



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 or by Smart Verify.
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 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 attach evidence of the Verification of Identity to this document as follows:
 - Where verification was conducted by Smart Verify: a copy of the ID Verification Report.
 - Where verification was conducted by face-to-face interview: copies of the original identification documents provided.
 - Additionally, where a Westpac accredited Broker conducted verification by face-to-face interview, the Broker must certify the copies of the original identification documents by signing, dating, and endorsing the copies as true copies of the original document.
7. Where Section 2 is used the verifier must be reasonably satisfied that the photographic documents bear a reasonable likeness to the person being identified.
8. 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.
9. 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
- Australian Evidence of Immigration Status ImmiCard
- Australian Migration Status ImmiCard
- 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 documents?

Yes No

If **Yes** proceed to Section 5

If **No** seek another Photographic Identity Document 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 2.B

Verification of Identity Certificate.

Section 2.A: Secondary Identification Documents

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

- | | |
|---|---|
| <input type="checkbox"/> Full Australian birth certificate or extract | <input type="checkbox"/> Descent certificate |
| <input type="checkbox"/> Full foreign birth certificate | <input type="checkbox"/> Centrelink pension card (Australian) |
| <input type="checkbox"/> Australian Citizenship certificate | <input type="checkbox"/> Department of Veterans' Affairs card |
| <input type="checkbox"/> Citizenship certificate 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** refer to the Verification of Identity escalation procedures

Section 2.B: Change of Name

If the name on the identification document(s) supplied in Sections 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

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 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**:

Full birth certificate Citizenship certificate Descent certificate

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 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 either Sections 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 Declaration

I, < Full name and occupation of verifier >

hereby certify that

Verification of Identity by face-to-face interview:

- I conducted this verification by face-to-face interview with the person being identified;
- Each of the original and current identification documents marked in this form was produced to me at that time;
- Copies of these original identification documents are attached to this certification;
- The person identified has a reasonable likeness to the person in the photographs included in the original identification documents;
- *Applies to Brokers only:* Copies of the original identification documents attached to this certification are endorsed by me as true copies;
- *Applies where Sections 3 and/or 4 of this form have been used:* I am reasonably satisfied that the documents required to complete Section 2 cannot be produced by the person being identified;
- This Verification of Identity has been conducted in accordance with the Westpac Group policy.

Verification of Identity by Smart Verify:

- This verification was conducted by Smart Verify;
- The ID Verification Report status is "Completed - Pass";
- A copy of the ID Verification Report is attached to this certification;
- This Verification of Identity has been conducted in accordance with the Westpac Group policy.

Verifier's signature

Contact telephone number

Date <DD/MM/YYYY>