Know your Customer and Verification of Identity Form (v1.0)

Effective Date: 1 June 2026

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 occupations as listed on Schedule 1 of the Statutory Declarations Regulations 2023 (Cth) such as:
   - Judge or Magistrate
   - Legal Practitioner
   - Registered Medical practitioner such as dentist, doctor, chiropractor, midwife, nurse, optometrist, physiotherapist, etc.
   - Justice of the Peace
   - Police officer
   - Registered pharmacist
   - Accountant (member of CA/CPA)
   - Notary Public
   - Bank officer with 5 or more continuous years of service
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, ZipID, 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, 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. Every 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).

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 Anti-Money Laundering and Counter-Terrorism Financing Rules.

(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

Section 1 - Company / Partnership

Company / Partnership Full Name			
Established Country		Established Date	
Nature of Business/Industry		Company ABN/ACN	
Trading / Business Name			
Principal place of business			
Registered Office			
Director(s) of the company / Partner Full Name: *(KYC required for each individual)*			
Ultimate beneficial owner(s) Full Name: *(KYC required for every person who, directly or indirectly, controls or holds the beneficial interest in > 25% of the entity's issued capital, or who otherwise controls the entity)*			
If any, Full Name of individual with ultimate control: *(KYC required for each individual)*			

Section 2 - Trust

Trust Full Name

Trustee Full Name

The business name (if any) of the trust

Trust type

☐ Discretionary Trust ☐ Unit Trust ☐ SMSF Trust ☐ Hybrid Trust

☐ Testamentary Trust ☐ Charitable Trust ☐ Other

Trust Deed Date

Trust Established Country

Company Trustee ABN/ACN

Trustee Established Date

Settlor Full Name

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 required for every person who, directly or indirectly, controls or holds the beneficial interest in > 25% of the entity's issued capital, or who otherwise controls the entity)

If the terms of the trust identify the beneficiaries by reference to membership of a class, please provide details of membership class.
(e.g. family members of a named person)

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

Trust Deed Date

Trust Established Country

Company Bare Trustee Full Name

Company ACN:

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

Section 3 - KYC Information for Individual (Please copy and complete for each individual required)

KYC Identification Requirements - Individuals

Full Name			
Place of Birth		Date of Birth	
Any other names known by			
Residential Address			
Country of residence		Citizenship(s)	
Occupation / Job Title		Industry	

Additional KYC Identification Requirements - Individuals (Sole Trader Only)

Full business name		ABN (if any)	
Business Commencement Date		Industry	
Primary place of business address			

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	☐ Australian or foreign Passport **plus** ☐ Australian drivers licence or state-issued photo identification card **plus** ☐ Change of name or marriage certificate if necessary
2	☐ Australian or foreign Passport **plus** ☐ Full birth certificate OR citizenship certificate OR Australian citizenship by descent certificate **plus** ☐ Medicare OR Centrelink OR Department of Veterans' Affairs card **plus** ☐ Change of name or marriage certificate if necessary
3	☐ Australian or foreign Passport **plus** ☐ Another form of government issued photographic identity document **plus** ☐ Change of name or marriage certificate if applicable
4	☐ 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	Original download report from: ☐ IDYou **OR** ☐ ZipID **OR** ☐ IDVerse (OCR Labs) **OR** ☐ 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.