

Home loans identification form

How to complete this form

- The person being identified needs to have a face to face interview (or video conference interview for COVID 19 purposes) with a qualified witness and provide original identification documents from one of the categories in 2. *Qualified witness details*.
- The qualified witness needs to sight acceptable identification documents and certify copies of these documents. Refer to *Guide 1: How to certify documents*.
- All identification documents must be current and not expired (except for an expired Australian Passport which has not been cancelled and was current within the preceding 2 years).
- The name on all identification documents must be identical to the loan application and any Marriage or Change of Name Certificate must be provided.
- Complete one form for each individual that is being identified.
- Scan and email the completed form to us with supporting certified documents. If you're unable to provide the documents required, please contact us.

1. Details of person being identified

Full name (including middle names):

Residential address (PO Box is **not** acceptable)

Date of Birth:

Complete this section only if the person being identified is a third party to the loan, for example, Power of Attorney, Executor, or other third party. Mortgage brokers are not required to complete this section for new applicants.

Tax residency rules differ by country. Whether an individual is tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. For the US, tax residency can be as a result of citizenship or residency. Please answer **both** tax residency questions:

a) Are you an Australian resident for tax purposes?

Yes

No

b) Are you a tax resident of another country?

No ► Go to Section 2

Yes. If the individual is a tax resident of a country other than Australia, please provide their tax identification number (TIN) or equivalent below. If they are a tax resident of more than one other country, please list all relevant countries below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or a Social Security Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN.

Country 1	Country 2	Country (
Country <input type="text"/>	Country <input type="text"/>	Country <input type="text"/>
TIN (if no TIN, list reason A/B/C) <input type="text"/>	TIN (if no TIN, list reason A/B/C) <input type="text"/>	TIN (if no TIN, list reason A/B/C) <input type="text"/>

Reason A: The country of tax residency does not issue TINs to tax residents

Reason B: The individual has not been issued with a TIN

Reason C: The country of tax residency does not require the TIN to be disclosed

Please tick this box if there are more countries, provide details on a separate sheet.

2. Qualified witness details

Full name of qualified witness (including middle names):

Date and location of interview:

Occupation:

continued >

The qualified witness must sight originals and certify copies of documents from one of the below categories. Please select a category and tick the box next to each document within the chosen category if you have sighted the original and certified the copies. Please attach certified copies of the documents with this completed form.

Category	Original sighted and copies certified	Minimum document requirements
1	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	(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 OR (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
For Persons who are not Australian citizens or residents:		
5	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	(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 OR (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

Note: If any identity documents are not in English, they will need to be accompanied with an appropriate translation certificate from an Australian registered and licensed translation service prior to certification.

By signing this document, I certify that:

- all of the information on this form is true and correct;
- the original and current identification documents were produced to me in a face to face interview (or video conference interview for COVID 19 purposes) and certified copies of these documents endorsed by me are attached;
- the person identified has a reasonable likeness to the person in the photographs included in the original identity documents; and
- this verification of identity has been conducted in accordance with the *Verification of Identity* standard in the ARNECC Model Participation Rules and of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

Signature of qualified witness

Date

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Guide 1: How to certify documents

Each document must be certified separately and must show clearly:

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

Persons who may certify documents for the Lender include:

- 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);
- a judge of a court;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- a police officer;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- 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;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- 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);
- 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);
- 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.
- 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.
- Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.