

Mortgage witnessing requirements – New South Wales

The mortgage in this package will require signature(s) by you in the presence of a witness.

If the mortgage is returned to us and has not been signed and witnessed in accordance with this advice, the bank will not be able to process your loan application.

Your solicitor will be able to advise you generally in this regard and may be prepared to witness your signature. Alternatively, by appointment, documents can be witnessed at your local branch by a suitably qualified witness.

Please be aware that the witness to your signature **must**

- be at least 18 years of age,
- not be the borrower, a guarantor, or another party to the document (for example a person named as mortgagor must not witness another mortgagor's signature),
- have known you for more than 12 months or take reasonable steps to ensure your identity by sighting identification documents prescribed by regulation (outlined on the following page),
- take reasonable steps to ensure you are entitled to sign the mortgage (for example sight a current rates notice, title search or contract of sale for the property),
- be in your presence when you sign the mortgage,
- sign the mortgage, and
- legibly print in block capitals, below their signature on the mortgage, their
 - full name (initials are not acceptable), and
 - full residential address (post-office box, document exchange and commercial shop addresses are not acceptable).

All signatures must be in permanent black or blue ink.

Please call us if you have any questions on 132 558 between 8am and 8pm, 7 days a week from anywhere in Australia, or from overseas, anytime on +61 2 9293 9270. Alternatively visit your local Westpac branch in Australia (westpac.com.au/locateus).

Thank you for taking the time to read this important information.

Identification documents prescribed by regulation

To enable your witness to identify you, you must provide them with the following:

- an original of a primary photographic identification document, or
- two other original forms of identification, including:
 - an original of a primary non-photographic identification document, and
 - an original of a secondary identification document.

Primary photographic identification
A licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the licence or permit is issued.
A passport issued by the Commonwealth.
A passport or a similar document issued for the purpose of international travel that <ul style="list-style-type: none"> • contains a photograph and the signature of the person in whose name the document is issued, and • is issued by a foreign government, the United Nations or an agency of the United Nations, and • if it is in a language other than English, is accompanied by a document purporting to contain an English translation of the document.
A card issued under a law of the Commonwealth or another State or Territory for the purpose of proving the person's age which contains a photograph of the person in whose name the card is issued.
A national identity card issued for the purpose of identification that <ul style="list-style-type: none"> • contains a photograph and the signature of the person in whose name the document is issued, and • is issued by a foreign government, the United Nations or an agency of the United Nations, and • if it is in a language other than English, is accompanied by a document purporting to contain an English translation of the document.

Primary non-photographic identification
A birth certificate or birth extract issued by a State or Territory.
A citizenship certificate issued by the Commonwealth.
A citizenship certificate issued by a foreign government and, if the certificate is in a language other than English, a document purporting to contain an English translation of the certificate.
A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations and, if the certificate is in a language other than English, a document purporting to contain an English translation of the certificate.
A pension card issued by Centrelink that entitles the person in whose name the card is issued to financial benefits.

Secondary identification
A notice that was issued to an individual by the Commonwealth, a State or Territory within the preceding 12 months that <ul style="list-style-type: none"> • contains the name of the individual and his or her address, and • records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be).
A notice that was issued to an individual by the Australian Tax Office within the preceding 12 months that <ul style="list-style-type: none"> • contains the name of the individual and his or her address, and • records a debt payable to or by the individual by or to the Commonwealth under a Commonwealth law relating to taxation.
A notice that was issued to an individual by a local government body or utilities provider within the preceding 3 months that contains the name of the individual and his or her address.