

# 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.

**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.

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### 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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