

## Form Requirements and Procedures

This form is to be completed and submitted with every application except where the broker has used an approved Digital Identification Service. The approved services are IDYou, Zip ID and IDVerse. It must be completed where there is a Company or Trust borrower.

The mortgage broker or mortgage manager is responsible for ensuring all borrowers and guarantors are fully identified according to these procedures. In the case of Companies and Trusts, these procedures also apply to the beneficial owners of these entities.

## Reporting Discrepancies

From time to time, discrepancies will arise in the identification documentation. Discrepancies may be easily explainable – individuals change their names when they marry and sometimes use a pseudonym.

Where there is a discrepancy that cannot be resolved using the [verification - individuals](#) (minimum document requirements) please refer to the Allstate Home Loans Team for guidance. Enhanced Due Diligence procedures may be required.

## Guide to Completing this Form

- Complete all applicable sections of this form in BLOCK LETTERS. Please complete ONLY the relevant sections for your customer/client.
  - Individual complete [Section 1](#). For more than one individual please insert additional [Section 1](#) pages (as required)
  - Company complete [Section 2](#) plus [Section 1](#) for each director or beneficial owner (including those with ultimate control)
  - Trust borrowers complete [Section 3](#) plus [Section 1](#) for each named beneficial owner
- Attach all required supporting documents with this form.
- Keep a record of this form and a legible copy of the ID document(s) (and any required translation) or the completed ID document details.
- Where a Digital Identification Service is used the original download report must be attached. Acceptable options are IDYou, ZipID, IDVerse.

## Approved Certifiers

The list below identifies those individuals deemed to be authorised certifiers.

1. A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to practice the following occupations :
 

<ul style="list-style-type: none"> <li>• Chiropractor</li> <li>• Dentist</li> <li>• Legal practitioner</li> <li>• Medical practitioner</li> </ul>	<ul style="list-style-type: none"> <li>• Nurse</li> <li>• Optometrist</li> <li>• Patent attorney</li> <li>• Pharmacist</li> </ul>	<ul style="list-style-type: none"> <li>• Physiotherapist</li> <li>• Psychologist</li> <li>• Trade marks attorney</li> <li>• Veterinary surgeon</li> </ul>
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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 (however described).
3. The following if they have two or more years of continuous service or time with licensee:
 

<ul style="list-style-type: none"> <li>• An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence</li> <li>• An officer with, or a credit representative of, the holder of an Australian Credit Licence</li> <li>• Justice of the Peace</li> <li>• ID You, ZipID, Max ID, OCR Labs, ID Matrix</li> </ul>	<ul style="list-style-type: none"> <li>• Employee of Australia Post</li> <li>• Chartered Accountant or Certified Practising Accountant (CPA)</li> <li>• Police officer</li> <li>• Teacher (full time employed as such)</li> <li>• A person authorised as a notary public in a foreign country.</li> </ul>
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## What Does the Third Party Certifier have to do?

To certify a document, the "authorised certifier" must write the following wording or similar wording on the copy of the document or on a certificate relating to the document.

For identity verification documents that contain a photograph of the signatory:

*"I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."*

For identity verification documents that do not contain a photograph of the signatory:

*"I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original." In each case the 'authorised certifier' should:*

*sign and date the photocopy;*

*add their name in block capitals along with their position or capacity;*

*note their address, daytime telephone number (not a mobile phone); and*

*any registration number; and add the official stamp of their office (if possible).*

## Section 1 – KYC Information for Individuals

### KYC Identification Requirements – Individuals

Full Name:  Date of Birth:  /  /

Residential Address:

Country of residence:

Country of citizenship:

Any other names known by:

Occupation / business activities:

### Additional KYC Identification Requirements – Individuals (Sole Trader Only)

Full business name:

Industry:

Principal place of business address:

Country of citizenship:

Any ABN issued:

### Verification Individuals

**The customer's name and either address or date of birth matches the information provided on the documents listed below.**

The documents produced must be current, except for an Australian Passport which has not been cancelled and was current within the preceding 2 years.

Documents provided must fully satisfy either one of Category 1-4. (IE. ALL documents in a particular category must be provided where applicable)

Category	Minimum Document Requirements (Please tick documents used)
<b>For Persons who are Australian citizens or residents</b>	
1	Australian or foreign Passport <b>plus</b> Australian drivers licence or Photo Card <b>plus</b> Change of name or marriage certificate if necessary
2	Australian or foreign Passport <b>plus</b> Full birth certificate or citizenship certificate or descent certificate <b>plus</b> Medicare or Centrelink or Department of Veterans' Affairs card <b>plus</b> Change of name or marriage certificate if necessary
3	Australian drivers licence or Photo Card <b>plus</b> Full birth certificate or citizens certificate or descent certificate <b>plus</b> Medicare or Centrelink or Department of Veterans' Affairs card <b>plus</b> Change of name or marriage certificate if necessary
4	Please provide the document listed in either 4(a) OR 4(b): (a) Australian or foreign Passport <b>plus</b> Another form of government issued photographic identity document <b>plus</b> Change of name or marriage certificate if applicable or (b) Australian or foreign Passport <b>plus</b> Full birth certificate <b>plus</b> Another form of government issued photographic identity document <b>plus</b> Change of name or marriage certificate if applicable
5	If borrower does not have documents that satisfy any of the above categories, please contact Allstate Home Loans for further advice.
<b>For Persons who are not Australian citizens or residents</b>	
6	(a) Foreign passport <b>plus</b> Another form of government issued photographic identity Document <b>plus</b> Change of name or marriage certificate if necessary (b) Foreign passport <b>plus</b> Full birth certificate <b>plus</b> Another form of government issued identity Document <b>plus</b> Change of name or marriage certificate if necessary

## Section 2 – Companies

The full name of the company:

The registered office in Australia:  ACN:

The principal place of business in Australia:

The names of all the directors of the company:

Name and residential address of *ultimate beneficial owners* owning 25% or more of the company (complete section 1 for each individual):

Name and residential address of any individual having ultimate control (complete section 1 for each individual):

## Section 3 – Trusts

Full name of the trust:

Full name of trustee - individual or company:

The business names (if any) of the trust:

The type of trust:

Country where the trust was established:

The full name of the settlor of the trust, if the settlor contributed AUD \$10,000 or more to the trust, unless the settlor is dead:

Full name of each beneficiary of the trust OR details of the class of beneficiaries of the trust (eg, the lineal descendants of John Smith) (No need to complete 'KYC Information for Individuals' or verify identity. For family discretionary trusts, collect the full name only for only the principal beneficiaries.):

Name of ultimate beneficial owners owning 25% or more of the trust (complete section 1 for each individual):

Full name of the natural person appointor or other person who has control of the trust:

Name of *ultimate beneficial owners* owning 25% or more of the trustee (complete section 1 for each individual):

## Declaration

I am an accredited person with Allstate Home Loans and I certify that all of this information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

	<i>I certify that I have had an in-person interview with the above person. I have sighted and certified the original documents listed in the <a href="#">Verification Individuals</a> at the interview and are attached <b>or</b></i>
	<i>I certify that I have had a face-to-face video interview with the above person. I have sighted and certified the original documents listed in the <a href="#">Verification Individuals</a> at the interview and photographs are attached <b>or</b></i>
	<i>I have sent the borrower to a certifier as listed on <a href="#">page 1</a> for certification of identification documents and attached the certified documents as listed in <a href="#">Verification Individuals</a>.</i>

Name of Agent:

Signature of Agent:

Date