

This form is required for all loan applications unless verification has been performed through an Eastwood-approved Digital Identification provider. This form is also mandatory for any application involving a Company, Trust, or other non-individual borrowing entity. The introducer 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

If identity documents contain inconsistencies that cannot be resolved through the standard verification process, the matter must be escalated to Eastwood Financial's Compliance & Risk team. Additional verification steps may be required before the application can proceed.

Guide to completing this form

1. Please complete all applicable sections of this form in BLOCK LETTERS.
2. Please complete ONLY the relevant sections for application.
 - Company complete [Section 1](#) plus [Section 3](#) for each director or beneficial owner (>25% ownership)
 - Trust borrowers complete [Section 2](#) plus [Section 3](#) for each named beneficial owner and individual in control
 - All Individual applicant to complete [Section 3](#).
3. For more applications with more than one entities (individual, company or trust), please copy and insert the relevant pages as required.
4. Please attach all required supporting ID documents (including any required translation) along with this form.
5. Please ensure that all documents provided are clear and legible.

Approved Certifiers

The list below identifies those individuals deemed to be authorised 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
 - Judge or Magistrate
 - Legal Practitioner
 - Registered Medical practitioner
 - Justice in Peace
 - Police officer
 - Registered pharmacist
 - Accountant (member of CA/CPA)
 - Notary Public
2. 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.
3. Acceptable Third-Party Digital Identification Service Providers include IDYou, ZiplD, MaxID, IDVerse and IDMatrix.
4. The following if they have two or more years of continuous service or time with licensee:
 - An officer or an authorised representative of the AFSL holder
 - An officer with, or a credit representative of, the of an ACL holder

What does the Third-Party Certifier have to do?

1. 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.
2. 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."

3. 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."

4. The certified copy ID document should be complete with:
 - the 'authorised certifier's signature and full name in BLOCK CAPITALS along with their position or capacity;
 - date the copy ID documents certified;
 - note their address, daytime telephone number (not a mobile phone); and
 - any registration number of official stamp of their office (where available).

Section 1 - Company / Partnership

Company / Partnership Full Name

Trading / Business Name

Company ACN

Principal place of business

Director(s) of the company / Partner Full Name: *(KYC required for each individual)*

Ultimate trust beneficial owner(s) Full Name: *(KYC required for each individual with > 25% ownership)*

If any, Full Name of individual with ultimate control: *(KYC required for each individual)*

Section 2 - Trusts

Trust Full Name

Trustee Full Name

The business name (if any) of the trust

Trust type

Discretionary Trust

Unit Trust

SMSF Trust

Other

Company Trustee ACN

Establish Country

Settlor Full Name
(contributed >\$10,000)

Full Name of Appointer/Individual with control over the trust

Trust Beneficiary(s) Full name with details of the class of beneficiaries of the trust
(KYC not required for individuals, e.g: Peter Smith - lineal descendants of John Smith)

Ultimate trust beneficial owner(s) Full Name

(KYC required for each individual with > 25% ownership, e.g. John Smith - 50%)

Director(s) of the trustee Full Name

(KYC required for each individual)

Ultimate trustee beneficial owner(s) Full Name

(KYC required for each individual with > 25% ownership, e.g. John Smith - 50%)

Only applicable for SMSF Trust

Bare Trust Full Name

Company Bare Trustee Full Name

Company ACN:

Bare Trustee Director(s) Full Name
(KYC required for each individual)

Section 3 - KYC Information for Individual

KYC Identification Requirements - Individuals

Full Name	<input type="text"/>		
Any other names known by	<input type="text"/>	Date of Birth	<input type="text"/>
Residential Address	<input type="text"/>		
Country of residence	<input type="text"/>	Country of Citizenship	<input type="text"/>
Occupation / Job Title	<input type="text"/>	Industry	<input type="text"/>

Additional KYC Identification Requirements - Individuals (Sole Trader Only)

Full business name	<input type="text"/>	ABN (if any)	<input type="text"/>
Primary place of business address	<input type="text"/>		

Verification Individuals

The customer's name and either their residential address or date of birth must match the details shown on the identification documents listed below. All documents must be current, except for an Australian passport that has not been cancelled and expired within the last two years. Documents must fully satisfy the requirements of the selected category (Categories 1-4).

Category	Minimum Document Requirements (Please tick documents used)
For Persons who are Australian citizens or residents	
1	<input type="checkbox"/> Australian or foreign Passport plus <input type="checkbox"/> Australian drivers licence or Photo Card plus <input type="checkbox"/> Change of name or marriage certificate if necessary
2	<input type="checkbox"/> Australian or foreign Passport plus <input type="checkbox"/> Full birth certificate OR citizenship certificate OR descent certificate plus <input type="checkbox"/> Medicare OR Centrelink OR Department of Veterans' Affairs card plus <input type="checkbox"/> Change of name or marriage certificate if necessary
3	<input type="checkbox"/> Australian or foreign Passport plus <input type="checkbox"/> Another form of government issued photographic identity document plus <input type="checkbox"/> Change of name or marriage certificate if applicable
4	<input type="checkbox"/> Australian or foreign Passport plus <input type="checkbox"/> Full birth certificate plus <input type="checkbox"/> Another form of government issued photographic identity document plus <input type="checkbox"/> Change of name or marriage certificate if applicable
5	Original download report from: <input type="checkbox"/> IDYou OR <input type="checkbox"/> ZipID OR <input type="checkbox"/> IDVerse (OCR Labs) OR <input type="checkbox"/> IDMatrix (Equifax)
6	If borrower does not have documents that satisfy any of the above categories, please contact Eastwood Financial team on (08) 8408 0800 for further advice.

Introducer Declaration

Applicant

Loan Purpose

I am an accredited person with Eastwood Financial, and I certify that all this information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

(Please select ONE of the following)

- 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 certify that I have had a video interview with the above person. I have sighted and certified the original documents listed in the [Verification Individuals](#) at the interview and photographs are attached **OR**
- 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.

Full Name of Introducer

Signature of Introducer

Date