

# VERIFICATION OF IDENTITY

Options for verifying the identity of clients –  
Information for brokers

## Your obligation to report suspicious identity documents or incorrect identification

La Trobe Financial must be contacted if the following arises during the VOI:

- an identity document does not appear to be genuine;
- a photograph on an identity document is not a reasonable likeness;
- the person being identified does not appear to be the person to which the identity document relates; and/or
- if the identity documents appear inconsistent, such as differing signatures.

We take our VOI and AML/CTF requirements seriously. A failure to report one of the scenarios above has serious consequences for La Trobe Financial.

**If you have any further questions around completing VOI, see the [FAQs here](#) or speak to our friendly staff anytime on 13 80 10.**

## La Trobe Financial's requirements

La Trobe Financial's VOI form aims to gather the required information to satisfy the requirements under Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation. Combining both VOI and AML/CTF checks into one process at the start of an application saves time for both clients and brokers alike, leading to quicker settlements while ensuring lenders and brokers comply with their customer identification requirements.

## What are the VOI options?

Verification of Identity can be completed using one of the following three methods:

**Option 1:**  
Broker VOI: IDYou app  
(iOS and Android)

[CLICK HERE >](#)

**Cost:** Free

IDYou is a mobile app that gives brokers the ability to conduct a paperless and electronic VOI and satisfies our AML/CTF requirements.

This is a downloadable mobile app that helps brokers streamline their VOI process. The app is explained in [this video](#).

Visit the website for links to the app store or Google Play to download the app.

Brokers should only use IDYou if they are satisfied that there are no suspicious circumstances. Otherwise, face to face VOI should be used.

**Option 2:**  
Broker VOI: Face to face

[CLICK HERE >](#)

**Cost:** Free

La Trobe Financial has a separate VOI form for residents and non-residents of Australia.

The broker or La Trobe Financial employee meets face to face with the person being identified for the purposes of the loan to complete the form with the correct combination of identity documents as listed on the form.

If the non-resident person being identified is unable to do a face to face VOI with their broker, certified identification by an authorised person will need to be produced.

**Option 3:**  
Australia Post's  
Land Title VOI service

[CLICK HERE >](#)

**Cost:** from \$49AUD

VOI services are available at over 1,450 Post Offices across metropolitan, rural and remote areas of Australia.

Simply print [this form](#) and take to a participating [Australia Post outlet](#) with the correct combination of identity documents as listed on the Australia Post [form](#).

Australia Post will forward the completed VOI form to La Trobe Financial.

### STEP 1: DETAILS OF PERSON BEING IDENTIFIED

A Verification of Identity Form must be completed for each person falling within the below categories:

Person being identified (tick category)\*: ☐ Borrower ☐ Guarantor ☐ Beneficiary (25% or more for trust or company) ☐ Trustee ☐ Settlor (\$10k) ☐ Attorney

Full name  Other/former names

Residential address  Postcode

Country of citizenship:  Date of birth

### STEP 2: SIGHT AND CERTIFY

**YOU MUST SIGHT AND CERTIFY EACH ORIGINAL DOCUMENT BY WRITING "This document is a true copy of the original.", ALONG WITH YOUR SIGNATURE, NAME AND DATE.**

Please start with Category 1. If the person cannot provide all documents in Category 1, move to Category 2 and so on. All documents must be originals and current other than Australian passports which may be expired by no more than two (2) years. Foreign passports must contain a signature or a unique identifier of the person in whose name the document is issued.

CATEGORY	IDENTIFICATION DOCUMENT TYPES (FOR PERSONS WHO ARE AUSTRALIAN CITIZENS OR RESIDENTS)
<input type="checkbox"/> 1	A. Australian Passport or Foreign Passport; <b>AND</b> B. Australian Drivers Licence or Proof of age card/Photo card (issued by the Commonwealth or any State or Territory); <b>AND if applicable**</b> C. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 2	A. Australian Passport or Foreign passport; <b>AND</b> B. Full Birth Certificate* or Citizenship Certificate or Descent Certificate; <b>AND</b> C. Medicare or Centrelink or Department of Veterans' Affairs card; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 3	A. Australian Drivers Licence or Proof of age card/Photo card (issued by the Commonwealth or any State or Territory); <b>AND</b> B. Full Birth Certificate* or Citizenship Certificate or Descent Certificate; <b>AND</b> C. Medicare or Centrelink or Department of Veterans' Affairs card; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 4(a)	A. Australian Passport or Foreign Passport; <b>AND</b> B. Another form of Australian or Foreign government issued photographic identity document; <b>AND if applicable**</b> C. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 4(b)	A. Australian Passport or Foreign Passport; <b>AND</b> B. Full Birth Certificate*; <b>AND</b> C. Another form of Australian or Foreign government issued identity document; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.

\* Certificate must be issued by the Registry of Births, Deaths and Marriages. Birth extracts are not acceptable. Foreign birth certificate not in English must be accompanied by a NAATI translation certificate.

\*\* Only required if the person being identified has a former name. Certificate must be issued by the Registry of Births, Deaths and Marriages. Documents issued by a celebrant are not acceptable.

### STEP 3: IDENTITY VERIFIER'S DECLARATION

Member: ☐ FBAA ☐ MFAA ☐ CAFBA  Member No.

Name of Licence Holder  ACL/Reg No.

If you are an Authorised Credit Representative of the Licensee you must complete the below:

Full name of ACR  ACR No.

I accept my appointment as La Trobe Financial's Identity Verifier for the sole purpose of verifying the identity of the Person Being Identified under ARNECC's Model Participation ("Rules"). By signing below I hereby certify that:

- I have conducted the verification of identity in compliance with the Rules;
- I am not a party to this transaction;
- The original current identification documents listed above were produced to me, and copies of these documents signed, dated and endorsed by me as true copies are attached to this certificate;
- I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity;
- Face to face verification was carried out by me;
- All photographic identification is a reasonable likeness to the individual;
- Nothing in my dealings with the Person Being Identified has raised any suspicion concerning their identity or proposed transaction.

Signature of Identity Verifier  Date

Full Name of Identity Verifier

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- The original current identification documents listed above were produced to me, and copies of these documents signed, dated and endorsed by me as true copies are attached to this certificate;
- I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity;
- Face to face verification was carried out by me;
- All photographic identification is a reasonable likeness to the individual;
- Nothing in my dealings with the Person Being Identified has raised any suspicion concerning their identity or proposed transaction.

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