

# Home loans identification form

BFS0858 02/23

## How to complete this form

- The person being identified needs to have a face-to-face interview (or video conference interview for COVID-19 purposes) with a qualified witness and provide original identification documents from one of the categories in 2. *Qualified witness details*.
- The qualified witness needs to sight acceptable identification documents and certify copies of these documents. Refer to Guide 1: *How to certify documents*.
- All identification documents must be current and not expired (except for an expired Australian passport which has not been cancelled and was current within the preceding two years).
- The name on all identification documents must be identical to the loan application and any Government Issued Marriage or Change of Name Certificate must be provided.
- Complete one form for each individual that is being identified.
- Scan and email the completed form to us with supporting certified documents. If you're unable to provide the documents required, please contact us.

## 1. Details of person being identified

Full name (including middle names):

**IMPORTANT:** Please enter the full name that matches one photographic identification document.

**Complete this section only if the person being identified is a third party to the loan, for example, Power of Attorney, Executor, or other third party. Mortgage brokers are not required to complete this section for new applicants.**

Tax residency rules differ by country. Whether an individual is tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. For the US, tax residency can be as a result of citizenship or residency. Please answer **both** tax residency questions:

a) Are you an Australian resident for tax purposes?

 Yes No

b) Are you a tax resident of another country?

 No ▶ Go to Section 2 Yes. If the individual is a tax resident of a country other than Australia, please provide their tax identification number (TIN) or equivalent below. If they are a tax resident of more than one other country, please list all relevant countries below.

A TIN is the number assigned by each country for the purposes of administering tax laws. For example, this is the equivalent of a Tax File Number in Australia or a Social Security Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN. **Please note a US TIN must be provided if you are a US tax resident and a TIN exemption reason will not be accepted.**

Country 1	Country 2	Country 3
Country <input type="text"/>	Country <input type="text"/>	Country <input type="text"/>
TIN (if no TIN, list reason A/B/C) <input type="text"/>	TIN (if no TIN, list reason A/B/C) <input type="text"/>	TIN (if no TIN, list reason A/B/C) <input type="text"/>

**Reason A:** The country of tax residency does not issue TINs to tax residents

**Reason B:** The individual has not been issued with a TIN

**Reason C:** The country of tax residency does not require the TIN to be disclosed

Please tick this box if there are more countries, provide details on a separate sheet.

## 2. Qualified witness details

Full name (including middle names):

Occupation:

Date and location of interview:

continued >

The qualified witness must sight originals and certify copies of documents from one of the below categories.

Please select a category and tick the box next to each document within the chosen category if you have sighted the original and certified the copies.

Please attach certified copies of the documents with this completed form.

Please refer to our [statutory declaration guide](#) if you identify any name discrepancies on your client's identity documents.

Category	Original sighted and copies certified	Minimum document requirements
1	<input type="checkbox"/>	Australian passport or foreign passport <input type="checkbox"/> <u>plus</u> an Australian drivers licence or Photo Card <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary
2	<input type="checkbox"/>	Australian passport or foreign passport <input type="checkbox"/> <u>plus</u> full birth certificate or citizenship certificate or descent certificate <input type="checkbox"/> <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary
3	<input type="checkbox"/>	Australian drivers licence or Photo Card <input type="checkbox"/> <u>plus</u> full birth certificate or citizenship certificate or descent certificate <input type="checkbox"/> <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary
4	<input type="checkbox"/>	(a) Australian passport or foreign passport <input type="checkbox"/> <u>plus</u> another form of government issued photographic identity Document <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary <b>OR</b> <input type="checkbox"/> (b) Australian passport or foreign passport <input type="checkbox"/> <u>plus</u> full birth certificate <input type="checkbox"/> <u>plus</u> another form of government issued identity Document <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary
<b>For Persons who are not Australian citizens or residents:</b>		
5	<input type="checkbox"/>	(a) Foreign passport <input type="checkbox"/> <u>plus</u> another form of government issued photographic identity Document <input type="checkbox"/> <u>plus</u> change of name or government issued marriage certificate if necessary <b>OR</b> <input type="checkbox"/> (b) Foreign passport <input type="checkbox"/> <u>plus</u> full birth certificate <input type="checkbox"/> <u>plus</u> another form of government issued identity Document <u>plus</u> <input type="checkbox"/> change of name or government issued marriage certificate if necessary.

Note: If any identity documents are not in English, they will need to be accompanied with an appropriate translation certificate from an Australian registered and licensed translation service prior to certification. Marriage certificates must be government issued (e.g. NSW Registry of Births, Deaths, and Marriage). Ceremonial marriage certificates will not be accepted.

By signing this document, I certify that:

- all of the information on this form is true and correct;
- the original and current identification documents were produced to me in a face to face interview (or video conference interview for COVID-19 purposes) and certified copies of these documents endorsed by me are attached;
- I am permitted to certify documents for the person being identified in Section 1, as I meet one or more of the qualifications of persons outlined under the section "Guide 1: How to Certify Documents";
- the person identified has a reasonable likeness to the person in the photographs included in the original identity documents; and
- this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

Signature of qualified witness

Date

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## Guide 1: How to certify documents

Each document must be certified separately and must show clearly:

- the words "certified true copy of the original"
- the signature of the certifying officer
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature; and
- the date the document was certified

Persons who may certify documents for the Lender include:

- (1) an officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees;
- (2) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner;
- (3) a judge of a court;
- (4) a magistrate;
- (5) a chief executive officer of a Commonwealth court;
- (6) a registrar or deputy of a court;
- (7) a Justice of the Peace;
- (8) a police officer;

- (9) a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- (10) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (11) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (12) an Australian consular officer of an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (13) a bank officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (14) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (15) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.

(16) an accountant who is a fellow of the National Tax Accountant's Association; or a member of:

- Chartered Accountants Australia & New Zealand;
  - the Association of Taxation and Management Accountants;
  - the CPA Australia; or
  - the Institute of Public Accountants
- (17) architects;
  - (18) chiropractors;
  - (19) dentist;
  - (20) financial adviser or financial planner;
  - (21) medical practitioner;
  - (22) midwife;
  - (23) migrant agent registered under Division 3 part 3 of the Migration Act 1958
  - (24) nurse;
  - (25) occupational therapist;
  - (26) optometrist;
  - (27) patent attorney;
  - (28) pharmacist;
  - (29) physiotherapist;
  - (30) psychologist;
  - (31) trademarks attorney;
  - (32) veterinary surgeon.