the bona fides of the returned correspondence, independent confirmation must be obtained via SWIFT, phone, email or mail to the ANZ Point of Representation.</p>

Discrepancy Management

Discrepancies occur where identification information collected from our customers differs to that evident on their verification documents. In such instances, ANZ has an obligation to investigate any discrepancies and document these accordingly.

In the course of verifying your customer's identity, linking documents must be provided to support any discrepancy or mismatch in information that occurs. Details of the discrepancy, together with the linking documents obtained to clarify

the discrepancy are to captured and recorded in line with your business unit's retention procedures. Linking documents form a part of customer identification in iKnow.

Until the name in which the account is to be opened can be appropriately verified, the account should not be active and the appropriate restraint (hard hold) placed on the account to prevent debit transactions from taking place.

Discrepancy/Mismatch	Linking document required	What to record
<p>Name Customer provides a different name to that indicated on their identification documents</p> <p><u>Note:</u> Where more than one document is provided, ANZ can accept only one document having a middle name (including where the other document has a middle initial rather than full middle name).</p>	<ul style="list-style-type: none"> • Marriage certificate • Birth certificate with endorsement • Change of name by deed poll • Adoption papers • Court order • Decree nisi (Divorce papers) 	<ul style="list-style-type: none"> • Unique Identifier (where one is present) • Issuer • Issuer date • Place of issue
<p>Address (where verified) Address differs to that advised by the customer</p>	<ul style="list-style-type: none"> • Lease/rental agreement • Change of address label on the back of a drivers licence • Utility bill (no more than 3 months old) 	<ul style="list-style-type: none"> • Unique Identifier (where one is present) • Issuer • Issuer date • Place of issue
<p>Date of birth If there is a discrepancy in a customer's date of birth, ask the customer if there is a reason for the discrepancy. Errors in dates of birth in verification documents should not be common.</p> <p><u>Note:</u> Australian Citizenship Certificates, Passports or ImmiCards may be issued that detail the individual's year of birth only. Reasons may be due to the unavailability of records or loss through conflict. Persons with current or former refugee status may present such documents, for example. Where this occurs, the customer must first advise their full date of birth which then must be recorded. Where the information is not available from the customer, then collecting the year of birth</p>	<p>In these instances please refer to your relevant business unit's compliance query/issue escalation process.</p>	<ul style="list-style-type: none"> • Name of issuer • Record DOB as 01/01/YYYY* <p>*Except where customer advises full date of birth</p>

is acceptable.		
----------------	--	--

Signatory

A 'Signatory' is a person who has signing authority to operate a customer's Account. A signatory is authorised to provide instructions for the movement of funds (that is, a transaction) to/from an Account, such as a Transaction or Savings Account, Credit Card Account or Loan Account.

A signatory is given the authority to act on an account which is not held in their name by the account owner (who is either a person or organisation) as Signatory Authority.

A signatory may be authorised to act under a power of attorney.

A signatory must be identified and verified under the same requirements as for an Individual customer, and have a Verified Complete record in iKnow.

Evidence of authority to transact or act on behalf of the customer, such as power of attorney, agent's authority or the relevant account authority, must also be collected.

The documentation used to confirm authority to sign should be copied and sent with the identification documents and manual verification cover sheet (if applicable) for imaging and retention as per [Photocopying Identification Documents](#).

A Signatory is acting in a different legal capacity to that of an Individual, and therefore must be linked to the KYC record of the account owner (Signatory Authority) as a Signatory.

Any person acting as a signatory on another person's or organisation's accounts or services, must be identified and created in iKnow as a verified individual record see [iKnow - Customer Setup Personal-IM-1172](#).

To add or delete a Signatory See Relationship Details in [iKnow - KYC Maintenance - Personal - 2074](#) or [iKnow - KYC Maintenance - Business - 2073](#).

For details on Non-Resident Signatories completing CIP refer to [Identification Process - KYC Non Resident Verified Persons CIP Guidelines](#).

[^Back to top](#)

Other Related Documents

[iKnow - Name Change Personal IM - 1179](#)
[Customer Enquiry and Maintenance \(CIS\)](#)
[Changing Customer Credit Card and ANZ Everyday Visa Debit Details](#)
[iKnow - Customer Setup Personal-1172](#)
[KYC - Customer Identification Process \(CIP\) Guidelines - 4100](#)
[iKnow - KYC Maintenance - Personal - 2074](#)
[iKnow - KYC Maintenance - Business - 2073](#)

[^Back to top](#)

2105