

Form Requirements and Procedures

This form needs to be completed and submitted with every borrower including where Arthurmac accepts a full report from an approved identification service (e.g., IDyou and IDVerse). This form must also be completed where the borrower is a company or trust, including to record relevant directors, trustees, beneficial owners, control persons and other associated persons.

The mortgage broker or mortgage manager is responsible for ensuring all borrowers and guarantors are fully identified according to these procedures. In the case of Companies and Trusts, these procedures also apply to the beneficial owners of these entities.

Reporting Discrepancies

From time to time, discrepancies will arise in the identification documentation. Some discrepancies may be reasonably explainable where an individual has change their names after marriage or is known by another name.

Where there is a discrepancy that cannot be resolved using the [verification - individuals](#) (minimum document requirements) please refer to the Arthurmac Team for guidance. Enhanced Due Diligence procedures may be required.

Guide to Completing this Form

- Complete all applicable sections of this form in BLOCK LETTERS. Please complete ONLY the relevant sections for your customer/client.
 - Individual complete [Section 1](#). For more than one individual please insert additional [Section 1](#) pages (as required)
 - Company complete [Section 2](#) plus [Section 1](#) for each director or beneficial owner (including those with ultimate control)
 - Trust borrowers complete [Section 3](#) plus [Section 1](#) for each named beneficial owner
- Attach all required supporting documents with this form.
- Keep a record of this form and a legible copy of the ID document(s) (and any required translation) and the completed ID document details.
- Where a Digital Identification Service is used, the original download report must be attached. Acceptable options are IDYou and IDVerse.
- For SMSF borrowing structures with Bare trusts, complete a single form capturing the SMSF and Bare Trust in [Section 3](#), the corporate trustee(s) in [Section 2](#), and the beneficial owner(s)/controllers in [Section 1](#).

Approved Certifiers

The list below identifies those individuals deemed to be authorised certifiers.

- A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to practise the following occupations:

• Chiropractor	• Nurse	• Physiotherapist
• Dentist	• Optometrist	• Psychologist
• Legal practitioner	• Patent attorney	• Trade marks attorney
• Medical practitioner	• Pharmacist	• Veterinary surgeon
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
- The following if they have two or more years of continuous service or time with licensee:

• An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence	• Employee of Australia Post
• An officer with, or a credit representative of, the holder of an Australian Credit Licence	• Chartered Accountant or Certified Practising Accountant (CPA)
• Justice of the Peace	• Police officer
	• Teacher (full time employed basis at a school or tertiary institution)
	• A person authorised as a notary public in a foreign country.
- The following approved digital identification service providers:

• IDYou	• IDVerse
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What Does the Third Party Certifier have to do?

To certify a document, the "authorised certifier" must write the following wording or similar wording on the copy of the document or on a certificate relating to the document.

For identity verification documents that contain a photograph of the signatory:

"I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."

For identity verification documents that do not contain a photograph of the signatory:

"I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original." In each case the 'authorised certifier' should:

sign and date the photocopy;

add their name in block capitals along with their position or capacity;

note their address, daytime telephone number (not a mobile phone); and

any registration number; and add the official stamp of their office (if possible).

Section 1 – KYC Information for Individuals

KYC Identification Requirements – Individuals

Full Name:		Date of Birth:			/			/			
Residential Address:											
Country of residence:						Country of citizenship:					
Any other names is known by:						Occupation/business activities:					
Nature/Purpose of Business Relationship (i.e., the products/services offered and the intended use of the product/service respectively)											

Additional KYC Identification Requirements – Individuals (Sole Trader Only)

Full business name:		Industry:	
Principal place of business address:			
Country of citizenship:		Any ABN issued:	
Any other names the customer is commonly known by			

Verification Individuals

The customer's name and either address or date of birth matches the information provided on the documents listed below.

The documents produced must be current, except for an Australian Passport which has not been cancelled and was current within the preceding 2 years.

Documents provided must fully satisfy either one of Category 1-4. (IE. ALL documents in a particular category must be provided where applicable)

Category	Minimum Document Requirements (Please tick documents used)
	For Persons who are Australian citizens or residents
1	Australian or foreign Passport plus Australian drivers licence or Photo Card plus Change of name or marriage certificate if necessary
2	Australian or foreign Passport plus Full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus Change of name or marriage certificate if necessary
3	Australian drivers licence or Photo Card plus Full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus Change of name or marriage certificate if necessary
4	Please provide the document listed in either 4(a) OR 4(b): (a) Australian or foreign Passport plus Another form of government issued photographic identity document plus Change of name or marriage certificate if applicable or (b) Australian or foreign Passport plus Full birth certificate plus Another form of government issued photographic identity document plus Change of name or marriage certificate if applicable
5	If borrower does not have documents that satisfy any of the above categories, please contact Arthurmac for further advice.

For Persons who are not Australian citizens or residents	
6	(a) Foreign passport plus Another form of government issued photographic identity Document plus Change of name or marriage certificate if necessary
	(b) Foreign passport plus Full birth certificate plus Another form of government issued identity Document plus Change of name or marriage certificate if necessary

Document	Document Type	Document verifies			Document Number	Place of Issue	Expiry Date
		D.O.B	Address	Name			
A							
B							
C							
D							

Section 2 – Companies

The full name of the company:

The registered office in Australia: ACN:

The principal place of business in Australia:

ASIC registered status (i.e., registration as a public or proprietary company):

Any other names the Company is commonly known by (if any):

Nature/Purpose of Business Relationship (i.e., the products/services offered and the intended use of the product/service respectively):

If the Company is registered as a proprietary Company, the names of all the directors of the company:

Determine who the Beneficial Owner is. This is any individual who owns (directly or indirectly) 25% or more of the company (e.g., through ownership of shares or other structures).

If there is no such individual, identify whether there is any individual who has the ability to control (directly or indirectly) 25% or more of the voting rights in the company).

If there is still no such individual, identify whether there is any individual who holds the position of senior managing official or equivalent. Refer to the guidance in the Customer Identification Guidelines (KYC/VOI) for guidance on identifying the SMO.

Section 3 – Trusts

Full name of the trust:

Full name of trustee and address - individual or company:

The business names (if any) of the trustee:

The type of trust:	
Nature/Purpose of Business Relationship (i.e., the products/services offered and the intended use of the product/service respectively):	
Country where the trust was established:	
The full name of the settlor of the trust, unless either of the following apply: • The material asset contribution to the trust by the settlor at the time of establishment was less than \$10,000; or • The settlor of the trust is deceased.	
Full name of each beneficiary of the trust OR details of the class of beneficiaries of the trust (eg, the lineal descendants of John Smith) (No need to complete 'KYC Information for Individuals' or verify identity for beneficiaries unless required by Arthurmac's AML/CTF program. For family discretionary trusts, collect the full name only for only the principal beneficiaries.):	
Information about one trustee. If all of the trustees are individuals, then KYC for one individual (collect and verify the information in Section 1). If all of the trustees are companies, then KYC for one company (collect and verify the information in Section 2). If the trustees are both individuals and companies, then KYC for either one individual or one company.	
Full name of the natural person appointor or other person who has control of the trust:	
Determine who the Beneficial Owner is. The Beneficial Owner is any individual who was the ultimate Beneficial Owner of the trustee of the trust or any individual who holds control of the trust following unwrapping of the trust structure. If no such individual can be identified, identify any individual who holds the power to appoint or remove the trustees from the trust as the Beneficial Owner. If there is still no such individual, identify whether there is any individual who holds the position of senior managing official or equivalent. Refer to the guidance in the Customer Identification Guidelines (KYC/VOI) for guidance on identifying the SMO.	

Section 4 – Regulated Trusts

Full name of the trust:	
Full name of trustee and address - individual or company:	
The business names (if any) of the trustee:	
The type of trust:	
Nature/Purpose of Business Relationship (i.e., the products/services offered and the intended use of the product/service respectively):	
Information about one trustee. If all of the trustees are individuals, then KYC for one individual (collect the information Section 1). If all of the trustees are companies, then KYC for one company (collect the information in Section 2). If the trustees are both individuals and companies, then collect the KYC for either one individual or one company.	

Beneficial Ownership check is not required for regulated trusts that meet these criteria:

The trust is:

- a managed investment scheme registered with ASIC;
- a managed investment scheme not registered by ASIC that only has wholesale clients and does not make small scale offerings;
- registered and subject to Commonwealth regulatory oversight in relation to its trust activities; or
- a government superannuation fund established by legislation

Declaration

I am an accredited person with Arthurmac and I certify that all of this information on this form is true and correct to the best of my knowledge. I certify that verification of identity has been conducted in accordance with Arthurmac's KYC/VOI procedures, any applicable ARNECC Verification of Identity standard, and Arthurmac's AML/CTF program and applicable AML/CTF requirements.

	<i>I certify that I have had an in-person interview with the above person. I have sighted and certified the original documents listed in the Verification Individuals at the interview and are attached or</i>
	<i>I have sent the borrower to a certifier as listed on page 1 for certification of identification documents and attached the certified documents as listed in Verification Individuals.</i>

Name of Agent:

Signature of Agent:

Date