



Verification of Identity Certificate – Video Conference (Broker)

Please use this form to request an exemption to use Video VOI to meet Identity Verification obligations. The request will be assessed and is subject to approval by Westpac Group.

Submit this request for a policy exemption PRIOR to submitting the loan application to avoid delays in application processing.

Video Conference is not allowed under Westpac's AML/CTF policy or the Verification of Identity (VOI) process unless there are extenuating circumstances.

Follow the steps below if your customer cannot complete NextGenID, meet with their Broker face to face or visit a Westpac Group Branch.

Customers currently overseas are not eligible for this method of Identity Verification.

Instructions for completing this form.

1. This form is used for Verification of Identity **conducted in Australia** during a video conference interview (where a face-to-face interview is not possible).
2. A separate form is to be completed for each individual acting in the capacity of Borrower, Guarantor, Attorney under a Power of Attorney, or Identity Declarant.
3. The verifier can only be a Westpac accredited Broker.
4. Current and original documents must be used for verification unless otherwise stated.
5. The verifier is to submit images of the originals with this document. If a driver's licence is used, please ensure you include a photo of the front AND back of the licence.
6. A screenshot of the video conference and customer holding up the ID is required.
7. Read the Privacy Statement and Customer Consent to the customer.
 - a. If customer consents, then select acknowledgement checkbox.
 - b. If customer does not consent, then do not proceed with the exception/exemption request.
8. Complete every field in this form.
9. Email this form, the screenshot of the video conference and the scanned ID document(s) to:
VideoVOIApprovalRequests@westpac.com.au
10. Please attach the approval email response as a supporting document when submitting the home loan application.

The following privacy notice and request for consent are on behalf of Westpac. Be aware that references to "We", "our" and "us" means Westpac Banking Corporation.

Privacy Statement.

Read the Privacy Statement text verbatim to the customer.

To verify your ID and meet our legal obligations, we'll need to take copies of your complete ID documents. If they contain sensitive information (like health information), we will also collect and store it.

If you don't provide them, we can't verify your ID. This may result in us being unable to provide, or to continue providing, products or services to you.

Our Privacy Statement contains more detail on how we'll collect, hold, use, and disclose your personal information, and is available on our website or by calling us. It also covers:

- details of privacy laws;
- how you can access and correct that information; and
- how to complain about a breach of privacy and how we'll deal with your complaint.

Verification of Identity Certificate – Video Conference (Broker).

Customer Consent.

Read the consent text verbatim to the customer.

Do you consent to us collecting and storing any sensitive information that may be contained on the ID documents you have provided electronically for the purposes of verifying your ID?

☐ Yes

☐ No

Once consent is given to electronic verification, it cannot be withdrawn, and we will retain copies of your ID documents in line with our legal obligations.

If you do not consent, we can't verify your ID and may not provide, or continue to provide, a product or service to you.

Reason(s) for the request:

Please explain why the customer cannot meet for a face-to-face interview with the Broker.

NextgenID application reference number

or

Reason NextgenID not used

Customer situation is:

☐ Unwell, unable to leave house/hospital,

☐ Located in a disaster area e.g. bushfires, floods,

☐ Remote location in Australia (ID provided must contain address) – unable to meet face to face with broker or attend a Westpac Group branch.

Note: Customer can attend any Westpac group branch. e.g. St.George, Westpac, BankSA or Bank of Melbourne.

Mandatory section: Please provide details of the reason selected above. Failure to complete this section with details of the customer's specific extenuating circumstances will result in a decline of the application to use Video VOI.

Note: 'Customer being interstate' or 'prefers video conference' is not considered an extenuating circumstance and will not be approved.

Section 1: Details of person being identified

This identification relates to:

Applicant address:

Note: Applicants residing overseas or overseas at time of interview are not eligible for this process.

☐ Borrower ☐ Guarantor ☐ Attorney under a Power of Attorney ☐ Identity Declarant (tick one box)

Verification of Identity Certificate – Video Conference (Broker).

Section 2: Primary Identification with Photographic Identity Documents

Person being identified to supply **one** of the following documents containing their photo and signature.

- ☐ Australian passport (can either be current or expired within the last two years but must not be defaced, mutilated or cancelled)
- ☐ Foreign passport
- ☐ Australian driver's licence/permit – can either be a driver's licence, learner's permit. Copy of front AND back required.
- ☐ Proof of age card issued by a State or Territory (or equivalent)

Have you verified the individual's *full name including all middle names* and *date of birth* using the supplied document above?

☐ Yes ☐ No

If **Yes** proceed to Section 3

If **No** seek another Photographic Identity Document from the list above with the required details. If none exist then complete section 2.A

Section 2.A: Secondary Identification Documents

Person being identified to supply a Section 2 document plus **two** of the following:

- | | |
|---|---|
| <input type="checkbox"/> Full Australian birth certificate or extract | <input type="checkbox"/> Centrelink pension card (Australian) |
| <input type="checkbox"/> Full foreign birth certificate | <input type="checkbox"/> Department of Veterans' Affairs card |
| <input type="checkbox"/> Australian Citizenship certificate | <input type="checkbox"/> Medicare card |
| <input type="checkbox"/> Citizenship certificate issued by a foreign government | <input type="checkbox"/> Change of name |
| <input type="checkbox"/> Descent certificate | <input type="checkbox"/> Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages |

Can the individual's *full name including all middle names* and *date of birth* be verified using the two supplied documents? **Note:** For Medicare cards, verify middle name initial only.

☐ Yes ☐ No

Section 3: Verifier's Declaration

I, <Full name and Broker ID>

confirm that:

- a) The original and current identification as marked above, or over, were produced to me in a video conference interview and images of these documents are attached to this certification.
- b) Where evidenced, the person identified has a reasonable likeness to the person in the photographs included in the original identity documents.
- c) The Verification of Identity has been conducted in accordance with Westpac Group ID Process.
- d) Images of the documents attached to this certification are endorsed by me as true copies.
- e) I have read the Privacy Statement to the customer.
- f) I have read the consent text to the customer and they have consented.

Broker's Signature

X

Contact Telephone Number

()

Date <DD/MM/YYYY>

/ /

Verification of Identity Certificate – Video Conference (Broker).

IMPORTANT

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

Accessibility support

Westpac welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on the [National Relay Service](#).

Where English is a second language, contact us and a banker can arrange a language interpreter.

Visit [Westpac Access and Inclusion](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language.