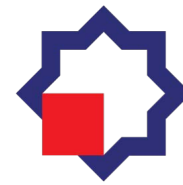


Customer ID form



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

Broker / Mortgage Manager to complete.

Where NextGenID or IDVerse has not been used to complete the applicant/s identity (including any director or beneficial owner identity), this form must be completed.

Identification document details

Customer 1

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth:

Residential address

Suburb State Postcode

Customer 2

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth:

Residential address

Suburb State Postcode

Document 1

Document type

Issuer

Issue date (if any) Expiry date (if any)

Document number (if any)

Card number

Full name as it appears on the document

Document 1

Document type

Issuer

Issue date (if any) Expiry date (if any)

Document number (if any)

Card number

Full name as it appears on the document

Document 2

Document type

Issuer

Issue date (if any) Expiry date (if any)

Document number (if any)

Card number

Full name as it appears on the document

Document 2

Document type

Issuer

Issue date (if any) Expiry date (if any)

Document number (if any)

Card number

Full name as it appears on the document

Customer ID form



Verification checks undertaken

Documentation provided is current or within acceptable time frames. Yes No

Photographic documentation is of 'reasonable likeness' of the individual. Yes No

Face-to-face verification was carried out by me. Yes No

a) If No, provide reason:

b) I have received a copy of the certified identity documents. Yes No

Interviewer verification

Full name of interviewer

Address where interview was completed

Signature

Date of interview:

Applicable to all loan applicants (borrowers and guarantors), substantial shareholders and authorised parties under a Power of Attorney.

Identification requirements include:

- Clear copies of the identification documents used must accompany this form.
- If the applicant has a middle name, please ensure at least one form of identity information collected and verified includes the middle name.
- 1x primary photographic and 1x secondary; OR, 1x primary photographic and 1x primary non-photographic.

If the applicant has a middle name, please ensure the identity information collected and verified includes the middle name.

Primary photographic identification

- Current Australian Driver's Licence or current identification document issued by an Australian State's Motor Registry (i.e. NSW Transport, Roads and Maritime Services - formerly Roads and Traffic Authority). **Copies of front and back are required.**
- Current Australian Passport (or not expired by more than 2 years).
- Commonwealth, State or Territory officially issued identification card.
- National identity card.

Secondary identification

- Financial benefits statement issued by the Commonwealth, State or Territory within the last 12 months.
- Rates notice issued by a local government body within the last 12 months.
- Utility notice issued by a utilities provider within the last 3 months.
- Statement issued by a financial institution within the last 3 months.

Foreign nationals

- Current foreign passport with acceptable Australian residency status.
- Current Driver's Licence.
- Current national identity card.

Primary non-photographic identification

- Birth certificate.
- Citizenship certificate.
- Pension or health care card issued by Centrelink.
- Medicare card.

Customer ID form

Additional information and identification requirements

All beneficial owners (e.g. shareholders) owning at least 25% of the borrower and settlor of a Trust (if the settlor contributed AUD\$10,000 or more to the trust) must be identified and identification documents verified.

Companies and company trusts

- Collect the names of all directors (proprietary company only), shareholders owning 25% or more of the company.
- Collect and verify the identification of all directors.
- Collect and verify the identification information of all shareholders owning 25% or more of the company, or other shareholders (as required).
- Collect the following information on the company:
 - ✓ Full name of company as registered by ASIC
 - ✓ ACN
 - ✓ Full address of registered office
 - ✓ Full address of principal place of business

Trust

- For all types of trust (e.g. family, unit, superannuation fund, managed investment scheme etc.).
- Collect the name of each beneficiary of the trust.
- Collect and verify the identification information of the trustee.
- Collect and verify the identification information of all individuals owning 25% or more of the trust.
- Collect and verify full name of settlor of the trust, if the settlor contributed AUD\$10,000 or more to the trust (as shown on the trust deed).
- Collect business names (if any) of the trustees in respect of the trust.

Acceptable list of 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.

- | | | | |
|----------------------|------------------------|-------------------|-----------------------|
| • Chiropractor | • Medical practitioner | • Patent attorney | • Psychologist |
| • Dentist | • Nurse | • Pharmacist | • Trademarks attorney |
| • Legal practitioner | • Optometrist | • Physiotherapist | • Veterinary surgeon |

2. A person who is enrolled on the roll of Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).

3. An Australian Consular Officer or Australian Diplomatic Officer

4. The following if they have two or more years of continuous service or time with licenses:

- An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence.
- An officer with, or a credit representative of, the holder of an Australian Credit Licence.
- Justice of the Peace.
- Employee of Australia Post.
- Chartered Accountant or Certified Practising Accountant (CPA).
- Police Officer.
- Teacher (full time employed as such).
- A person authorised as a notary public in a foreign country.

