

# FijiFIU

Fiji Financial Intelligence Unit



## FIU Policy Advisory Financial Transactions Reporting Act

Reference: 2/2012

Date: 22 August 2012

Re: **Voter Identification Card**

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### *A. Purpose of Policy Advisory*

1. The purpose of this *Policy Advisory* is to advise financial institutions covered under the Financial Transactions Reporting (FTR) Act of the inclusion of the Republic of Fiji *Voter Identification Card* for identification and verification of their customers and clients.

### *B. Application of Policy Advisory*

2. This *Policy Advisory* is applicable to all financial institutions that are covered under Schedule 1 of the FTR Act.
3. The *Policy Advisory* is effective from 15 November 2012.

### *C. Voter Identification Card*

4. The Ministry of Justice, through the Elections Office, has issued identity cards to Fiji citizens who have registered for the general elections. The *Voter Identification Card* is issued as part of the new electronic voter registration system after proper identification of the voter has been established.
5. The *Voter Identification Card* contains the following personal details of a Fiji citizen:
  - a. voter registration number.
  - b. first name and surname;
  - c. date of birth;
  - d. residential address;
  - e. division.

### *D. Authority of the FIU*

6. This *Policy Advisory* is issued by the FIU pursuant to its powers and authority under the following provisions:
  - a. Section 4(4)(a) of the FTR Act;
  - b. Section 8(1)(g) of the FTR Regulations; and
  - c. Section 12(7) of the FTR Guideline 4.

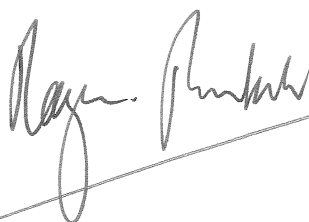
7. Financial institutions are advised that they may rely on the Republic of Fiji *Voter Identification Card* for the purpose of verifying the identity of a customer or client who is a citizen of Fiji.

***E. Additional Identification Requirements***

8. Financial institutions may also collect for their records further personal details on the person's occupation, source of income, signature, as would be generally required for that type of customer.
9. However, financial institutions will verify only name, date of birth and residential address of the person which is contained in the *Voter Identification Card*.

***F. Risk Based Approach***

10. Financial institutions may continue to adopt risk based approach when conducting customer due diligence for low risk customers.
11. Where a customer is assessed as having a low risk for money laundering and terrorist financing, financial institutions may rely solely on the *Voter Identification Card* to verify that customer. Financial institutions would be deemed to have complied with the relevant FTR Act requirements.
12. Financial institutions may refer to Section 21 of the FTR Regulations and Section 13 of FTR Guideline 4 for further guidance on identifying low risk customers.
13. Financial institutions should consult the FIU should they wish to seek further clarification.



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