

Statutory Declaration Guide

We've created this guide to help you when a statutory declaration is required, and name discrepancies exist across your client's identification documents. It outlines acceptable criteria for verification of identity to help streamline your submission experience.

Important notes

- Any discrepancies outside of the acceptable scenarios shown on pages 1 and 2 will require a statutory declaration.
- Statutory declarations may still be required upon request from our panel solicitors. This is often required by the Land Titles Office due to name discrepancies between land titles and identification documents.
- We may make further inquiries and request additional documentation (including a statutory declaration) to assist with verifying your client's identity.
- Panel solicitors require the name on the application, one form of identification, and the land title (or contract of sale) to be matching to perform settlement transactions on our behalf. When misalignments exist, the panel solicitors may perform a change of name request with the land titles office (for refinancing transactions), and with the vendor solicitor (for purchasing transactions). Where there are insufficient identification documents to support the change of name, a statutory declaration may be requested to support the identification documents provided.

For any further questions, please contact your business development manager.

Acceptable Scenarios

Middle name initial only (statutory declaration not required)

Passport: John Andrew Smith	Birth Certificate: John Andrew Smith
Driver Licence: John A Smith	Driver Licence: John A Smith
	Medicare: John A Smith
Birth Certificate: John Andrew Smith	Birth Certificate: John Andrew Smith
Passport: John Andrew Smith	Driver Licence: John Andrew Smith
Medicare: John A Smith	Medicare: John A Smith

No middle name or initial (statutory declaration not required)

Passport: John Andrew Smith	Birth Certificate: John Andrew Smith
Driver Licence: John Smith	Driver Licence: John Smith
	Medicare: John Smith
Birth Certificate: John Andrew Smith	Birth Certificate: John Andrew Smith
Passport: John Andrew Smith	Driver Licence: John Andrew Smith
Medicare: John Smith	Medicare: John Smith

Hyphen Omitted (statutory declaration not required)

Passport: John Andrew Thomas-Smith

Driver Licence: John Andrew Thomas Smith

Space in surname (statutory declaration not required)

Passport: John McSmith

Birth Certificate: John McSmith

Driver Licence: John Mc Smith

Driver Licence: John Mc Smith

Medicare: John McSmith

Names with apostrophes (statutory declaration not required)

Passport: John O'Malley

Birth Certificate: John O'Malley

Driver Licence: John OMalley

Driver Licence: John Omalley

Medicare: John O'Malley

Birth Certificate: John O'Malley

Birth Certificate: John O'Malley

Passport: John O'Malley

Driver Licence: John O'Malley

Medicare: John OMalley

Medicare: John Omalley

Birth Certificate: John O'Malley

Passport: John Omalley

Medicare: John Omalley

Unacceptable Scenarios

For general guidance, the following rules will apply to discrepancy scenarios that will require statutory declarations to be provided:

- Any discrepancies outside of the acceptable scenarios shown on pages 1 and 2 will require a statutory declaration.
- The scenarios on page 3 are common examples that will require a statutory declaration to be provided.
- A statutory declaration request arises from Macquarie Bank's regulatory obligation to take reasonable steps to confirm a person's identity, particularly where differing variations of their name are presented across their identity documents.

Common examples of unacceptable scenarios (statutory declaration required)

Passport: John Andrew James Smith	Birth Certificate: John Andrew James Smith
Driver Licence: John Andrew Smith or John A Smith	Driver Licence: John Andrew Smith or John A Smith
	Medicare: John Andrew James Smith
Birth Certificate: John Andrew James Smith	Birth Certificate: John Andrew James Smith
Passport: John Andrew Smith or John A Smith	Driver Licence: John Andrew James Smith
Medicare: John Andrew Smith or John A Smith	Medicare: John Andrew Smith or John A Smith
Birth Certificate: John Andrew James Smith	Birth Certificate: John Andrew Smith
Passport: John Andrew Smith or John A Smith	Driver Licence: John A Smith
Medicare: John Andrew Smith or John A Smith	Medicare: John Smith (or any other discrepancy type)