

## Verification of Identity Checklist and Certificate for Non-Individual Entities.

Complete only the relevant section for your Mortgagor.

### For Incorporated Companies incorporated under the Corporations Act.

Have you:	Yes/No*
Confirmed the existence and identity of the company by conducting a search of the records of the Australian Securities and Investments Commission? Attach a copy of the company search.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> <li>Established who is authorised to sign or witness the affixing of the seal on behalf of the company and that the signatories are current office holders of the company (e.g. two directors or a director and company secretary)?</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>If the signatories are not officers of the company, confirmed that the signatories have the authority to sign the mortgage? Attach a copy of the evidence of authority (check this authority has been correctly executed by the company).</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified the identity of each individual signing or affixing the seal on behalf of the company in accordance with the identification requirements on page 4? (Complete a VOI Certificate for each individual)	<input type="checkbox"/> Yes <input type="checkbox"/> No

### For Incorporated Bodies not incorporated under the Corporations Act including Foreign Companies.

Have you:	Yes/No*
Confirmed the existence and identity of the body corporate by conducting searches of the records of the Australian Securities and Investments Commission or other regulatory body with whom the body corporate is required to be registered? Attach copies.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtained an extract from the body corporate's constituent documents (e.g. constitution or rules) that establishes which officers of the body corporate are authorised to execute on behalf of the body corporate by signing or witnessing the affixing of the seal?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtained a current resolution that is not more than 90 days old at the time of identity verification and certified by an officer identified under the body corporate's constitution that specifies the full names of the persons and positions held by such persons in that body corporate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified the identity of each individual signing or affixing the seal on behalf of the body corporate in accordance with the identification requirements on page 4? (Complete a VOI Certificate for each individual)	<input type="checkbox"/> Yes <input type="checkbox"/> No

### For Statutory Bodies.

Have you:	Yes/No*
Confirmed the existence and identity of the statutory body by conducting searches of the records of the Australian Securities and Investments Commission or any other regulatory body with whom the statutory body is required to be registered? Attach copies.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Established who is authorised to sign or witness the affixing of the seal on behalf of the statutory body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified the identity of each individual signing or affixing the seal on behalf of the statutory body in accordance with the identification requirements on page 4? (Complete a VOI Certificate for each individual)	<input type="checkbox"/> Yes <input type="checkbox"/> No

### For Unincorporated Bodies including Standard Trusts, Unregulated Partnerships and Unincorporated Associations.

Have you:	Yes/No*
Confirmed the existence and identity of the body by sighting relevant documentation such as extract of Trust Deed or Partnership Agreement, notice issued by ATO within the last 12 months, Constitution, Rules or Minutes of Meetings? Attach copies.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Established who is authorised to sign or witness the affixing of the seal on behalf of the body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified the identity of each individual signing or affixing the seal on behalf of the body in accordance with the identification requirements on page 4? (Complete a VOI Certificate for each individual)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Where a trustee or partner is a body corporate, complied with the procedures for incorporated bodies above?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Under Power of Attorney.

Have you:	Yes/No*
Obtained evidence of the registered Power of Attorney, or the unregistered Power of Attorney (Victoria only), intended to be lodged in series with the conveyancing transaction, the details of the attorney and the donor? Attach copies.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Taken reasonable steps to establish the conveyancing transaction is authorised by the Power of Attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> <li>Where the attorney is an individual, identified the attorney in accordance with the identification requirements on page 4? (Complete a VOI Certificate for the attorney)</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>Where the attorney is a body corporate, complied with the procedures for incorporated bodies above? (Refer to page 1 of this checklist)</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No

\* If you have answered "No" to any of the questions in the relevant section above you must repeat the relevant step in the process until you are able to answer "Yes". If you are unable to complete any step in the above process, please contact your Helpdesk.

I,

hereby certify that I have confirmed the existence and identity of

The VOI Certificate(s) attached to this checklist relate to\*\*:

\*\* Full name of person(s) being identified and if applicable, position (e.g. Director)

Signature of Identifier

Date

Identifier's Name:

Position:

Address:

Email:

Note: Verification of identity must be undertaken for each mortgagor and for each individual signing or affixing the seal on behalf of a non-individual entity.

## Verification of Identity Certificate.

This form is **only used for face-to-face interviews conducted in Australia** for Verification of Identity.  
The verifier can only be a **BankSA Accredited Broker** (for Broker Originated Applications).

### Instructions for completing this form.

1. Broker must submit copies of the original documents along with this **completed and signed form (Section 5)**.
2. Place a tick (✓) in the box beside the documents for which copies have been provided for Verification of Identity.
3. Sections 3 or 4 are only to be used where the verifier is reasonably satisfied that the documents required to complete Section 2 cannot be produced.

### Identity Document Requirements

- **Current, unexpired and original documents** must be used for verification unless otherwise stated.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.
- The verifier must be reasonably satisfied that the photographic documents bear a reasonable likeness to the person being identified.
- Broker must ensure all copies of identification documents provided are clear and legible.

### Section 1 – Details of person being identified.

Complete a separate form for each individual acting in the capacity of Borrower, Guarantor, Attorney under a Power of Attorney, or Identity Declarant.

Tick one box only –  Borrower  Guarantor  Attorney under a Power of Attorney  Identity Declarant

This identification relates to

### Section 2 – Primary identification with photographic identity documents.

Person being identified to supply **at least one of the following documents that contains their photo and signature.**

- Australian driver's licence/permit (learner's permit is acceptable)
- Proof of age card issued by an Australian State or Territory (or equivalent)
- Australian passport (if current not available, expired within last 2 years is acceptable but must not be defaced, mutilated or cancelled)
- Foreign passport
- Foreign travel document
- Foreign driver's licence
- National identity card issued by a foreign government

**Can the individual's full name including all middle names and date of birth be verified using the supplied documents?**

Yes  No

If **Yes** proceed to **Section 5**

If **No** obtain a different Photographic Identity Document item from the list above with the required details. If none exist then:

- If documents do not contain full name details, complete section 2.A
- If documents do not match due to change of name details, complete section 4.A

## Section 2.A – Secondary identification documents.

Person being identified to supply a document from Section 2 above plus one of the following documents:

- Full Australian birth certificate or extract
- Full foreign birth certificate
- Australian Citizenship certificate
- Citizenship certificate issued by a foreign government
- Descent certificate
- Centrelink pension card (Australian)
- Department of Veterans' Affairs card

**Can the individual's full name including all middle names and date of birth be verified using the supplied documents?**

Yes  No

If **Yes** proceed to **Section 5**

If **No** Refer to the Verification of Identity escalation procedures

## Section 3 – Identification without photographic identity documents.

This section is only to be used where the verifier is reasonably satisfied that the documents required to complete Section 2 cannot be produced.

Person being identified to **supply one of the following documents:**

- Medicare card
- Centrelink card
- Department of Veterans' Affairs card

**Plus** one of the following documents:

- Full birth certificate
- Citizenship certificate
- Australian Citizenship certificate

**The Identity Declarant of the person being identified must:**

- complete a **Statutory Declaration – Verification of Identity** form for the relevant State
- attend a face to face verification interview along with the person being identified and provide photographic Identification Documents
- **to be verified using a separate Verification of Identity Form based on Section 2 guidelines.**

**Can the individual's full name including all middle names and date of birth be verified using the supplied documents?**

Yes  No

If **Yes** proceed to **Section 5**

If **No**

- If documents do not match due to change of name details, complete section 4.A, or
- Refer to the Verification of Identity escalation procedures

## Section 4 – Listed category of identity declarant.

**This section is only to be used where the verifier is reasonably satisfied that the documents required to complete sections 2 or 3 cannot be produced.**

Person being identified to supply one of the following documents:

- Medicare card
- Centrelink card
- Department of Veterans' Affairs card

**The Identity Declarant of the person being identified must:**

- be an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Medical Doctor, Land Council Officeholder, Licensed Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer.
- complete a **Statutory Declaration – Verification of Identity** form for the relevant State

## Verification of Identity Checklist and Certificate for Non-Individual Entities.

- attend a face to face verification interview along with the person being identified and provide Photographic Identification Documents
- Identity Declarant to be verified as outlined in section 2 using a separate Verification of Identity Form.

Can the individual's name be verified using the supplied documents?

Yes  No

If **Yes** proceed to Section 5

If **No**

- If documents do not match due to change of name details, complete section 4.A, or
- Refer to the Verification of Identity escalation procedures

### Section 4.A – Change of name.

If the name on the identification document(s) supplied in any of the sections 1, 2, 3 or 4 differs between documents, evidence of their changed name is required by:

- Marriage Certificate issued by State/Territory Registry of Births, Deaths & Marriages
- Deed Poll
- Change of Name Certificate
- An endorsement of the change of name on a Full Australian birth certificate issued by State/Territory Marriage Certificate issued by State/Territory Registry of Births, Deaths & Marriages

Can the individual's full name be verified using the supplied documents?

Yes  No

If **Yes** proceed to Section 5

If **No** Refer to the Verification of Identity escalation procedures

### Section 5 – Verification certification.

I, **Broker Full Name**

Occupation (insert job title)

hereby certify that

- The original and current identification as marked above, or over, were produced to me in a face to face interview and copies of these documents are attached to this certification.
- Where evidenced the person identified has a reasonable likeness to the person in the photographs included in the original identity documents.
- The Verification of Identity has been conducted in accordance with Westpac Group policy.

Verifier's Signature

Contact Telephone Number

Date

**PRIVACY STATEMENT** The personal information we collect from you on this form will be used to identify you. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business. Our privacy policy, available at [banksa.com.au](http://banksa.com.au) or by calling 13 13 76, contains further information about how we manage your personal information.