

ACCEPTANCE OF FIRST NATIONS COMMUNITY IDENTIFICATION CARDS

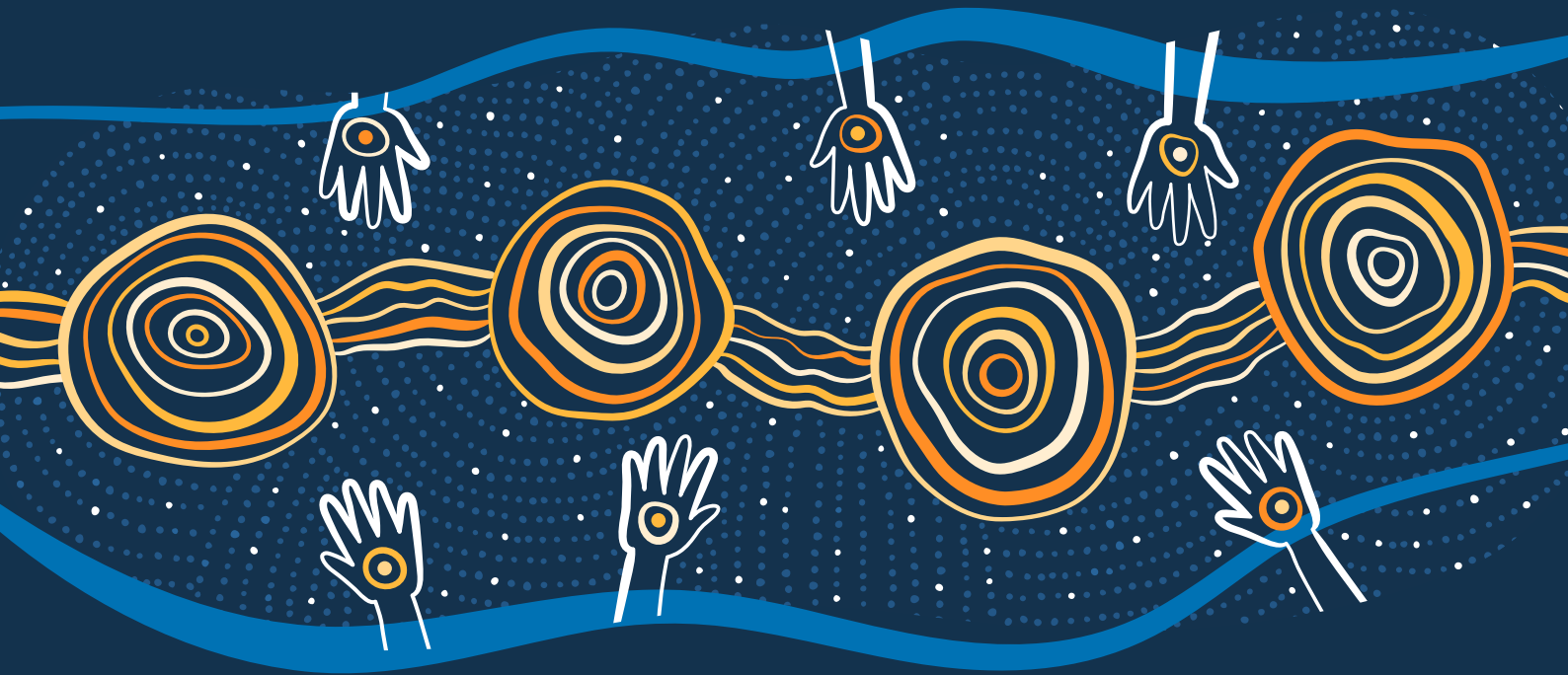


Australian Banking
Association



ACKNOWLEDGEMENT OF COUNTRY

The ABA acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of our land – Australia. The Australian Banking Association's office is located on the lands of the Gadigal people of the Eora Nation who are the traditional custodians on our local area.



ARTWORK STORY

Having access to conventional forms of identification (ID) is a challenge that many remote First Nation communities face. While these ID challenges are long-standing and bigger than banking, Australian banks are looking to do what they can to address some of these barriers.

The circles are a central part of the artwork and represent First Nation communities. Some First Nation communities are not tied to a certain area and travel to and from different areas given the season. The lines connecting each of the circles are a representation of travelling.

The blue lines that run alongside the top and bottom, represent that the banking industry is on its own journey in learning how to better assist communities with resolving issues.

Banks are committed to supporting the empowerment of First Nations communities and this factsheet is about assisting those communities looking to help First Nations people be able to access banking services.

Artwork created by Mununjali and Kabi Kabi designer, Navada Currie of Gilimbaa.

Gilimbaa is a full-service communications and creative agency specialising in the development of culturally relevant and engaging design and content for and with Aboriginal and Torres Strait Islander communities, and connecting resources to communities in an effective and empowering manner.

It is one of the foundation Supply Nation certified suppliers (2009) and were named Supply Nation Supplier of the Year in 2015.

www.gilimbaa.com.au

PURPOSE

This factsheet has been prepared by the Australian Banking Association (ABA). It is designed as a resource to support ABA members with information about First Nations community identification cards for Know Your Customer (KYC) identification purposes. It is also designed to assist current and prospective issuers of First Nations community identification cards by setting out the type and nature of information that must be displayed to ensure such cards can be relied upon for KYC purposes.

BACKGROUND

Many First Nations people, particularly in remote areas, do not hold driver licences or other conventional forms of identification. This can impede an individual's ability to open bank accounts, receive payments and wages, and make difficult other everyday activities that require access to banking services.

Financial Counselling Australia's (FCA) First Nations Network and community forums like the Broome Circle banking roundtable have highlighted ID challenges as a key issue impeding access to banking services for many remote First Nations people.

ASIC's February 2023 Indigenous Financial Services Framework places this issue in its larger context:

***“While economic empowerment and development opportunities enable strong participation for some, many First Nations peoples attempts to access and engage with various sectors are challenging. This is due to ongoing challenges with meeting systemic requirements that ignore lived experiences. An example of this is apparent in meeting identification requirements, with multiple names recorded across service providers and systems (e.g. traditional name, Western name, relatives with the same name) and conflicting dates of birth.*”**

¹ <https://www.austrac.gov.au/business/how-comply-and-report-guidance-and-resources/customer-identification-and-verification/assisting-customers-who-dont-have-standard-forms-identification>

ANTI-MONEY LAUNDERING/ COUNTER TERRORISM FINANCING (AML/ CTF) CONTEXT

Under Australian law, banks and other financial institutions are required to implement an AML/CTF Programme that sets out how they will identify, manage and mitigate the risk of their products or services

being used to facilitate financial crime. The AML/CTF programme must include KYC procedures.

In December 2022, AUSTRAC (Australia's AML/CTF regulator) issued updated guidance on 'Assisting customers who don't have standard forms of identification'.¹ This guidance recommends banks develop and maintain procedures to help identify and verify First Nations customer who do not have standard identification and encourages “a flexible approach that is mindful of Aboriginal and Torres Strait Islander people's historical, social and cultural circumstances, so that they are not denied access to financial services”.

The guidance suggests alternative forms of identification that banks should consider accepting. This includes First Nations community identity or organisation membership cards.

This factsheet is designed to:

1. assist ABA member banks with information about the different First Nations community ID cards that exist and their attributes; and
2. support communities looking to issue ID cards by setting out the type and nature of information that must be displayed to ensure such card can be relied upon for KYC purposes.

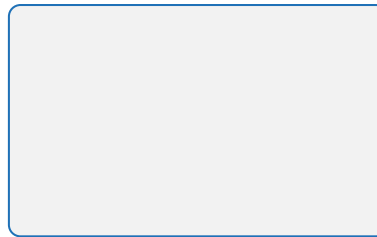


CATEGORIES OF CARDS

There are a range of different First Nations identification cards. Those with greater sophistication will be more readily acceptable by banks.

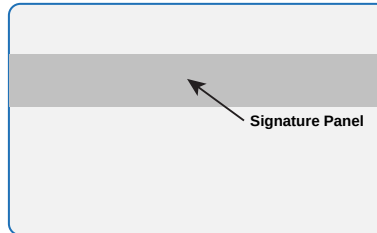
Card sophistication

Category 1



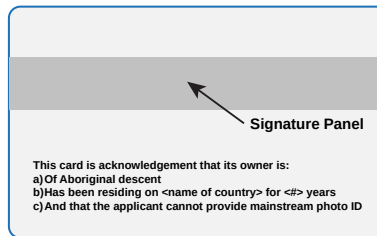
Contains customer information including full name/s, residential address, Date of Birth and photo.

Category 2



Contains the customer information in Category 1 plus a hand-written signature.

Category 3



Contains the customer information in Category 2 plus an issuers unique reference number.

Category 4



Contains the customer information in Category 3 plus a digital signature (that is more durable).

Category 5



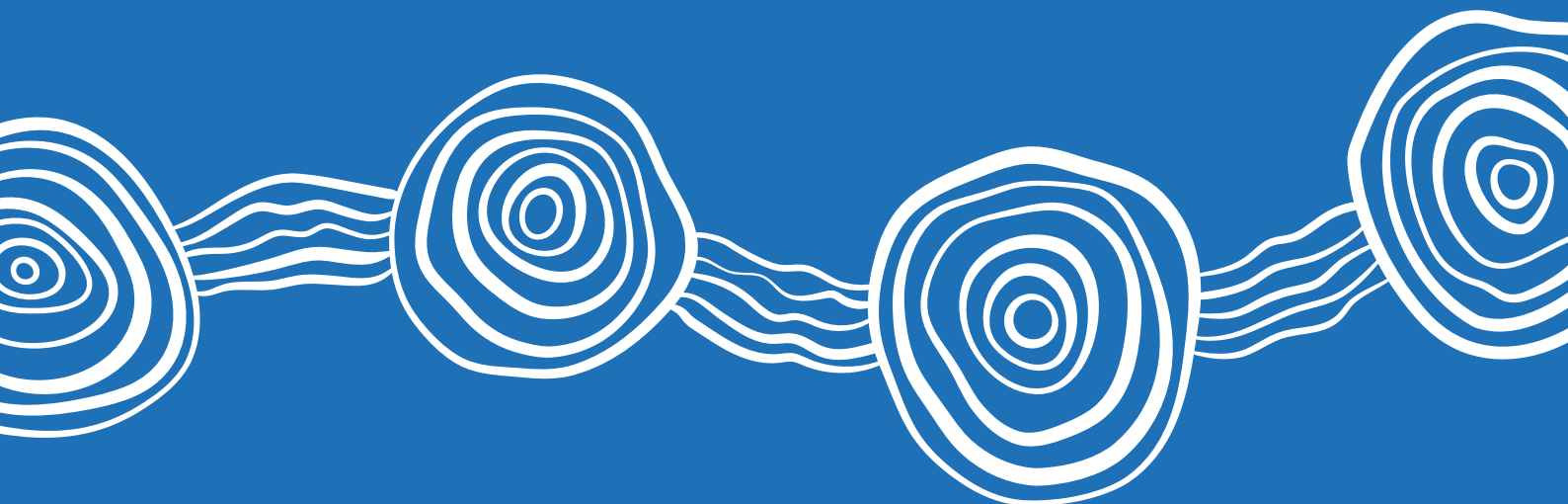
Contains the customer information in Category 4 but is a laminated card.

COMMUNITY IDENTIFICATION CARDS

The following is a non-exhaustive list of First Nations community ID cards. This list has been compiled through publicly available sources, assistance from FCA's First Nations Network, the ABA and our Members work with community organisations.

The ABA's categorisation of these cards is based on self-assessment by the issuing organisations.

Note: Many of the First Nations community organisations listed below are incorporated under the *Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI Act)* – you can find more information about this legislative regime at **Appendix 1**



ANINDILYAKWA LAND COUNCIL (ALC) CARD (CATEGORY TBC)

Issued by the ALC, a statutory authority under the *Aboriginal Land Rights (Northern Territory) Act 1976*. The ALC is one of four Land Councils in the Northern Territory (which have statutory authority to represent traditional owners in their region).

The ALC represents traditional owners on Groote Eylandt in the Gulf of Carpentaria.

ALC's contact details are:

Phone number: 08 8996 4999

Postal address: PO Box172, Alyangula NT 0885

Address: 30 Bougainvillea Drive, Alyangula NT

Website: <https://anindilyakwa.com.au/>

First Nations customers in the Northern Territory and Far North Queensland may have the ALC card.



AURUKUN SHIRE COUNCIL CARD (CATEGORY TBC)

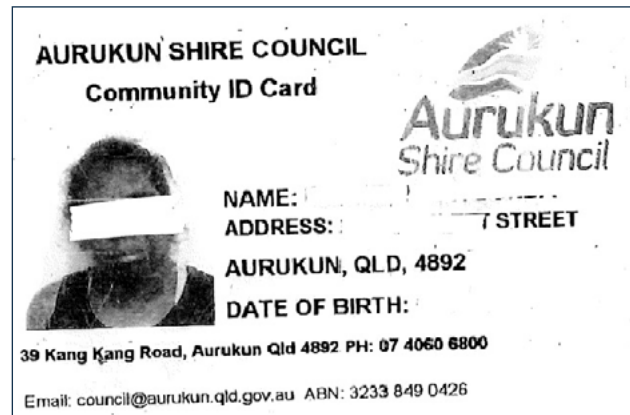
Issued by Aurukun Shire Council operates under Queensland Government *legislation*: Local Government Act 2009 (QLD).

Aurukun Shire Council is a local government and legally a body corporate under the above *legislation*.

Phone number: 07 4060 6800

Website: <https://www.aurukun.qld.gov.au/>

First Nations customers in Aurukun and other parts of Far North Queensland may have the Aurukun Shire Council card.



BIDYADANGA CARD (CATEGORY 2)

Issued by Bidyadanga Aboriginal Community La Grange Inc (BACLG Inc).

BACLG Inc is incorporated under the Associations Incorporation Act 2015 (WA).

Association number (IARN): A0750181T

ABN: 91 283 538 282

Postal address: PO BOX 634 Broome, WA 6725

Address: Bidyadanga Road, Bidyadanga Aboriginal Community

Phone number: 08 9192 4885

Email: enquiries@baclg.org.au

First Nations customers in the Kimberley and Pilbara regions of Western Australia may have BACLG Inc identification cards.

Additional information

The card is laminated and includes a customer signature. It is single-sided.

BACLG Inc process for issuing identification cards is that the person must have lived for a long period in the community, their identity is checked with an elders, and the card is signed off by the CEO or Community Services Manager.



DJARINDJIN CARD (CATEGORY 5)

Issued by Djarindjin Aboriginal Corporation (DAC).
DAC is incorporated under the CATSI Act.

Indigenous corporation number: 426
ABN: 53 107 592 087
Postal address: PO Box 920, Broome WA 6725
Address: Djarindjin Aboriginal Corporation Office,
Djarindjin Community, via Cape Leveque Road
Phone number: 08 9192 4817
Email: ceo@djardindjin.org.au

First Nations customers particularly in the Kimberley may have the DAC card.

Additional information

The DAC card also contains a QR code that links to their website.



LARRAKIA NATION CARD (CATEGORY 5)

Issued by Larrakia Nation Aboriginal Corporation (LNAC).

LNAC is incorporated under the CATSI Act.

Indigenous corporation number: 3170

ABN: 56 531 057 147

Postal address: PO Box 1098, Nightcliff NT 0814

Address: 76 Dick Ward Drive, Coconut Grove NT 0810

Phone number: 08 8948 3733

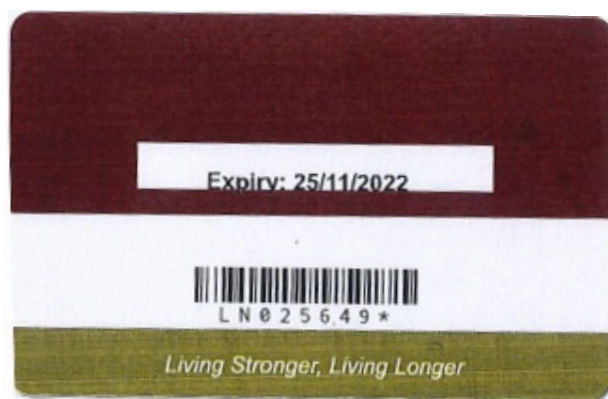
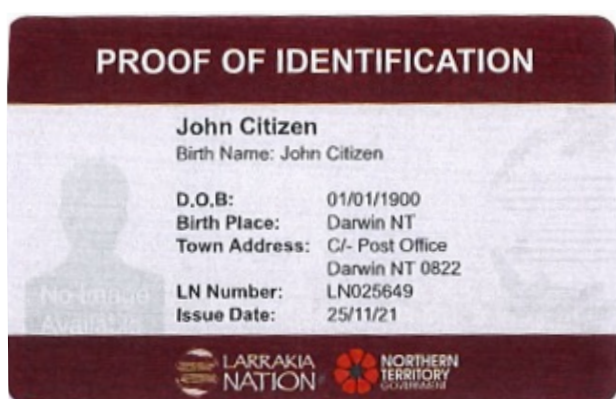
Website: <https://larrakia.com/>

First Nations customers in the Darwin/Palmerston region of the Northern Territory may have LNAC identification cards.

Additional information

LNAC cards are processed in accordance with NT Government requirements (confirmation through Birth, Death and Marriage registrar).

LNAC cards are also a recognised category B document accepted by NT Government for motor vehicle license and registration purposes.



NGAANYATJARRA COUNCIL CARD (CATEGORY 5)

Issued by Ngaanyatjarra Council (Aboriginal Corporation) – commonly known as NG Council.

NG Council is incorporated under the CATSI Act.

Indigenous corporation number: 101

ABN: 88 304 990 870

Postal address: PO Box 644, Alice Springs NT 0871

Address: 6/58 Head Street, Alice Springs NT 0870

Phone number: 08 8950 1711

Website: <https://www.ngaanyatjarra.org.au/>

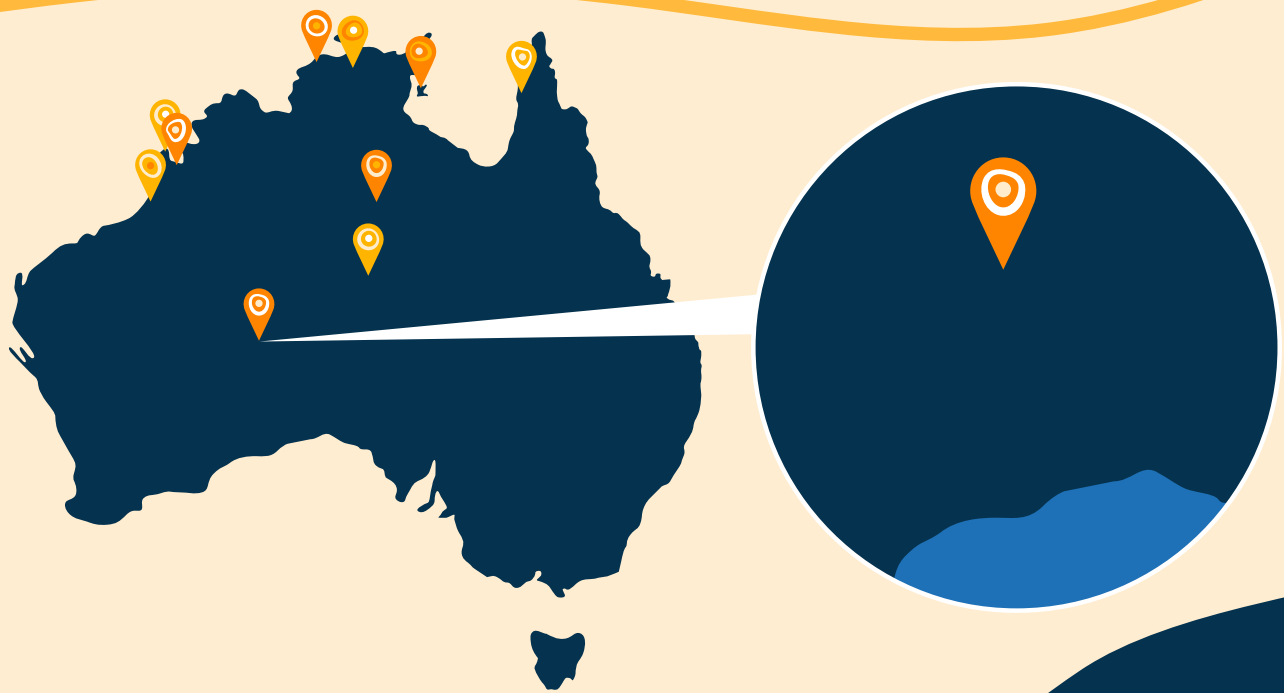
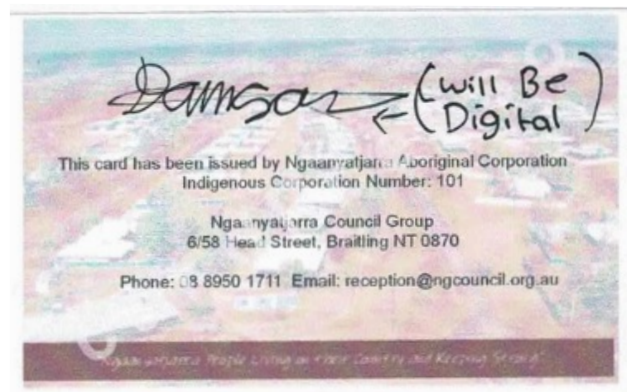
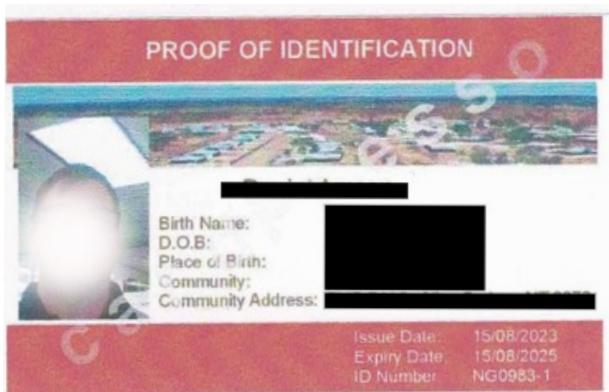
First Nations customers from the NG Lands in eastern Western Australia may have the NG Council card. Customers in Alice Springs and along the Outback Way in Western Australia may have this card.

Additional information

NG Council have a database with each card and number registered on it. Cards are checked against Births, Deaths and Marriages records or other government agency details to ensure they are correct before being issued.

NG Council staff sign off and issue cards.

New photos will be taken and included every time a card is issued.



PAPULU APPARR-KARI ABORIGINAL CORPORATION (CATEGORY TBC)

Issued by Papulu Apparr-Kari Aboriginal Corporation (PAKAC).

PAKAC is incorporated under the CATSI Act.

Indigenous corporation number: 584

ABN: 90934786081

Postal address: PO Box 1108, Tennant Creek NT 0861

Address: 17 Windley Street, Tennant Creek NT 0860

Phone number: 08 8962 3270

Email address: khayward@papak.com.au

First Nations customers in the Barkley region of the Northern Territory including Tennant Creek as well as Alice Springs, Katherine and Darwin may have the PAKAC card.



TANGENTYERE CARD (CATEGORY TBC)

Issued by Tangentyere Council Aboriginal Corporation.

Tangentyere is incorporated under the CATSI Act.

Indigenous corporation number: 8280

ABN: 81 688 672 692

Postal address: PO Box 8070, Alice Springs NT 0871

Address: 4 Elder Street, Alice Springs NT 0870

Phone number: 08 8951 4222

Website: <https://www.tangentyere.org.au/>

First Nations customers in the Alice Springs region of the Northern Territory may have Tangentyere identification cards.

Additional information

Tangentyere's website has additional information about their processes for issuing this ID card:

<https://www.tangentyere.org.au/emergency-assistance#TangentyereIDCard>



WEST ARNHEM CARD (CATEGORY TBC)

Issued by the Gundjeihmi Aboriginal Corporation (**Gundjeihmi**).

Gundjeihmi is incorporated under the CATSI Act.

Indigenous corporation number: 2458

ABN: 55 881 818 247

Postal address: PO Box 245, Jabiru NT 0886

Address: 5 Gregory Place, Jabiru NT 0886

Phone number: 08 8979 2200

Website: <https://www.mirarr.net/>

First Nations customers from the region around Kakadu between Darwin and Katherine may have West Arnhem identification cards.

Additional information

Gundjeihmi's website has additional information about their processes for issuing the West Arnhem ID card:

<https://mirarr.net/pages/west-arnhem-id-card>



WINUN NGARI CARD (CATEGORY 2)

Issued by Winun Ngari Aboriginal Corporation.
Winun Ngari is incorporated under the CATSI Act.

Indigenous corporation number: 241
ABN: 17 643 250 585
Postal address: PO Box 500, Derby WA 6728
Address: 145 Loch Street, Derby WA 6728
Phone number: 08 9191 1877
Website: <https://www.winunngari.org.au/>

First Nations customers particularly in the Kimberley, but also the whole of Western Australia and the Northern Territory may have the Winun Ngari card.

Additional information

The Winun Ngari card is generally accepted at the Derby Licenced Post Office, can be used for identification purposes with Services Australia, and is accepted at the Derby airport and long-distance bus services.



APPENDIX 1: INFORMATION ABOUT THE CORPORATIONS (ABORIGINAL AND TORRES STRAIT ISLANDER) ACT 2006 (CATSI ACT)

The following section provides information about the incorporation and governance framework that these CATSI Act corporations operate under.

The CATSI Act is Federal *legislation* that came into effect on 1 July 2007. It mirrors many requirements of the *Corporations Act 2001*, while providing the flexibility and support needed to meet the unique cultural contexts of First Nations people.

As at 30 June 2022, there were 3,521 First Nations corporations registered under the CATSI Act. These CATSI corporations are often the deliverers of essential services, particularly in remote areas. CATSI corporations play an important role in delivering land holding, housing, health, education, employment, and native title services.

To support these CATSI Act corporations and the important service delivery role they can play, the CATSI Act is designed to promote high standards of corporate governance and financial management. The CATSI Act also provides regulatory tools for assisting corporations in distress, such as special administration provisions. The CATSI Act is administered by the Registrar of Indigenous Corporations, an independent statutory office holder who is supported by the Office of the Registrar of Indigenous Corporations (ORIC).

There is additional information about ORIC and the CATSI Act available at: <https://www.oric.gov.au/>.

