

# Lending Identifier Certificate



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## PART A – APPLICANT DETAILS (APPLICANT TO COMPLETE)

☐ Applicant ☐ Guarantor ☐ Account Signatory

Title \_\_\_\_\_ Surname \_\_\_\_\_ Given name/s \_\_\_\_\_

**Important:** If you are commonly or previously known by two or more different names, provide full details of all other name(s).

Maiden Name/Otherwise Known As/Previously Known As: \_\_\_\_\_

Signature X Date \_\_\_\_\_

## PART B – PROOF OF IDENTITY (BANK OR BROKER TO COMPLETE)

**Important:** Original documents must be sighted, copies are not acceptable. In all cases where customer identification is obtained, identification document details (e.g. passport, drivers licence etc.) must be completed.

**All documents must be in the current name of the applicant, and details must be listed as they appear on the identification document.**

### Document 1

Surname \_\_\_\_\_ Given Names \_\_\_\_\_  
Residential Address \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Document Type \_\_\_\_\_ Document Number \_\_\_\_\_  
Issued by \_\_\_\_\_ Place of Issue \_\_\_\_\_ Country of Issue \_\_\_\_\_  
Date of Issue \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Expiry \_\_\_\_/\_\_\_\_/\_\_\_\_ ☐ Original sighted

### Document 2

Surname \_\_\_\_\_ Given Names \_\_\_\_\_  
Residential Address \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Document Type \_\_\_\_\_ Document Number \_\_\_\_\_  
Issued by \_\_\_\_\_ Place of Issue \_\_\_\_\_ Country of Issue \_\_\_\_\_  
Date of Issue \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Expiry \_\_\_\_/\_\_\_\_/\_\_\_\_ ☐ Original sighted

### Document 3

Surname \_\_\_\_\_ Given Names \_\_\_\_\_  
Residential Address \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Document Type \_\_\_\_\_ Document Number \_\_\_\_\_  
Issued by \_\_\_\_\_ Place of Issue \_\_\_\_\_ Country of Issue \_\_\_\_\_  
Date of Issue \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Expiry \_\_\_\_/\_\_\_\_/\_\_\_\_ ☐ Original sighted

I certify that I have sighted the original identification documents detailed above and that the documents were presented by the applicant named in this certificate. The identification details recorded above are a true and accurate copy of the information contained in the original documents sighted.

Staff name or Broker name (print name) \_\_\_\_\_

Staff number or accreditation name(s) \_\_\_\_\_

Signature X Date \_\_\_\_\_

## PART C BANK USE ONLY – ID REQUIREMENTS

Bank or Agent use – Identification details (e.g. passport, driver's licence details etc.) must be completed in all cases where customer identification is obtained.

| Category | Identification Requirements - VOI<br>(One of the categories)                                                                                                                                                                                                                                                | VOI Compliant | AML Compliant |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| 1.       | 1. Australian Passport or Foreign Passport <b>PLUS</b><br>2. Australian Drivers Licence or Australian Proof of Age Card (with Photo)                                                                                                                                                                        | ✓             | ✓             |
| 2.       | 1. Australian Passport or Foreign Passport <b>PLUS</b><br>2. Birth or Citizenship or Descent Certificate or Resident Visa<br>(with change of name or marriage certificate if necessary) <b>PLUS</b><br>3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card                               | ✓             | ✓             |
| 3.       | 1. Australian Drivers Licence or Australian Proof of Age Card with Photo <b>PLUS</b><br>2. Birth or Citizenship or Descent Certificate or Resident Visa<br>(with change of name or marriage certificate if necessary) <b>PLUS</b><br>3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card | ✓             | ✓             |
| 4.       | 1. Declaration of Identity <b>PLUS</b><br>2. Birth or Citizenship or Descent Certificate or Resident Visa<br>(with change of name or marriage certificate if necessary) <b>PLUS</b><br>3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card                                               | ✓             | X             |

| Identification Requirements - AML (One of the categories)                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Category 1                                                                                                                                                                                                                                        | Category 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>ONE OF THE FOLLOWING:</b><br>1. Current Australian Drivers Licence<br>2. Current within the preceding two years (not cancelled) Australian Passport<br>3. Current Australian Proof of Age Card<br>4. Current (not cancelled) Foreign Passport* | <b>ONE OF THE FOLLOWING (REQUIRED):</b><br>1. Australian Birth Certificate or extract<br>2. Foreign Birth Certificate or extract*<br>3. Australian Citizenship Certificate<br>4. Foreign Citizenship Certificate*<br>5. Current Concession card as defined by the Social Security Act 1991<br><b>AND ONE OF THE FOLLOWING:</b><br>1. A notice issued to the individual that contains the name of the individual and their residential address by:<br>– the Australian Taxation Office within the preceding 12 months that records a debt relating to taxation;<br>– a local government body or utilities provider within the preceding 3 months that records the provision of services to that address or to that person;<br>– Commonwealth, State or Territory within the preceding 12 months showing a financial benefit |

All mortgage applicants must be identified under AML/CTF legislation either through an existing AML/CTF check or a new one. It is the responsibility of the broker / consultant to identify during the application process and determine if full VOI is required.

| Loan Type                                                                       | Existing Member | AML                            | Full VOI                       |
|---------------------------------------------------------------------------------|-----------------|--------------------------------|--------------------------------|
| Internal/External Refinance/Top Up                                              | Yes             | <b>Existing AML sufficient</b> |                                |
| External Refinance (Like for Like)<br><b>No change to parties on contract</b>   | No              | <b>New AML required</b>        |                                |
| Internal/External Refinance/Top Up<br><b>Any changes to parties on contract</b> | Both            | <b>New AML required</b>        | <b>Yes (for changed party)</b> |
| Purchase                                                                        | Yes             | <b>Existing AML sufficient</b> |                                |
| Purchase                                                                        | No              | <b>New AML required</b>        | <b>Yes</b>                     |
| Reverse Mortgage                                                                | Yes             | <b>Existing AML sufficient</b> |                                |
| Reverse Mortgage                                                                | No              | <b>New AML required</b>        |                                |

**Please Note:** An existing member is defined as holding an account with P&N for no less than 3 months and showing transactional activity. If this is not the case then the member should be treated as a new member.

**Please Note (Lenders only):** There are some accounts that are listed as 'Pre-AML'. These accounts must be treated as 'New AML required'.

\* Please ensure foreign documents (if not in English) are accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI).