CHECKLIST: NEW CLIENT ONBOARDING & IDENTITY VERIFICATION

Preparing for the 2026 AML/CTF Compliance Standards

To comply with the Australian Anti-Money Laundering and Counter-Terrorism Financing Act, we are required to verify the identity of all clients and understand the nature of their business structures. Please use this checklist to gather the necessary documents before your initial consultation.

PART 1: INDIVIDUALS & SOLE TRADERS

Required for all personal tax, advice, or sole trader business services.

- [ ] **Primary Photo ID:** A valid Australian Driver's Licence or Passport.
- [ ] **Secondary ID (if required):** If your current address is not on your photo ID, please provide a utility bill or bank statement (less than 3 months old).
- [ ] **Personal Details:** Full legal name (including any middle names or aliases), Date of Birth, and current Residential Address.
- [ ] **Occupation Details:** Your current job title and the name of your employer.
- [ ] **PEP Status:** Be prepared to disclose if you or a close family member holds a prominent public position (e.g., Member of Parliament, Senior Government Official, or Judge).

PART 2: COMPANIES & PARTNERSHIPS

Required for all corporate entities and partnership structures.

- [ ] **Registration Details:** Certificate of Registration (ASIC or foreign equivalent) and ABN/ACN.
- [ ] **Principal Place of Business:** Full address of the main office or operating location.
- [ ] **Director/Partner Details:** Names and addresses of all Directors (for companies) or Partners (for partnerships).
- [ ] **Beneficial Owners (UBOs):** Full name, DOB, and address for any individual who owns or controls 25% or more of the entity.
    - Note: We must verify the identity of each UBO as if they were an individual client (see Part 1).
- [ ] **Governing Documents:** A copy of the Company Constitution or Partnership Agreement.

PART 3: TRUSTS (FAMILY, UNIT, OR SMSF)

Required for all trust-based structures.

- [ ] **Trust Deed**: A complete copy of the original Trust Deed (including all amendments or variations).
- [ ] **Trustee Details:** ID for all individual Trustees or corporate Trustee Directors.
- [ ] **Appointor / Protector:** Full name and ID of the person(s) who have the power to appoint or remove Trustees (this is a mandatory requirement under 2026 rules).
- [ ] **Settlor Details:** The name of the person who settled the trust (required if the settlement amount was >$10,000).

PART 4: NATURE OF BUSINESS & TRANSACTION

To help us assess the risk profile of the service, please have the following information ready:

- [ ] **Purpose of Service:** A brief description of why you are seeking our services (e.g., "setting up a new business structure," "managing investment funds").
- [ ] **Source of Funds**: For large transactions, be prepared to explain where the capital is coming from (e.g., "sale of property," "business earnings," "inheritance").
- [ ] **Cash/Virtual Assets:** Disclosure of whether the engagement will involve physical cash or virtual assets (cryptocurrency) exceeding $10,000.

SUBMISSION INSTRUCTIONS

Please upload these documents to our Secure Client Portal at least 48 hours before your appointment. We cannot begin providing "Designated Services" (such as entity formations or fund management) until this verification process is complete.

Questions? Contact our Compliance Team at solutions@ceebeks.com or call 03-55612643.