

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"> 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)? OR <ul style="list-style-type: none"> 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). 	<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">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) OR <ul style="list-style-type: none">Where the attorney is a body corporate, complied with the procedures for incorporated bodies above? (Refer to page 1 of this checklist)	<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 the Legal 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

X

dd / mm / yyyy

Identifiers 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

Instructions for completing this form

1. This form is used for Verification of Identity conducted in Australia during a face-to-face interview.
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 Group staff member or a Westpac Group accredited Broker (for Broker-originated applications).
4. Current and original documents must be used for verification unless otherwise stated.
5. If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.
6. The verifier is to submit copies of the originals with this document.
7. Where verification is undertaken by a Westpac Group accredited Broker, the Broker must certify copies of the original identification documents by signing, dating, and endorsing the copy as a true copy of the original document.
8. Where Section 2 is used the verifier must be reasonably satisfied that the photographic documents bear a reasonable likeness to the person being identified.
9. 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.
10. Place a tick (✓) in the box beside the documents for which copies have been provided for Verification of Identity.

Section 1: Details of person being identified

This identification relates to

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

Section 2: Primary Identification with Photographic Identity Documents

Person being identified to supply at least 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
- ☐ Foreign travel document
- ☐ Australian driver's licence/permit (can either be a driver's licence, learner's permit)
- ☐ Foreign driver's licence
- ☐ Proof of age card issued by a State or Territory (or equivalent)
- ☐ 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 document(s)? ☐ 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 supplied do not contain full name details, complete section 2.A
- If documents supplied do not match due to change of name details, complete section 2.B

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 2.B: Change of Name

If the name on the identification document(s) supplied in Section 2 or 2.A 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 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

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 westpac.com.au or by calling 132 032, contains further information about how we manage your personal information.

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
- ☐ Descent 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
- be verified as outlined in Section 2 using a separate **Verification of Identity Certificate** form

Can the individual's full name including all middle names and date of birth be verified using the supplied documents? ☐ Yes ☐ NoIf **Yes** proceed to Section 5If **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
- attend a face to face verification interview along with the person being identified and provide Photographic Identification Documents
- be verified as outlined in Section 2 using a separate **Verification of Identity Certificate** form

Can the individual's name be verified using the supplied documents? ☐ Yes ☐ NoIf **Yes** proceed to Section 5If **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 either Section 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 ☐ NoIf **Yes** proceed to Section 5If **No** Refer to the Verification of Identity escalation procedures**Section 5: Verification Certification**I,

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.
- Copies of the documents attached to this certification are endorsed by me as true copies (Brokers only).

Verifier's Signature

Contact Telephone Number

Date

