

# Verification of Identity (VOI) and AML/CTF Form

Use this form to support the loan application. Please scan and email the completed form along with the supporting documents.

## Application reference

## Before you begin, please check and ensure that:

- Client has genuine originals of each ID document (photocopies not acceptable)
- All documents are current and not expired (except for an expired Australian Passport which has not been cancelled and was current within the preceding 2 years)
- Name is identical to the loan application and is consistent across all documents and any Marriage or Change of Name Certificate has been provided
- Client appears to be the same person shown in the photo ID documents (eyes, nose, mouth, cheekbones etc)

Referrer group:

Referrer name:

Referrer address:

## Qualified witness certification

By signing this document, you certify you have had a face-to-face interview with the following person:

Full name of client:

D.O.B of client:

Residential address of client:

Date, time and location of interview:

List all of the original current identification documents that were sighted by you and of which you have attached signed, dated and endorsed true copies to this form.

*Please refer to Guides, 'Categories of Identification Documents' for the minimum document requirements and 'How to provide Certified Documents' for more information.*

1.
2.
3.
4.

I certify that all of the information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

Name of qualified witness:

Signature of qualified witness:

Date:

## Client certification

I confirm that I have been identified today using the original identification documents which are listed on this form and were presented by me.

Name of client:

Signature of client:

Date:

continued >

## Guide 1: Categories of Identification Documents

Category	Minimum document requirements
1	Australian passport or foreign passport <u>plus</u> an Australian drivers licence or Photo Card <u>plus</u> change of name or marriage certificate if necessary
2	Australian passport or foreign passport <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
3	Australian drivers licence or Photo Card <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
4	(a) Australian Passport or foreign passport <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary  (b) Australian Passport or foreign passport <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary
<b>For Persons who are not Australian citizens or residents:</b>	
5	(a) Foreign passport <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary  (b) Foreign passport <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary.

## Guide 2: How to provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided. In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

### Persons who may certify documents for the Lender include:

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.