

## Instructions for Overseas Verification of Identity (VOI) and Witness Process (Lender)

This is to provide instructions to Westpac Group staff that are assisting customers who need to complete Verification of Identity and have their mortgage documents witnessed outside of Australia.

The verification of the customer's identity and witnessing signing of a mortgage will be performed by the Australian Consular Office.

When the verification of identity and witnessing the signing of a mortgage is conducted overseas, the following steps are to be taken by Westpac's representative:

1. Australian Consular Office:
  - a. Request customer to identify the nearest Australian Consular Office location and to make preliminary contact with the Australian Consular Office to make an appointment (where necessary).
  - b. The Australian Consular Office will:
    - i. sign, date and endorse copies of the original identification documents for each Borrower;
    - ii. complete, sign, date and endorse **Verification of Identity Overseas – Overseas VOI Certificate** (Australian Embassy/High Commission/Consulate Identity/Witnessing Certification) for each Borrower; and
    - iii. witness signing of mortgage documents.
2. Make sure the customer(s) have a valid and current passport which includes their signature.
3. If the name on customer(s) passport differs to the mortgage documents, evidence of the changed name is required and can include one of the following:
  - a. Marriage Certificate; or
  - b. Deed Poll; or
  - c. Change of Name Certificate.
4. Provide the mortgage documents along with the **Verification of Identity Overseas – Overseas VOI Certificate** and **Verification of Identity Overseas – Instructions for Customer** for each of the borrower(s). Please do not write on or pre-prepare the **Verification of Identity Overseas – Overseas VOI Certificate**.
5. Only the Verifier (Australian Consular Officer) who confirms the borrower's identity can complete the certificate.

### Alternative Overseas VOI Process

An Alternative Overseas VOI process is available for customers where the property is located in NSW, QLD, SA, VIC, NT, TAS or ACT. Under this process, an Australian Competent officer (for Australian Defence Force serving in overseas), Australian/NZ Lawyer or Notary Public can verify the customer's identity.

There is no Alternative Overseas VOI process where property is located in WA, and the customer should arrange their verification of identity and witnessing to be completed by the Australian Consular Office using the **Verification of Identity Overseas – Overseas VOI Certificate** (Australian Embassy/High Commission/Consulate Identity/Witnessing Certification).

**The Alternative Overseas VOI Process for properties located in ACT, NSW, VIC, NT, TAS or SA does not incorporate a process for witnessing the signing of the mortgage documents. Staff should therefore rely on the existing witnesses process and use the relevant witnessing certificate for either ACT, NSW, VIC, NT, TAS or SA as relevant.**

Verification of Identity Summary	Queensland	ACT, NSW, SA, VIC, NT, TAS	WA
<b>Verification of identity certificate</b>	✓	✓	✓
Verification of Identity Overseas – Overseas VOI Certificate (Australian Embassy/High Commission/Consulate Identity/Witnessing Certification)	✓	✓	✓
Verification of Identity Overseas – Alternative Identity Witnessing Certification ACT, NSW, SA, VIC (ALTERNATIVE OVERSEAS IDENTITY CERTIFICATION (ACT, NSW, SA, VIC, NT, TAS))		✓	
Verification of Identity Overseas – Alternative Identity Witnessing Certification Queensland (Form 20)	✓		
<b>Identity Verifier</b>			
Consular Officer	✓	✓	✓
Competent Officer	✓	✓	
Australian or New Zealand Lawyer outside Australia	✓	✓	
Notary Public	✓	✓	

#### Competent Officer as defined under the Defence Force Regulations 1952 (Cth)

Where a competent officer has witnessed the signature of an individual the following is required in addition to the Identity/Witnessing Certification:

1. the witnessing officer must print their full name and rank adjacent to their signature; and
2. supporting documentation must be deposited to verify the execution was made while the member of the Defence Force executing the instrument or document was serving overseas, for example a letter from an Australian Legal Practitioner. There is no need to state the country in which the member of the Defence Force was serving.

#### Australian or New Zealand Lawyer outside Australia

An Australian or New Zealand Lawyer who witnesses the execution of instruments or documents outside Australia must print their full name and qualification (i.e. Australian Lawyer, Australian Legal Practitioner, Australian Solicitor, Australian Barrister, New Zealand Solicitor or New Zealand Barrister). An overseas lawyer who is not an Australian or New Zealand Lawyer is not able to witness the execution of an instrument or document outside Australia unless:

1. they have an additional qualification which permits them to witness the execution of an instrument or document outside Australia e.g. they are also a notary public. If this is the case they must show that qualification adjacent to their signature and on the Identity/Witnessing Certification; or
2. the Registrar of Titles has approved the overseas lawyer as 'another person' before lodgement of the instrument or document in accordance with the process below.

## **Notary Public**

Where an instrument or document is signed outside of Australia, in the presence of a notary public, the following are required in addition to the Identity/Witnessing Certification:

1. the full name, qualification or description of public office or commission, date of expiry of the commission (if applicable) and official stamp/seal (if one is required to be used) of the notary public must be shown clearly:
  - a. on the face of the instrument or document; or
  - b. in the manner required of a notary public when undertaking a witnessing function (Note: if the notary public signs a separate document, rather than the face of the instrument or document, the details of the instrument or document must be clearly referenced on the separate document – for example, type of instrument or document, property and party details);
2. a translation of any non-English part of the execution or Identity/Witnessing Certification statement. Note that an informal translation is acceptable.