

# Identifying Customers with Insufficient or No Official Identification Documents

You have an obligation to identify your customers and verify their identities against reliable and independent **identification documents**, data or information.

The purpose of these customer identification and verification measures is to ensure that you **know your customers**.

While most customers will have adequate identification documents, certain customers or category of customers may have inadequate or no identification documents due to their individual circumstances or background.

***For example customers who are students, unemployed or customers who are employed in an informal business sector such as rural farmers and seasonal agricultural laborers (such as cane cutters, farm hands) will have minimum identification documents such as their birth certificates.***

Some customers, such as those residing in rural areas, will not have generally accepted identification documents such as passports; driver's license or a FNPF card.

In these cases, where the risk of money laundering and terrorist financing associated with the customer is low, you may apply a flexible and risk based approach to implementing the customer identification requirements.

Thus, you may identify the customer using the following documents:

- (i) **birth certificate** – verifying the customer's name, citizenship and date of birth; and
- (ii) **certificate from a suitable referee** – verifying the customer's residential address, occupation or nature of self employment.

A “**suitable referee**” is a person who knows the customer and whom you can rely on to confirm that the customer is who he or she claims to be and can verify other personal details (occupation, residential address) of the customer.



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## Examples of suitable referees are:

- (i) For customers who are minors or students – school head teacher; school principal; landlords (for tertiary students who are renting); parent or guardian.
- (ii) For other customers, such as those who reside in the rural areas or villages –
  - (a) Village headman or turaga-ni-koro
  - (b) Roko Tui (chief administration officer) or Assistant Roko Tui or Provincial Administrator at the Provincial Office
  - (c) Religious leader( e.g. talatala or preacher; priest; imam of a mosque; pundit)
  - (d) District Officer or district advisory officer
  - (e) Official from the Fiji Sugar Corporation sector office (for sugar cane farmers, laborers)
  - (f) Official from a district government agency such as the Social Welfare Office, Police Station, Health Centers
  - (g) Current or former employer
  - (h) Justice of Peace, Commissioner for Oaths, Notary Public
  - (i) Town councilor
  - (j) Employee of the financial institution

A **Certificate/Letter/Confirmation** from a suitable referee should have the minimum details:

- (i) Customer's name, address, occupation or nature of self employment;
- (ii) Referee's name, address, occupation and contact details (such as phone number);
- (iii) Statement stating how long (period) the referee has known the customer;
- (iv) Statement stating that the referee knows the customer by the stated name;
- (v) Statement stating that the referee confirms the customer's stated address and occupation or nature of self employment to be true.
- (vi) Signature of the customer and referee with the date the document was signed.

For further information on the customer identification requirements, refer to Enforceable Guideline 4 on Customer Identification & Verification.

Click website link here: [Enforceable Guideline 4](#)



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