

# Source of Wealth

## Purpose of this form:

This information is sought pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006

## Section 1 - Customer Details

Full Name

Date of birth (DD/MM/YYYY)

Residential address (PO Box is not acceptable)

State

Postcode

## Section 2 - Source of Wealth

Please indicate the main source of your accumulated wealth. You may choose more than one option if they are equally significant. Documentary evidence may be required.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Business income/earnings   | <input type="checkbox"/> Inheritance                | <input type="checkbox"/> Rental Income          |
| <input type="checkbox"/> Business profits           | <input type="checkbox"/> Insurance payment          | <input type="checkbox"/> Sale of Assets         |
| <input type="checkbox"/> Compensation payment       | <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Superannuation/pension |
| <input type="checkbox"/> Employment income/earnings | <input type="checkbox"/> Liquidation of Assets      | <input type="checkbox"/> Windfall               |
| <input type="checkbox"/> Gift/Donation              | <input type="checkbox"/> Owns real estate/property  | <input type="checkbox"/> Other                  |
| <input type="checkbox"/> Government benefits        | <input type="checkbox"/> Redundancy                 |   |

Please provide further details:

\*See over page for explanation of these categories.

## Section 3 - Source of Funds

Please indicate the main source of your funds. You may choose more than one option if they are equally significant. Documentary evidence may be required.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Bonus                    | <input type="checkbox"/> Inheritance                | <input type="checkbox"/> Salary/Wages           |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Insurance payment          | <input type="checkbox"/> Sale of Assets         |
| <input type="checkbox"/> Business profits         | <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Superannuation/pension |
| <input type="checkbox"/> Commission               | <input type="checkbox"/> Liquidation of Assets      | <input type="checkbox"/> Tax refund             |
| <input type="checkbox"/> Compensation payment     | <input type="checkbox"/> Loan                       | <input type="checkbox"/> Windfall               |
| <input type="checkbox"/> Gift/Donation            | <input type="checkbox"/> Redundancy                 | <input type="checkbox"/> Other                  |
| <input type="checkbox"/> Government benefits      | <input type="checkbox"/> Rental Income              |   |

Please provide further details:

\*See over page for explanation of these categories.

## Section 4 - Declaration

I declare that the information provided on this form is correct. I agree to provide the Bank with supporting documentary evidence upon request.

**Signature**

**Date** (DD/MM/YYYY)

## Section 5 - Source descriptions\*

Source	Individual	Non-individual	Definition
Bonus	✓	✗	Additional compensation given to an employee above his/her normal wage. A bonus can be used as a reward for achieving specific goals set by the company, or for dedication to the company.
Business income/earnings	✗	✓	<b>Wealth:</b> Accumulated income that is realised as a result of business activity. <b>Funds:</b> Any income that is realised as a result of business activity.
Business profits	✓	✓	A financial benefit that is realised when the amount of revenue gained from a business activity exceeds the expenses, cost and taxes needed to sustain the activity.
Commission	✓	✗	A form of payment to an agent for services rendered.
Compensation payment	✓	✗	Providing a person with money or other things of economic value in exchange for their goods, labour, or to provide for the costs of injuries that they have incurred.
Employment income/earnings	✓	✗	Income as a result of your personal exertion (that is, by working) or from an investment. Income may not always be in the form of money - in some situations goods and services may be treated as income.
Gift/Donation	✓	✓	A donation is a gift given by physical or legal persons, typically for charitable purposes and/or to benefit a cause.
Government benefits	✓	✓	A payment made by a government agency or insurance company to those qualifying in time of need.
Inheritance	✓	✓	Inheritance is the practice of passing on property, titles, debts, rights and obligations upon the death of an individual.
Insurance payment	✓	✓	The equitable transfer of the risk of a loss, from one entity to another in exchange for money.
Investment income/earnings	✓	✓	Income coming from interest payments, dividends, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.
Liquidation of assets	✗	✓	When a business or firm is terminated or bankrupt, its assets are sold and the proceeds pay creditors. Any leftovers are distributed to shareholders.
Loan	✓	✓	The act of giving money, property or other material goods to another party in exchange for future repayment of the principal amount along with interest or other finance charges.
Other	✓	✓	<b>Wealth:</b> Any other reason not listed. <b>Funds:</b> Any other source of income/funds.
Owns real estate/property	✓	✓	Customer wealth is retained in the form of Real Estate, Property or Land Holdings.
Redundancy	✓	✓	A payment made to an employee to compensate for losing his or her job.
Rental income	✓	✓	Income received from rental properties.
Salary/Wages	✓	✓	Agreed-upon and regular compensation for employment that may be paid in any frequency.
Sale of Assets	✓	✓	A resource with economic value that a person or entity owns or controls which has been sold for financial gain. Includes sale of Property.
Superannuation /pension	✓	✗	A regular payment made by the state to people of or above the official retirement age and to some widows and disabled people.
Tax refund	✓	✓	The return of excess amounts of income tax that a taxpayer has paid to the state or federal government throughout the past year.
Windfall	✓	✗	A large amount of money that is won or received unexpectedly, E.g. Lottery Gambling.

