



Proof of identity documents

The RIC needs to confirm the identity of the following individuals included in an application:

- Sole Traders
- Partners in a Partnership
- Beneficial owners in a company
- individual Trustees to a Trust
- all authorised signatories.

Certified copies of identity documents must be provided with this application. A **certified copy means** a document that has been certified as a true copy of an original document by an acceptable referee as listed below:

- Justice of Peace
- a Police Officer
- a permanent employee of the Australian Postal Corporation with two (2) or more years continuous service who is employed in an office supplying postal services to the public
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two (2) or more years of continuous membership
- any other individual before whom a statutory declaration may be made (see Schedule 2 of the *Statutory Declarations Regulations 2018* (Cth)).

To confirm identity we need documents that show each individual's:

- full name
- residential address (not PO Box), and
- date of birth.

The details on the identification must match the details in an application.

Note: Special provisions may be applied to Aboriginal Persons or Torres Strait Islanders.

Primary documents (provide one)
<p>Passport</p> <ul style="list-style-type: none"> • Australian passport that is current, or • Foreign passport with English translation by an accredited translator (if not in English).
<p>Current Australian Driver's Licence or Truck Licence Full, interim, provisional or learner's licences are acceptable.</p>
<p>Proof of Age Card issued by an Australian State or Territory.</p>
<p>Foreign National Identity Card with English translation by an accredited translator (if not in English).</p>
<p>Birth certificate</p> <ul style="list-style-type: none"> • Australian birth certificate, or • Foreign birth certificate with English translation by an accredited translator (if not in English).
<p>Birth Extract issued by an Australian State or Territory.</p>
<p>Citizenship certificate</p> <ul style="list-style-type: none"> • Australian Citizenship certificate, or • Foreign Citizenship certificate with English translation by an accredited translator (if not in English).
<p>Pension or Government Health Card issued by Centrelink of the Department of Veterans' Affairs. Reference number is required.</p>

If an individual's full name or residential address (not PO Box) cannot be confirmed using the primary documents, a secondary identification document may be provided.

Secondary documents (provide one)
<p>Notice of financial benefit issued by a Commonwealth, State or Territory Department (e.g. Centrelink statement). Note: Must have been issued within the past 12 months.</p>
<p>Assessment or debt notice issued by the Australian Taxation Office. Note: Must have been issued within the past 12 months.</p>
<p>Notice issued by a Local Government Body or utilities provider that notes the provision of services to the address of the person (e.g. Council rates, water rates, electricity bill, gas bill, telephone landline bill). Note: Must be less than three (3) months old.</p>

Special provisions for Aboriginal and Torres Strait Islander residents

Statement from two (2) people who are recognised as Community Leaders (including elected members of an Aboriginal Council or the Community to which the individual belongs).
Must contain the individual's name and either date of birth or residential address (not PO Box).

Verification of identity

In addition to proof of identity documents, in New South Wales, Queensland, South Australia, Victoria and Western Australia, the following combination of documents are also required to verify your identity.

For persons who are Australian Citizens or Residents	
Category	Documents
1	<ul style="list-style-type: none"> Australian passport or foreign passport, AND Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, AND change of name or marriage certificate (issued by registry office).
2	<ul style="list-style-type: none"> Australian passport or foreign passport, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (issued by registry office).
3	<ul style="list-style-type: none"> Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (issued by registry office).
4	<p>OPTION 1</p> <ul style="list-style-type: none"> Australian passport or foreign passport, AND other government issued photographic identification, AND change of name or marriage certificate (issued by registry office). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Australian passport or foreign passport, AND full birth certificate, AND other government issued identification, AND change of name or marriage certificate (issued by registry office).
5	<p>Note: This option can only be used if categories 1, 2, 3 or 4 cannot be met.</p> <p>See <i>What is an Identifier Declaration?</i> in the next column.</p> <p>OPTION 1</p> <ul style="list-style-type: none"> Identifier Declaration, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (issued by registry office). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Identifier Declaration completed by an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Doctor, Land Council Officeholder, Licenced Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (issued by registry office).

For persons who are NOT Australian Citizens or Residents	
Category	Documents
6	<p>OPTION 1</p> <ul style="list-style-type: none"> Foreign passport, AND another form of government issued photographic identification, AND change of name or marriage certificate (issued by registry office). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Foreign passport, AND full birth certificate, AND another form of government issued identification, AND change of name or marriage certificate (issued by registry office).

What is an Identifier Declaration?

Note: This information is only relevant for Category 5.

An Identifier Declaration is a statutory declaration made by a person who is:

- at least 18 years old
- an individual who has known the borrower for at least 12 months (and is not a relative of the borrower), and
- not a party to the mortgage.

The Identifier Declaration must include the following information:

- the name, address, occupation and date of birth of the person making the declaration (the declarant)
- the nature of the relationship between the declarant and the borrower
- a statement that the declarant is not a relative of the borrower
- a statement that the declarant is not a party to the mortgage
- the length of time the declarant has known the borrower
- that to the declarant's knowledge, information and belief the borrower is who they purport to be, and
- if applicable (for Option 2 of category 5), that the declarant is an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Doctor, Land Council Officeholder, Licenced Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer.

Note: The declarant must attend the face-to-face in-person interview and the RIC (or its agent) must complete verification of identity on the declarant in accordance with the relevant rules.