

All applicants (including individuals, trusts and individual trustees), company directors/guarantors and authorised representatives, who are not existing Westpac customers, must provide original certified copies of identification documents in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act 2006).

Note: It is an offence under the AML/CTF Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document.

Penalty: Imprisonment for 10 years.

This Appendix details acceptable identification documentation for all persons/entities as mentioned above, who are a party to this BT Margin Loan Facility. Please consult the relevant sections that apply to you.

A. PROOF OF IDENTIFICATION FOR INDIVIDUALS

Refer to this section if you are:

- An individual/sole trader and/or joint individual borrower
- An authorised representative
- An individual trustee for a trust borrower
- A company director acting as guarantor.

You must be identified in accordance with the AML/CTF Act 2006. If any of the above persons are noted on the BT Margin Lending Loan Application and they are not existing Westpac customers, they must provide original certified copies of acceptable identification documentation by an approved certifier.

VERIFICATION PROCEDURE

You must provide original certified copies (refer section C) of identification documents (listed below) that show your full name, your date of birth and residential address.

IDENTIFICATION DOCUMENTS

- At least **TWO** identification documents are required of which **one** must come from Table A.
- The combination of documents certified must contain full name, residential address and date of birth.
- All documents must be current unless specified otherwise.

If you are unable to provide these identity documents, contact our BT Customer Relations Consultants on 1800 816 222 for further options.

TABLE A. PRIMARY IDENTIFICATION DOCUMENTS

- Full birth certificate or extract birth certificate – Australian
- Full birth certificate – Foreign (issued by a Foreign Government, the United Nations or an agency of the United Nations)
- NSW birth card²
- Australian Citizenship certificate
- Citizenship certificate issued by a foreign government
- Australian State/Territory licence/permit (can either be a driver's licence, learner's permit, boat licence or taxi licence)²
- Australian passport² (a passport that has expired within the preceding two years is acceptable – must not be cancelled, defaced or mutilated)
- Foreign passport² or foreign travel document² issued by a foreign government, the United Nations or an agency of the United Nations
- Centrelink pension card (Australian)
- Department of Veteran Affairs pension card (Australian)
- National Identity Card issued by a foreign government, the United Nations or an agency of the United Nations²
- Proof of Age cards issued by the Government (e.g. Proof of Age Card or 18+ card, NSW RTA photo card)²

² Must contain photograph and signature

TABLE B. SECONDARY IDENTIFICATION DOCUMENTS

- Medicare card
- Marriage certificate (Australian)
- Health Care Card (Centrelink/Department of Veteran Affairs)
- Commonwealth Seniors health card/State seniors card
- Foreign driver's licence³
- Blind Citizens Australia identity card³
- Multiple Sclerosis Society photo identification card³
- Working with Children check card (blue card – QLD, VIC, WA)³
- Identification card issued to a student at an Australian higher education institution (TAFE or Uni)³
- Passbook issued by an Australian financial institution which contains a black light signature
- Notice issued by the Commonwealth or a State/Territory within the preceding 12 months that records the provision of financial benefits and contains the individual's name and residential address (eg a notice from Centrelink)
- Notice issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (this document must contain the individual's name and residential address)
- Notice issued by the Australian Taxation Office within the preceding 12 months which contains the individual's name and residential address
- Identification card issued to a Public Service employee (Australian)³
- Security guards' licence³
- Shooters/Firearms licence³

³ Must contain photograph and/or signature.

Documents cannot be accepted if they are cancelled, defaced or mutilated.

Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

B. PROOF OF IDENTIFICATION FOR TRUSTS

Refer to this section if the borrower is a trust.

Where the trustee is an individual/s, please also refer to Section A.

VERIFICATION PROCEDURE

You must attach original, certified copies (refer section C) of acceptable identification documents (listed below) that show:

- That the trust is a standard trust (ie testamentary, family or discretionary trust)
- Full name of the trust

IDENTIFICATION DOCUMENTS

Information must be verified from:

- one primary source (Table A); or
- one primary (Table A), and one or more secondary (Table B) sources where the primary (Table A) verification source does not verify all the data required to be verified.

TABLE A. PRIMARY IDENTIFICATION DOCUMENTS

- Original or certified extract of the Trust Deed where the names of the trust, trustees and beneficiaries are evident

TABLE B. SECONDARY IDENTIFICATION DOCUMENTS

- Original or certified copy of a notice issued by the ATO within the last 12 months e.g. notice of assessment
- Original or certified copy of a letter from a solicitor or qualified accountant that confirms the name of the trust and all trust information required to be collected
- Original or certified copy of a disclosure certificate from the trust

Documents cannot be accepted if they are cancelled, defaced or mutilated.

C. HOW TO CERTIFY YOUR IDENTITY DOCUMENTS

The documents applicable to you (dependant on your borrower type) can be certified by either:

- Your financial adviser – where they have introduced you to this BT Margin Loan Facility, have an AFSL and 2 or more continuous years of service with one or more licensees. Your financial adviser must complete the appropriate IFSA Identification Form and attach it to this BT Margin Lending Loan Application together with the original certified identification documents.
- Any other eligible certifier as listed in this Section. They must complete the appropriate Certified Copy Certificate (see following pages) and attach it to this BT Margin Lending Loan Application together with the original certified identification documents.

An original certified copy is a document that has been certified as a true copy of an original document. To certify an identity document:

- take the original identity document and a photocopy to one of the people listed below (eligible certifiers) and ask them to certify that the photocopy is a true and correct copy of the original document
- that person will need to print their name, date and qualification/ occupation which makes them an eligible certifier on the photocopy
- the certifier must also include the following statement on the photocopy 'I certify that this is a true copy of the original document'
- the certifier must complete the appropriate Certified Copy Certificate (see following pages), or if the certifier is a financial adviser the appropriate IFSA Identification Form

- photocopies of certified documents will not be accepted. The original signature of the certifier must be visible.

LIST OF ELIGIBLE PERSONS WHO CAN CERTIFY YOUR IDENTITY DOCUMENTS

1. A person enrolled on the roll of the Supreme Court or a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
2. A Judge of a Court.
3. A Magistrate.
4. A Chief Executive Officer of a Commonwealth Court.
5. A Registrar or Deputy Registrar of a Court.
6. A Justice of the Peace.
7. A Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
8. A Police Officer.
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1985).
12. An officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. A finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993).
14. An officer with, or authorised representative of, a holder of an AFSL, having 2 or more continuous years of service with one or more licensees.
15. A member of the Institute of Chartered Accountants in Australia, Certified Practising Accountants Australia or the National Institute of Accountants, with 2 or more years of continuous membership.
16. An International Bank employee authorised by their institution to open accounts, where the International Bank is acceptable to the Bank.

Note: Overseas residents can only use categories 11 or 16.

D. CERTIFIED COPY CERTIFICATE FOR INDIVIDUALS ONLY

See following pages

E. CERTIFIED COPY CERTIFICATE FOR ORGANISATIONS

See following pages

Attach certified
copies here



Westpac Banking Corporation 33 007 457 141

WIB Certified Copy Certificate - Individuals – *Customer Identification Documents*

(To be used for Individuals only)

Upon instruction from the Bank, this form may be used where the customer is not able to present the original customer identification documents to the Bank in person. This form may be used by Australian and offshore customers. The original of this form must be provided to the Bank.

Part A Customer Details

Full name	Date of birth
<input type="text"/>	<input type="text" value="/ /"/>

Registered address			
<small>Street</small>			
<small>Suburb</small>	<small>State</small>	<small>Postcode</small>	<small>Country</small>

Signature of customer (to be signed in the presence of the certifier)

Part B Certifier Details

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name	Occupation
<input type="text"/>	<input type="text"/>

Place of employment	Business phone number
<input type="text"/>	<input type="text" value="()"/>

Employment address			
<small>Street</small>			
<small>Suburb</small>	<small>State</small>	<small>Postcode</small>	<small>Country</small>

Category of certifier (see list on page 3 – insert relevant number)

Where the name on the identification documents differs from the name used by the customer, provide an explanation given by the customer or sight and record documentation which identifies the customer in their former name e.g. marriage certificate or deed poll.

Signature of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.
- The customer signed this form in my presence.

Privacy Statement: The Bank is collecting your personal information in order to assist in the identification of the Customer named in Part A.

Signature	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>

Part C Details of Documents Certified

- At least **two identification documents** must be certified with at least one being a **primary identification document**.
- The combination of identification documents certified must contain the customer's **full name, residential address and date of birth**.
- Certify the first page of the document(s) with "This is a true copy of the original document"** followed by the Certifier's signature and the date. Initial any subsequent pages.
- All documents **must be current unless specified otherwise**.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Primary identification documents – please tick (✓) which document(s) are certified.

Document	Certified
Birth certificate – Australian (<i>full birth certificate or extract birth certificate</i>)	<input type="checkbox"/>
Birth certificate – Foreign (<i>issued by a foreign government, the United Nations or an agency of the United Nations; must be a full birth certificate</i>)	<input type="checkbox"/>
NSW birth card *	<input type="checkbox"/>
Citizenship certificate - Australian	<input type="checkbox"/>
Citizenship certificate – Foreign (<i>issued by a foreign government</i>)	<input type="checkbox"/>
Driver's licence - Australian *	<input type="checkbox"/>
Learner's Driver's licence – Australian *	<input type="checkbox"/>
Passport - Australian (<i>can either be current or expired within the last 2 years; must not be cancelled, defaced or mutilated</i>) *	<input type="checkbox"/>
Passport - Foreign (<i>issued by a foreign government, the United Nations or an agency of the United Nations; must not be cancelled, defaced or mutilated</i>) *	<input type="checkbox"/>
Travel document – Foreign (<i>issued by a foreign government, the United Nations or an agency of the United Nations</i>) *	<input type="checkbox"/>
Boat licence – Australian *	<input type="checkbox"/>
Taxi licence – Australian *	<input type="checkbox"/>
Pension card - Centrelink	<input type="checkbox"/>
Pension card - Department of Veterans' Affairs	<input type="checkbox"/>
18+ Proof of age card *	<input type="checkbox"/>
National identity card (<i>issued by a foreign government, the United Nations or an agency of the United Nations</i>) *	<input type="checkbox"/>
NSW RTA photo card or Proof of age card *	<input type="checkbox"/>

* must contain a photograph and signature

Secondary identification documents – please tick (✓) which document(s) are certified.

Document	Certified
Driver's licence - Foreign*	<input type="checkbox"/>
Security guard's licence *	<input type="checkbox"/>
Shooter's/Firearms licence *	<input type="checkbox"/>
Blind Citizens Australia ID card *	<input type="checkbox"/>
Multiple Sclerosis Society photo ID card *	<input type="checkbox"/>
Public Service employee ID card – Australian *	<input type="checkbox"/>
Student ID card – Australian higher education (<i>TAFE or University</i>) *	<input type="checkbox"/>
KEYPASS photo ID card *	<input type="checkbox"/>
Working With Children check card (<i>Blue card</i>) QLD, VIC, WA *	<input type="checkbox"/>
Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer's name and residential address	<input type="checkbox"/>
Financial benefits notice issued by a Commonwealth, State or Territory government issued within the last 12 months and includes the customer's name and residential address (<i>e.g. a notice from Centrelink</i>)	<input type="checkbox"/>
Financial institution passbook (<i>Australian</i>) which must be current and have a black light signature	<input type="checkbox"/>
Health care card - Centrelink	<input type="checkbox"/>
Health care card - Department of Veterans' Affairs	<input type="checkbox"/>
Marriage certificate - Australian	<input type="checkbox"/>
Medicare card	<input type="checkbox"/>
Commonwealth seniors health card or State seniors card	<input type="checkbox"/>

* must contain a photograph and signature

Checklist for Certifier *(must be completed in full by the Certifier)*

Please tick (✓)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All documents contain on the first page, a written statement, signed and dated by you, stating that "this is a true copy of the original document."
- At least two identification documents are certified with at least one being a primary identification document.
- The combination of identification documents certified contains the customer's full name, residential address and date of birth.
- This form was signed by the customer in your presence.
- The certified copies containing the Certifier's original signature are attached to this form.

NOTE: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

Category of Certifiers

(Note: Overseas customers can ONLY use category 11 or 16 below)

- | | |
|---|---|
| <ul style="list-style-type: none">1. 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)2. A judge of a court3. A magistrate4. A chief executive officer of a Commonwealth court5. A registrar or deputy registrar of a court6. A Justice of the Peace7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)8. A police officer9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public | <ul style="list-style-type: none">11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership16. An international bank employee authorised by their institution to open accounts, where the international bank is acceptable to the Bank |
|---|---|

Bank Use Only

Bank officer's name		Salary number
<input type="text"/>		<input type="text"/>
Branch/Department	BSB	Customer IDV number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	Date	
<input type="text" value="X"/>	<input type="text" value="/ /"/>	

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WIB Certified Copy Certificate - Organisations – *Customer Identification Documents*

(To be used for Companies, Sole Traders, Trusts, Partnerships, Associations, Registered Co-operatives & Government Bodies)

Upon instruction from the Bank, this form may be used where the customer is not able to present the original customer identification documents to the Bank in person. This form may be used by Australian and offshore customers. The original of this form must be provided to the Bank.

Part A Customer Details

Type of Customer (please tick ✓)

Company
 Sole Trader
 Trust
 Partnership
 Association
 Registered Cooperative
 Government Body

Full name (Registered name if applicable)

Address (Registered address if applicable)

<i>Street</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	<i>Country</i>

ACN/ABN/ARBN/Foreign Registration Number

Part B Certifier Details

Please complete Part B to enable the Bank to contact you if necessary to confirm any information provided on this form.

Full name	Occupation
<input type="text"/>	<input type="text"/>

Place of employment	Business phone number
<input type="text"/>	<input type="text" value="()"/>

Employment address

<i>Street</i>			
<i>Suburb</i>	<i>State</i>	<i>Postcode</i>	<i>Country</i>

Category of certifier (see list on page 3 – insert relevant number)

Signature of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.

Privacy Statement: The Bank is collecting your personal information in order to assist in the identification of the Customer named in Part A.

Signature	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>

Part C Details of Document(s) Certified

- Please tick (✓) which document(s) are certified.
- Certify the document(s) with "This is a true copy of the original document" followed by the Certifier's signature and the date. Initial any subsequent pages.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Customer	Document	Certified
Company	Certificate of incorporation or registration in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
Sole Trader	Certificate of registration of business name	<input type="checkbox"/>
Trust	Certificate of registration of the trust	<input type="checkbox"/>
	Trust deed, or extract, where the names of the trust, trustees and beneficiaries are evident	<input type="checkbox"/>
Partnership	Certificate of registration of business name	<input type="checkbox"/>
	Partnership agreement, or extract, where the full name of the partnership is evident	<input type="checkbox"/>
Association	Certificate of incorporation in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
	Constitution or rules or minutes of a meeting of the association or relevant extract where the full name and registration number (if applicable) of the association are evident.	<input type="checkbox"/>
Registered Cooperative	Certificate of registration in Australia; or equivalent document issued by the relevant foreign registration body	<input type="checkbox"/>
	Register maintained by the cooperative or minutes of a meeting of the cooperative or relevant extract where the full name and registration number of the cooperative are evident.	<input type="checkbox"/>
Government Body	Document issued by the relevant government office/department or commission	<input type="checkbox"/>
Other documents - please specify. <i>Note: The Bank reserves the right to reject any document listed here.</i>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

Checklist for Certifier (must be completed in full by the Certifier)

- All parts of this form have been completed.
- You are a person within a specified class of accepted certifiers defined below in "Category of Certifiers".
- All documents contain on the first page, a written statement, signed and dated by you, stating that "the document is certified as a true copy of the original document."
- The certified copies containing the Certifier's original signature are attached to this form.

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Bank Use Only

Bank officer's name			Salary number	
Branch/Department	BSB	Customer IDV number		
Signature	Date			
X	/ /			

Category of Certifiers:

(Note: Overseas customers can ONLY use category 11 or 16 below)

1. 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)
2. A judge of a court
3. A magistrate
4. A chief executive officer of a Commonwealth court
5. A registrar or deputy registrar of a court
6. A Justice of the Peace
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993)
8. A police officer
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
16. An international bank employee authorised by their institution to open accounts, where the international bank is acceptable to the Bank