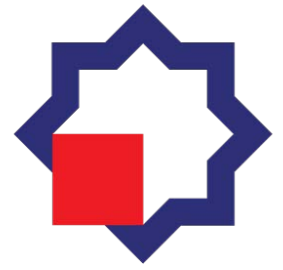


Customer Verification Form

Non DCHLA Verification Agent



Important

This form is used to meet the regulatory requirements for BOTH the **Anti-Money Laundering & Counter Terrorism Finance Act of 2006** and varying state requirements around the Verification Of Identity (VOI) of Mortgagors.

This form must be completed for **EACH** customer application where the interview:

- a) has not taken place face-to face; **OR**
- b) was undertaken by an individual who is not a Verification Agent / Staff member of DCHLA.

Customer Information (Borrower and Guarantor)

A.1 Individual

(Mandatory. If application is in a Company or Trust entity, A1 to be completed for EACH beneficial owner that is a signatory to the application)

Mr / Mrs / Miss / Ms Given names Date of Birth/...../.....
(Please circle) (in full including any middle names, no initials)

Residential Address

Capacity of Individual

- Borrower Office Holder of Borrower Trustee of Borrower Office Holder of the Trustee of Borrower

A.2 Company

Company name ABN Phone Number
(as registered by ASIC)

Full name of Officers signing the application **AND** mortgage documents

A.3 Trust

Full name of Trust Full name of Trustees

Section B – Verification

(Accredited DCHLA Introducer – please tick relevant boxes and sign at the end of the form)

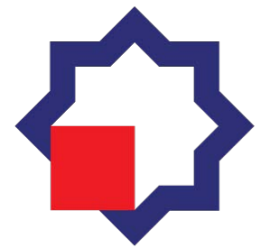
I Declare:

- The documentation provided is current
- All photographic identification is a 'reasonable likeness' to the individual
- Nothing in my dealings with the customer has raised any suspicions concerning the proposed transaction
- Face to face verification of the customer was carried out by me
- Face to face verification was not possible because (state reason)

.....
.....

Customer Verification Form

Non DCHLA Verification Agent



Section C – Verification of Identity (VOI) Requirements

Where the security property is located in NSW, ACT, VIC, QLD, SA or WA each mortgagor (or person(s) signing for the company) will also need to have their identity verified prior to settlement.

Please select from the following options:

1. Post Office -In person at a local Post Office. Please contact DCHLA for the relevant form
2. Max ID (virtual VOI) – At formal approval stage DCHLA to arrange via Max ID. If the customer does not satisfactorily complete the MAX ID process the broker will need to arrange an alternative method of verification to be undertaken.
3. ZIP ID - DCHLA Will arrange ZIP ID directly with the customer

Important Note Please provide legible certified copies of **ALL** identity documents within category **1,2 or 3**.

Category 1

(a) **ONE** of the following

- Australian Passport (current)
- Foreign Passport (with Aus. resident visa)

(b) **AND ONE** of the following

- Australian Driver's Licence (photo)

OR

- Australian Proof of Age Card (photo)

Category 2

(a) **ONE** of the following

- Australian Passport (current)
- Foreign Passport (with Aus. resident visa)

(b) **AND ONE** of the following

- Birth Certificate
- Descent Certificate
- Citizenship Certificate

(c) **AND ONE** of the following

- Medicare Card
- Centrelink Card
- Dept. of Veteran Affairs Card

Category 3

(a) **ONE** of the following

- Australian Driver's Licence (photo)
- Australian Proof of Age Card (photo)

(b) **AND ONE** of the following

- Birth Certificate
- Descent Certificate
- Citizenship Certificate

(c) **AND ONE** of the following

- Medicare Card
- Centrelink Card
- Dept. of Veteran Affairs Card

I confirm, that this form has been completed in accordance with guidelines issued by the lender to identify all parties to the loan application.

Name of Accredited DCHLA Introducer

Signature of Accredited DCHLA Introducer Date/...../.....

If you are not able to provide the documents from the above categories contact

Direct Credit Home Loans Australia

T 1800 000 800

directcredit.com.au