

Instructions to complete Overseas Document Witnessing and Verification of Identity requirements



Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian credit licence 234945

Anti-Money Laundering (AML) Verification

If you are a new customer, Bankwest is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity. If you are outside of Australia please refer to the "Certified Copies Identification Form" for next steps and a list of acceptable witnesses.

Existing customers may need to be re-verified for AML purposes, if unsure please refer to your Home Loan Lender.

Verification of Identity (VOI) for Land Transfer/Mortgage Registration

In addition to AML verification, all Home Loan customers are required by various state and territory legislations to verify your identity when you grant us a mortgage over your interest in your land/property.

If you are outside of Australia and executing your documents, the Verification of Identity and loan documents must be witnessed by one of the following:

Acceptable Witnesses:

- › an Australian Consular Officer or authorised employee of the Commonwealth; (Only option for Western Australian mortgages) or
- › a competent officer as defined under the Defence Force Regulation 1952; or
- › a notary public; or
- › an Australian Legal Practitioner; or
- › an Australian Lawyer; or
- › a New Zealand Lawyer (i.e. a solicitor, barrister or barrister and solicitor); or
- › another person approved by the Registrar;

Customer Instructions

Step 1. Determine who will be witnessing your loan documents:

- a) if a Consular Officer – utilise the "Certification - Australian Embassy, High Commission, Consulate Identity, Witnessing Certification" form (only form that can be used for Western Australian mortgages)
- b) if another Acceptable Witnesses utilise the "Identity Witnessing Certification - Notary Public, Competent Officer, Australian Lawyer or New Zealand Lawyer" form

Print out the relevant form, available on the Bankwest website.

Step 2. Find out where the nearest Australian Consular Office is located, and make an appointment (where necessary) to have your mortgage documents and identification verified.

Step 3. The information collected from you will be verified by the information contained in support of your application. You will need to present originals of the below identification documents:

- › 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.
- › If you do not hold the above identification Documents, please contact us.

Step 4. Ensure the witness completes the steps required to witness your documents (refer to the below section).

Step 5. Forward the following documents to us in the reply paid envelope provided:

- › Signed (and witnessed where required) "Return to Bank" loan documents,
- › Endorsed copies of the original identification documents produced, and
- › The signed and witnessed Certification document

Acceptable Witness instructions

If you have been requested to verify the identity and/or witness Loan documentation, you must be an Acceptable Witness (as described above).

Step 1: The client or mortgagor must present originals of the identification documents. The documents should be originals, not faxed/photocopies or scanned documents.

The Witness must be satisfied that the photos on the identification documents produced by the client or mortgagor are a reasonable likeness of the client or mortgagor. If this is not possible, the Witness service should be terminated.

Step 2: When reasonable likeness is confirmed, the Witness:

- › Prepares endorsed copies of all original identification documents produced by the client or mortgagor;
- › Asks the client or mortgagor to sign the instrument/documents and witnesses the client or mortgagor's signature on the instrument/documents. (Further Witness specific requirements are outlined below at Step 3.); and
- › Completes, signs, dates and endorses the Certification for the client or mortgagor.

For Queensland only, as defined by the QLD LTO, the witness must also:

- › Verify the identification documents against the loan documentation to confirm mortgagor's entitlement to sign;
- › Keep, for a period of 7 years, either:
 - a) a written record of steps taken to verify the individual's identity and entitlement to sign (retain full name, date witnessed and description), or
 - b) originals/copies of documents and other evidence obtained;
- › For execution outside Australia, lodge a properly completed witness certification with relevant documents witnessed.

Step 3: The Witness hands to the client or mortgagor the:

- › Original identification documents;
- › Signed instrument/documents;
- › Signed, dated and endorsed copies of the original identification documents produced; and
- › Signed, dated and endorsed Certification.

For Australian citizens or residents

- › Australian Passport or foreign passport
 - › plus Australian drivers licence or Photo Card
 - › plus change of name or marriage certificate if necessary
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