

VOI - Verification of Identity for Mortgagor

TO BE USED ONLY BY BOS STAFF OR BOS ACCREDITED BROKERS

1 Instructions for the Identity Verifier (BOS Staff or BOS Accredited Broker)

- The Identity Verifier on this form can only be BOS Staff or a BOS Accredited Broker and cannot be related to the person being identified.
- This form is only for verification of identity conducted in Australia of an Australian Citizen or permanent Australian resident during a face-to-face interview with the Identity Verifier.
- A separate form is to be completed for each individual Borrower, Guarantor, an Attorney under a Power of Attorney or Identity Declarant.
- The person being identified must bring **original and current** identification documents for the Identity Verifier to view.
The Documents produced must be current, **except for an expired Australian Passport** which has not been cancelled and was current within the preceding 2 years.
Copies or certified copies cannot be accepted.
- The person being identified must bring sufficient documents to satisfy **all** of Category 1 (see table below).
If they cannot meet this requirement, then they should satisfy **all** of Category 2.
If they cannot satisfy Category 2 then move to **all** of Category 3 and so on.
Documents cannot be chosen from multiple categories.
- Category 6 is to be used for New Zealand Passport holders.
- The Identity Verifier must complete the form, including the Identity Verifier Certification and attach and submit the certified ID documents with this form to BOS.

Each page must be certified as follows:

True copy of the original which sighted.
Date
Name
Signed
Aggregator/Intermediary
Australian Credit Licence No:
Stamp (if applicable)

Category	Minimum Document Requirements
1.	Australian Passport or Foreign Passport with evidence of Australian Visa or Australian citizenship plus Australian Driver's Licence or Photo Card <small>(Issued by Australian Government body. Not Keypass).</small> plus Change of Name or Marriage Certificate (if necessary)
2.	Australian Passport or Foreign Passport with evidence of Australian Visa or Australian citizenship plus 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 Driver's Licence or Photo Card plus 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)
4. (a)	Australian Passport or Foreign Passport with evidence of Australian Visa or Australian citizenship plus Another form of government issued photographic ID Document plus Change of Name or Marriage Certificate (if necessary)
4. (b)	Australian Passport or Foreign Passport with evidence of Australian Visa or Australian citizenship plus full birth certificate plus Another form of government issued ID Document plus Change of Name or Marriage Certificate (if necessary)
5. (a) See Notes	Identifier Declaration plus full birth certificate / citizenship certificate / Descent certificate; plus Medicare / Centrelink / Department of Veterans' Affairs card; plus Change of Name or Marriage Certificate (if necessary)
5. (b) See Notes	Identifier Declaration by a specific class* of Declarant; plus Medicare / Centrelink / Department of Veterans' Affairs card; plus Change of Name or Marriage Certificate (if necessary)
6.	New Zealand Passport plus Australian drivers licence or another form of government issued photographic ID Document () plus Change of Name or Marriage Certificate (if necessary)

Notes to Category 5:

- The Identity Verifier must ensure that both the Person Being Identified and the Identity Declarant attend the same face-to-face in-person interview with the Identity Verifier.
- The Identity Verifier must verify the identity of the Identity Declarant in accordance with this Verification of Identity Standard except that the Identity Verifier cannot utilise Category 5.
- The Identity Verifier must ensure that the Identity Declarant provides a Statutory Declaration detailing the following:
 - the Identity Declarant's name and address; and
 - the Identity Declarant's occupation; and
 - the Identity Declarant's date of birth; and
 - the nature of the Identity Declarant's relationship with the Person Being Identified; and
 - the length of time that the Identity Declarant has known the Person Being Identified; and
 - that the Identity Declarant is not a relative of the Person Being Identified; and
 - that the Identity Declarant is not a party to the Conveyancing Transaction the Person Being Identified has or is entering into; and
 - that to the Identity Declarant's knowledge, information and belief the Person Being Identified is who they purport to be; and
 - where Category 5(b) is used, that the Identity Declarant is an approved Declarant such as an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Doctor, Land Council Officeholder, Licensed Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer.
- The Lender must undertake reasonable enquiries to satisfy themselves that the Identity Declarant is:
 - an Adult; and
 - an individual who has known the Person Being Identified for more than 12 months; and
 - not a Relative of the Person Being Identified; and
 - not a party to the Conveyancing Transaction the Person Being Identified has or is entering into; and
 - where Category 5(b) is used, that they are from the specific list of approved Declarants.

2 Details of person whose identity is being verified (face-to-face) for mortgage purposes

Title	Mr Mrs Ms Miss Other	
Surname		
Given Names (First and Middle Names)		
Other names known by:		DATE OF BIRTH: / /
Residential Address:		
Signature of Person being identified:	X	

3 Identity Verifier Certification

I _____
(Full name of Identity Verifier)

of _____ Postcode: _____ State: _____
(Residential or Business Address - NOT PO Box)

Country: _____

Daytime telephone number: (_____) _____ Job Title: _____

Email: _____ BOS Accreditation No: (where applicable) _____

Name of Aggregator (where applicable): _____ ACL (where applicable): _____

Certify that the Verification of Identity was conducted in accordance with the Verification of Identity Standard; and

a) The identification relates to _____; and
(full name of person being identified)

b) The identification was carried out at _____ on _____; and
(location of VOI) (date of the VOI)

c) I have examined the original identification documents as listed below which were produced to me and they appear to be authentic and current or within guidelines; and

d) Photographs on ID documents display a reasonable likeness to the person being identified; and

e) The signatures on the ID documents display a reasonable likeness to the signature of the person being identified (as signed on this form in front of me); and

f) Copies of these ID documents were taken, signed, dated and endorsed by me as true copies and are attached to this form.

Identity Verifier Signature: _____ Date: _____