

Term Deposit ADI Factsheet

ADI	Settlement Method	Instruction cut-off time	Approximate ADI Processing Time*
NAB	DD	1pm	Same Day
RaboDirect	DD	12pm	T+2
AMP	DD	1pm	T+3
ING Direct	DD	1pm	T+3 to 5
Adelaide	DD	1pm	T+2
BOQ Specialist	DD	1pm	Same Day
St George	DD	1pm	Same Day
ANZ	EFT	1pm	T+1
ME Bank	EFT	1pm	T+1
Bank of Sydney	EFT	1pm	T+1

* 'Approximate ADI Turnaround Time' is based on best case scenarios and is subject to change without warning. From time to time the above ADIs may experience extreme delays which can result in delays.

AML Requirements

The following is a guideline of the AML documents required to open a Term Deposit with the above institutions. These documents will need to be provided at account set up in addition to the FIIG Application and ADI Selection form. Please note requirements they may be subject to change at the discretion of the ADI or in accordance with changes to the AML/CTF Act.

Acceptable Primary ID Documents – Any ONE of the below is sufficient and MUST contain a photograph and Certified*

- o Australian Driver's Licence
- o Australian Passport
- o State or Territory Proof of Age Card
- o Foreign passport

If no Primary ID can be produced then please contact TDAdmin@fiig.com.au for Secondary ID Requirements.

Bank Statement: An acceptable Bank Statement will contain ALL of the below requirements

- o Bank Logo
- o Full Bank Account Name
- o BSB
- o Account Number
- o Issued in the last 3 months

Trust Deed: An acceptable Trust Deed Extract will be CERTIFIED and contain ALL of the below requirements**

- o Cover Page
- o Schedule page which provides details of the trustees/ members/beneficiaries of the SMSF or Trust and include the Settlor of the trust and the settlement amount
- o The signature page [including date of execution]

Entity Type	Certified ID*	Bank Statement	Trust Deed	Certified Certificate of Incorporation	Certified Constitution
Individual	Yes	✓			
Joint	Yes - both Individuals	✓			
Trust – Individual Trustees	Yes - all trustees	✓	✓		
Trust – Corporate Trustee	Yes - all directors	✓	✓		
SMSF – Individual Trustees	Yes - all trustees	✓	✓		
SMSF – Corporate Trustee	Yes - all directors	✓	✓		
Company	Yes - all directors	✓		✓	
Incorporated Association	Yes - Chairperson, Treasurer & Secretary	✓			✓

* For ANZ Term Deposit lodgements, certification needs to be dated within the last 12 months

** BOQ Specialist requires the certified full trust deed for Trusts (excluding SMSFs)



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