

Certificate by Identity Verifier
For the verification of the identity of the Mortgagor

I,,
of,
being a hereby certify that:

- a) The identification relates to (mortgagors name).....
- b) The identification was carried out on (date); and
- c) The original current identification listed below was produced to me and copies of these documents certified by me as true copies are attached to this certification; and
- d) The verification of identity was conducted in accordance with the Registrar’s Verification of Identity Standard; and
- e) A copy of all certified documents has been forwarded to Lending Services.

Date

Signature of Identity Verifier

Phone

Email Address

List of identification documents produced – see c) above:

Description of identity documents produced and sighted	Page number in set of copies

NOTES

1. The Verifier must take further steps to identify the person where it appears their identity documents are not genuine, the person bears no likeness to the photograph of the individual on their documents or it would be otherwise reasonable to do so.

Produce two (2) Category 1 documents, if these documents have been issued to you. If you cannot satisfy Category 1 requirements then you must produce **all** documents from the highest category possible.

Category	Minimum Document Requirements
For Persons who are Australian citizens or residents:	
1	Australian Passport or foreign passport and an Australian visa grant notice evidencing an Australian resident visa plus Australian drivers licence or Photo Card plus change of name or marriage certificate if necessary
2	Australian Passport or foreign passport and an Australian visa grant notice evidencing an Australian resident visa plus full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus change of name or marriage certificate if necessary
3	Australian drivers licence or Photo Card plus full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus change of name or marriage certificate if necessary
For Persons who are not Australian citizens or residents:	
4	(a). Foreign passport plus another form of government issued photographic identity Document plus change of name or marriage certificate if necessary (b). Foreign passport plus full birth certificate plus another form of government issued identity Document plus change of name or marriage certificate if necessary

Instructions

You must meet with all mortgagors to this transaction face-to-face. At this meeting current and original identification documents must be sighted for all mortgagors in accordance with this form. You must be reasonably satisfied that a prior category of identification document cannot be met before using a subsequent category. You must satisfy yourself that each individual is a reasonable likeness to their photograph and is otherwise the person that they purport to be.

Once satisfied, you must take copies of all identification sighted and endorse those copies as true and correct. You must then complete and sign a separate 'Certificate by Identity Verifier' for each mortgagor identified.

Please sign and return all completed Identity Verifier's certificates, and endorsed copies of identification on the same day, to Lending Services.

Additional notes

Where an **attorney** is signing on behalf of the mortgagor (for an individual) you must identify each attorney and also

- obtain a certified copy of the Power of Attorney (if not already held)
- confirm the details of the principal and the attorney from the Power of Attorney; and
- take reasonable steps to establish that the transaction is authorised by the Power of Attorney;

Where the mortgagor is a **company**, you must identify each director using the process set out above and also

- obtain a copy of the Certificate of Incorporation of the company (if not already held);
- confirm that the signing individuals are authorised to execute on its behalf.