



# Source of Wealth and Funds

## Purpose of this form:

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

### Section 1 – Customer Details

Please select you are providing information for:

An individual

Full name

Date of birth (DD/MM/YYYY)

Residential address (PO Box is not acceptable)

State

Postcode

An organisation

Organisation's registered name

Organisation's Unique Identifier Number e.g. Australian Company Number (ACN), Australian Business Number (ABN), if any

Registered Office 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.

#### Source of Wealth (SOW) Individual

Employment income e.g. salary, bonus, commission	Investment income e.g. interest, dividends, rent
Business income e.g. earnings, profits	Liquidation or sale of assets
Family support or gift (overseas transfer)	Real estate
Family support or gift (transfer within Australia)	Super or pension
Government benefits or grants	Windfall e.g. inheritance, redundancy, winnings
Compensation e.g. insurance, divorce settlement	

#### Source of Wealth (SOW) Organisation

Business income (earnings, profits)	Owns real estate/property
Compensation/Insurance payment	Liquidation/sale of assets
Gift/Donation	Windfall (Inheritance, Redundancy, Tax Refund)
Government benefits/grants	Shares/Debt
Private grants/Owners' equity	Capital Markets/Capital Infusion
Investment income (dividends, rental, profit)	Same as main sources of income

### 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.

#### Source of Funds (SOF) Individual

Employment income e.g. salary, bonus, commission	Liquidation or sale of assets
Business income e.g. earnings, profits	Real estate
Family support or gift (overseas transfer)	Super or pension
Family support or gift (transfer within Australia)	Windfall e.g. inheritance, redundancy, winnings
Government benefits or grants	Loan
Compensation e.g. insurance, divorce settlement	Tax refund
Investment income e.g. interest, dividends, rent	

**Section 3 – Source of Funds** (continued)

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.

Source of Funds (SOF) Organisation	
Bank Borrowing/Loan	Investment income (dividends, rental, profit)
Other Borrowing/Loan	Owns real estate/property
Business income (earnings, profits)	Liquidation/sale of assets
Compensation/Insurance payment	Windfall (Inheritance, Redundancy, Tax Refund)
Gift/Donation	Shares/Debt
Government grants/benefits	Capital Markets/Capital Infusion
Private grants/Owners' equity	

**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.

Full Name

\*Signature

Date (DD/MM/YYYY)

**Section 5 – Source Descriptions\***

Source	Definition	
Business income e.g. earnings, profits	<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.
Compensation e.g. insurance, divorce settlement	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 e.g. salary, bonus, commission	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 or grants	A payment made by a government agency or insurance company to those qualifying in time of need.	
Investment income e.g. interest, dividends, rent	Income coming from interest payments, dividends, rental properties, 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 or sale of assets	A resource with economic value that a person or entity is owned is sold for financial gain or when a business or firm is terminated/bankrupt, its assets sold and the proceeds pay creditors	
Bank Borrowing/Loan	The act of obtaining money, property or other material goods through a financial institution in exchange for future repayment of the principal amount along with interest or other charges.	
Real estate	Customer wealth is retained in the form of Real Estate, Property or Land Holdings.	
Super or 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 e.g. inheritance, redundancy, winnings	A large amount of money that is won or received unexpectedly e.g. Lottery gambling, inheritance, redundancy payment	
Family support or gift (overseas transfer)	Financial support received from overseas based family members in the form of a gift without an obligation for repayment.	
Family support or gift (transfer within Australia)	Financial support received from family members based in Australia in the form of a gift without an obligation for repayment.	
Shares/Debt	One of the equal parts into which a company's capital is divided, entitling the holder to a proportion of the profits.	
Capital Markets/Capital Infusion	Financial markets that bring buyers and sellers together to trade stocks, bonds, currencies, and other financial assets. Capital markets include the stock market and the bond market.	