

Employment Details (Must show a minimum of 2yrs employment history)

Applicant/Guarantor 1		Applicant/Guarantor 2	
Current Employment		Current Employment	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	
Gross Income (Monthly) \$ _____	Overtime (Monthly) \$ _____	Gross Income (Monthly) \$ _____	Overtime (Monthly) \$ _____
Allowances (Monthly) \$ _____	Gross Rental (Monthly) \$ _____	Allowances (Monthly) \$ _____	Gross Rental (Monthly) \$ _____
Other Income: \$ _____	Other Income: \$ _____	Other Income: \$ _____	Other Income: \$ _____
Previous Employment (if current less than 2 years)		Previous Employment (if current less than 2 years)	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	
Previous Employment (if current & previous less than 2 years)		Previous Employment (if current & previous less than 2 years)	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	

Accountant Details (mandatory for Company, Trust & Self Employed)

Firm name _____	Contact name _____
Address _____	P/code _____
Phone Number () _____	Fax Number () _____

Financial Position

Joint

Applicant 1/Guarantor 1

Applicant 2/Guarantor 2

If you would like to make separate declarations of assets and liabilities, copy and complete this page for each applicant/guarantor.

What do you own? (Assets)		What do you owe? (Liabilities)			
Description	Est. Value	Finance Provider	Repay (mthly)	Balance Owing	Is to be refinanced?
Owner Occupied Property at:		Housing Loan			
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Other Property/Land at:					
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Bank Accounts (Institution)		Other Loans (Overdraft/Leases/Hire Purchase)			
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Motor Vehicle (Yr, make,)		Personal Loans			
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Other Assets:		Credit/Store/Charge Cards (include nil balances)			
Contents (insurable value)		Issuer	Limit	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Superannuation (current value)		Issuer	Limit	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Share Portfolio		Issuer	Limit	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
		Other ongoing monthly commitments			
		Child Support Payments		<input style="width: 90%;" type="text"/>	
		Other		<input style="width: 90%;" type="text"/>	
Total A		Total		<input style="width: 90%;" type="text"/>	
\$		\$		<input style="width: 90%;" type="text"/>	B \$

Net Equity (A-B) \$

Security Details - Properties offered as security for lending. If more than three properties please attach an additional copy of this page. (Supporting documents required)

Address _____ P/code _____

Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____

Is this an acreage property? No Yes

(Size) _____ Ac/ha

Do you own or are you buying the property? Own Buying

Will you live in the property after settlement? Yes No

Full name/s to appear on the Title after settlement _____

Estimated Market Value/Purchase price \$ _____ Preferred Valuer (Source use only) _____

Contact name for Valuer access _____ Contact Phone number () _____

Address _____ P/code _____

Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____

Is this an acreage property? No Yes (Size) _____ Ac/ha

Do you own or are you buying the property? Own Buying

Will you live in the property after settlement? Yes No

Full name/s to appear on the Title after settlement _____

Estimated Market Value/Purchase price \$ _____ Preferred Valuer (Source use only) _____

Contact name for Valuer access _____ Contact Phone number () _____

Address _____ P/code _____

Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____

Is this an acreage property? No Yes (Size) _____ Ac/ha

Do you own or are you buying the property? Own Buying

Will you live in the property after settlement? Yes No

Full name/s to appear on the Title after settlement _____

Estimated Market Value/Purchase price \$ _____ Preferred Valuer (Source use only) _____

Contact name for Valuer access _____ Contact Phone number () _____

Application Fee & Additional Valuation Payments

Please debit my Visa/Mastercard to cover Application Fee and additional valuation costs.

Card Number _____ Expiry Date ____/____

Card Holder Name _____ Cardholder Signature x _____

Please debit my Rock account to cover Application Fee & additional valuation costs.

Account Number _____

Account Name _____ Account Holder Signature x _____

Please find cheque (payable to The Rock Building Society Limited) attached.

NB: I acknowledge that irrespective of the outcome of this application, I will be liable for the application fee and additional valuation costs incurred in its assessment. The above authority will only be processed should the application not proceed to settlement.

Other Requirements

Building** / Contents

Insurance

The Society requires all security properties be adequately insured.

I/We would like to be contacted to discuss the following insurance options, please indicate:

Insurance Cover Available		
Building*/ Contents	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Loan Protection **	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Motor Vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Landlord's Protection	<input type="checkbox"/> Yes	<input type="checkbox"/> No

* If the property is already insured by you, we will require a certificate of currency prior to settlement.

** We would urge you to consider how you will repay your debt if you can not work from disability or unemployment. Our insurance brokerage service, Rocksure, can arrange Loan Protection Insurance that may assist in this regard.

Deposit Accounts

I/We wish to open the following accounts with access as noted:

Type of Account	No. required	Applicant 1	Applicant 2	Joint	Cashcard	Cheque Book	Deposit Book	Internet/ Phone Access
100% Offset Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Only Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash Management Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Term Deposit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Loan Repayments

Monthly Weekly Fortnightly

Payment Method

- Periodic Payment (from a Rock account)
 Direct Debit (from another institution)
 Deposit Book
 Other. Please specify _____

Document Delivery

- I/We understand that documents are overnight couriered to the delivery address, detailed below, and that a responsible person must be present to receive and sign for the documents. (If a PO Box is nominated it will be delivered via express post)

First Home Owners Grant (FHOG)

Are you eligible for FHOG Yes No Do you intend to claim FHOG? Yes No
 Do you wish for the Society to lodge on your behalf? Yes (Supporting documents required) No Will these funds be required for settlement? Yes No

Solicitor/Conveyancer

Firm name _____ Contact name _____
 Address _____ P/code _____
 Phone Number () _____ Fax Number () _____

Privacy Statement

Purpose of Statement

The purpose of this Privacy Statement is to provide you with the assurance that information collected by The Rock is collected, distributed and used in accordance with the Privacy Act 1988 as amended ("Privacy Act"). Your privacy is The Rock's concern and we are committed to ensuring the privacy and confidentiality of information provided by you. Outlined below is how The Rock collects, discloses, secures and uses the information which you have provided.

Credit Information

Credit Information which may be disclosed

The Privacy Act allows The Rock to disclose personal information about your Credit Application to a Credit Reporting Agency including:

- Identity particulars - ie your full name including any known aliases, sex, date of birth, maximum of three addresses consisting of current or last known address and two immediately previous addresses, name of current or last known employer and drivers' licence number.
- The fact that you have applied for credit and the amount.
- The fact that The Rock is a current Credit Provider to you.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by you which have been dishonoured more than once.
- In specified circumstances, that in the opinion of The Rock you have committed a serious credit infringement.
- That credit provided to you by The Rock has been paid or otherwise discharged.

Giving and Obtaining Credit Information

You agree that The Rock and Mortgage Insurers may:-

- Obtain from a Credit Reporting Agency or a business which provides information about commercial credit worthiness a Credit Report containing personal or commercial credit information about you or in relation to collection of overdue payments.
- Exchange credit information with any Credit Provider named in the Application or any Credit Provider named in a Credit Report issued by a Credit Reporting Agency.
- Use the information to assess an application for credit, to notify other Credit Providers of a default, to exchange information with other Credit Providers as to the status of this loan where you are in default with other Credit Providers and to assess your credit worthiness and to administer and manage your account and facilitate our internal business operations.
- Disclose information about personal credit to persons involved in mortgage securitisation and providing mortgage insurance.
- Provide information including your personal or commercial credit information to a mortgage insurer, to assess the risk of providing lenders' mortgage insurance, to assess the risk of default including the risk of you being unable to meet a liability that might arise under a guarantee in respect of Mortgage finance given to another person, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about you to its related companies whether in Australia or International, a guarantor or potential guarantor, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, mercantile agents if you default on your obligations to The Rock, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
Mortgage Insurers are listed as follows: GE Mortgage Insurance Pty Ltd ABN 60 106 974 305 at Level 23, 259 George Street SYDNEY NSW 2001 Tel: 02 9247 8677. PMI Mortgage Insurance Ltd ABN 70 000 511 071 at Level 21, 50 Bridge Street SYDNEY NSW 2000 Tel: 1300 367 764
- Disclose personal credit information about each applicant to any guarantor or proposed guarantor of the loan including information relating to the progress of the loan should the guarantors become liable for repayment of monies owing due to any default.
- Confirm your employment and income details from any employer, accountant or agent named in this application or your income received on an investment property from any nominated real estate agent.

Authority to Disclose Information to your Mortgage Broker

You authorise The Rock to provide the Mortgage Broker (if applicable) who referred your loan to us for approval, details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or not or whether the loan is discharged.

Bankruptcy Statement

Have you or the co-applicant ever had any legal proceedings taken against you for a debt, been bankrupt, insolvent or assigned your estate or entered into any arrangement with creditors?

Yes No (If yes, please provide written detail)

Declaration

I/We declare that:

- The loan product I have requested has been described to me in detail to my satisfaction by The Rock's representative or my broker.
- I/We have read and understood the Privacy Statement in this application and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement.
- I/We have read the application and that all of the information provided as part of this application is true and correct even if the information is not in my/our own handwriting.
- I/We are not aware of any circumstances likely to have a significant impact in the foreseeable future on my ability to make loan repayments.

I/We acknowledge that:

- If this application does not proceed for any reason, then I will be responsible for payment of fees incurred with The Rock or its service providers.
- The Rock may pay our mortgage broker named above a fee should this enquiry for finance proceed to settlement.
- Any mortgage broker who introduced me/us to The Rock is my/our agent and not an agent of The Rock and does not have authority to bind The Rock or to vary the terms of the loan.
- This enquiry for finance does not constitute an offer or acceptance for the provision of credit and is not a contractual document.

x
Signature

Date
/ /

x
Signature

Date
/ /

Your Authority To Us

By signing below you authorise us to collect, maintain, use and disclose your personal information as set out in this Privacy Statement.

By completing the Application Form you undertake to provide a copy of this Privacy Statement to each principal, company officer or partner that you purport to represent.

By signing below, The Rock deems that you have read and understood the terms, privacy statement and declarations contained in this loan application form and declare that the information contained in this application is true and correct.

x
Signature

Date
/ /

x
Signature

Date
/ /

Agreement by Guarantor or Prospective Guarantor

You agree that The Rock may obtain from a Credit Reporting Agency Credit Reports containing personal information about you to assess whether to accept you as Guarantor for the loan applied for or given to the applicant/s. You agree to have given all consents and authorities contained in this application as if you were named as applicants.

x
Signature Guarantor

Date
/ /

x
Signature Guarantor

Date
/ /

Business Declaration

I/We declare that the credit to be provided to me/us by The Rock is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

x
Signature

Date
/ /

x
Signature

Date
/ /

Notices of Nomination

Under the Consumer Credit Code, all borrowers and guarantors are entitled to individually receive a copy of any notice or other document to be served in connection with the loan from The Rock. By signing this form, you give up the right to be individually provided with information direct from The Rock. All notices will be served on the person nominated to receive the service.

I/We nominate _____ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. I/We also nominate our Legal Practitioner specified on page 3 to receive security documents for signature by me/us.

You can cancel this nomination at any time by writing to The Rock.

Source Acknowledgement

(A) Face-to-Face Interviews	(B) Non Face-to-Face Interviews/Remote Applications
i) Face-to-face interviews have been conducted with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications eg. Companies) ii) It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise the Rock)	i) Each borrower(s) address and phone number was confirmed by an acceptable third party source (eg. telephone directory) as corresponding to the address and phone number recorded on the application ii) It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise the Rock)
iii) Each borrower and guarantor was identified by completing a 100 point check form; and I have obtained certified copies of primary & secondary documentation.	iii) A completed s21 identification form was received for each borrower and guarantor and certified copies of primary and secondary documentation.
iv) I certify that I have sighted original documents used to support this application	iv) I certify that I have sighted original documents used to support this application
Sign _____ Date _____	Sign _____ Date _____

Supporting Documentation

Provision of the following documents is necessary to promptly and efficiently assess your loan application.

Fully Completed Application	<input type="checkbox"/>
100 Point Identification Form: Austrac Form201 (Required for all new clients accompanied by copies of documents)	<input type="checkbox"/>
PAYG Applicants: (Income Verification required for each PAYG Applicant/Guarantor) The 2 most recent consecutive payslips OR Letter from employer on letterhead with salary components	<input type="checkbox"/>
PLUS	
Last Years Tax Return OR Last Years PAYG Certificates OR Last Years Tax Assessment Notices	<input type="checkbox"/>
Self Employed & Company Applicants: (Income Verification required for each Applicant/Guarantor/Company) Last 2 years Company/Business tax returns accompanied by a full set of financial accounts (i.e. P&L plus Balance Sheet) for each year	<input type="checkbox"/>
PLUS	
Last 2 years Person Returns including the most recent Tax Assessment Notice	<input type="checkbox"/>
Lo Doc (Income Verification required for each Applicant/Guarantor) Lo Doc Declaration	<input type="checkbox"/>
Rental Income <i>Currently Leased</i> - Copy of signed Lease Agreement OR Copy of Real Estate agents rental statement	<input type="checkbox"/>
<i>To Be Leased</i> – Real Estate Agent rental appraisal (supported by a panel valuer)	<input type="checkbox"/>
Trust Trust Deed/s	<input type="checkbox"/>
Company Constitution	<input type="checkbox"/>
Existing Loans Latest statement confirming repayment (All pages). If being refinanced, the most recent issued statement/s covering a minimum of 6 months. NB Internet statements must be supported by the preceding original statement.	<input type="checkbox"/>
Credit Card And Store Cards Latest statement showing balance and limit (All pages). If being refinanced, the most recent issued statement/s covering a minimum of 3 months. NB Internet statements must be supported by the preceding original statement.	<input type="checkbox"/>
Savings/Contribution Verification (Funds to complete) <i>Savings</i> – Saving statements showing no less than the most recent 3 months saving history.	<input type="checkbox"/>
<i>Gift</i> - Statutory Declaration stating origin of the monies and repayment arrangements (is applicable)	<input type="checkbox"/>
<i>Other</i> – (Please Specify)	<input type="checkbox"/>
Purchase – Home, Unit or Land Copy Of Contract (Showing title particulars & deposit paid)	<input type="checkbox"/>
Construction Copy of Building Plans, Specifications & Signed Building Contract	<input type="checkbox"/>
Verification of Assets Current rates notice for all existing properties	<input type="checkbox"/>
Evidence of Superannuation, Shares or any other financial assets	<input type="checkbox"/>
First Home Owners Grant Completed application (including supporting documents as stipulated by OSR, please note that requirements may vary by state)	<input type="checkbox"/>

Identification Record for a Signatory to an Account

'100 Point Check' (201)

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check), pursuant to the *Financial Transaction Reports Act 1988 (FTR Act)*, for the purpose of obtaining an identification record (section 20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the *Financial Transaction Reports Regulations 1990* for a complete list.

Please Note: Special provisions may apply to particular signatories. Refer to AUSTRAC account opening model form 202 and to Regulations 4, 5, 6, 7, 8, 9, 10A and 10B of the FTR Regulations for more details.

How to complete this form:

- Record the points scored for the checks carried out
- Total the points scored
- In Parts A and B, record the appropriate details for the checks carried out
- In Part C, indicate if verification has or has not been achieved

The AUSTRAC Help Desk can be contacted on 1800 021 037 if you require general assistance to complete this form.

Name of Signatory	
Account Name	
Account Number	

Type of check	Tick if satisfactory	Details to be recorded
1. PRIMARY DOCUMENTS NAME of the signatory verified from one of the following: <ul style="list-style-type: none"> • Birth Certificate • Birth Card issued by the New South Wales Registry of Births, Deaths and Marriages • Citizenship Certificate • International Travel Document: <ul style="list-style-type: none"> - a current passport - expired passport which has not been cancelled and was current within the preceding 2 years - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) <p>Note: Do not score additional points for more than one document.</p>	<input type="checkbox"/>	70 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing <p>Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions or registered corporations within the meaning of the <i>Financial Corporations Act 1974</i>.</p>	<input type="checkbox"/>	40 POINTS Provide details in B overleaf. Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory: <ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer • Another customer who has been verified as a signatory by the cash dealer • An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3) <p>Note: Customer must be known for at least 12 months by any of the above</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(j)
4. NAME of signatory verified from one of the following (but only where they contain a photograph or signature that can be matched to the signatory); <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution <p>Note: Additional documents can be awarded 25 points (see category 8 overleaf)</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(f)
5. NAME and ADDRESS of signatory verified from any of the following: <ul style="list-style-type: none"> • A document held by the cash dealer giving security over the signatory's property • A mortgage or other instrument of security held by another financial body 	<input type="checkbox"/> <input type="checkbox"/>	35 POINTS Provide details in A or B overleaf, or keep a copy of the document. Regulation 4(1)(a)(iii)-(iv)

6. NAME and ADDRESS of signatory verified from any of the following: 35 POINTS

- A current employer, or a previous employer within the last 2 years
- A rating authority (e.g. land rates)
- The Credit Reference Association of Australia (subject to the *Privacy Act 1988*)
- Land Titles Office Records

Provide details in B below.
Regulation 4(1)(a)(i)-(ii), (v)-(vi)

7. NAME, ADDRESS and TELEPHONE NUMBER verified: 25 Points

- By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and
- By telephone contact with the signatory on that telephone number

Provide phone number in B below.
Regulation 4(1)(d)

8. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. marriage certificate (for maiden name only), credit card, council rates notices, telephone account, foreign driver's licence, Medicare Card, etc. 25 Points

Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.

Provide details in A below, or keep a copy of the document.
Regulation 4(1)(g)

9. NAME and ADDRESS of the signatory verified from any of the following: 25 Points

- The electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- An acceptable referee (refer to AUSTRAC Information Circular No. 3)
Note: It is not required that the acceptable referee has known the signatory for 12 months or more
- The owner, landlord, or a real estate agent acting as managing agent of the premises, if the signatory lives or carries on business in rented accommodation
- The records of a public utility
- The records of another financial body of which the signatory is a known customer
- A record held under a law other than a law relating to land titles (for which, see No. 6)

Provide details in B below.
Regulation 4(1)(b)

10. NAME and DATE OF BIRTH of the signatory verified from any of the following: 25 Points

- The records of a primary, secondary, or tertiary educational institution attended by the signatory within the last 10 years
- The records of a professional or trade association of which the signatory is a member

Provide details in B below.
Regulation 4(1)(c)

The signatory is taken to be identified if the signatory rates at least 100 points TOTAL:

A Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Date of Birth (age if relevant)			
Place of residence (if shown)			
Date of issue			
Place/Office of issue			
Expiry date			
Document number			

B List below the details of the method(s) and source(s) of verification for Checks 2, 5, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C Result of Check

Has verification been achieved? YES NO
Is there a need to file a Suspect Transaction Report? YES NO

CHECKING OFFICER

Signature
Date

Identification Record for a Signatory to an Account

'100 Point Check' (201)

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check), pursuant to the *Financial Transaction Reports Act 1988 (FTR Act)*, for the purpose of obtaining an identification record (section 20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the *Financial Transaction Reports Regulations 1990* for a complete list.

Please Note: Special provisions may apply to particular signatories. Refer to AUSTRAC account opening model form 202 and to Regulations 4, 5, 6, 7, 8, 9, 10A and 10B of the FTR Regulations for more details.

How to complete this form:

- Record the points scored for the checks carried out
- Total the points scored
- In Parts A and B, record the appropriate details for the checks carried out
- In Part C, indicate if verification has or has not been achieved

The AUSTRAC Help Desk can be contacted on 1800 021 037 if you require general assistance to complete this form.

Name of Signatory	
Account Name	
Account Number	

Type of check	Tick if satisfactory	Details to be recorded
1. PRIMARY DOCUMENTS NAME of the signatory verified from one of the following: <ul style="list-style-type: none"> • Birth Certificate • Birth Card issued by the New South Wales Registry of Births, Deaths and Marriages • Citizenship Certificate • International Travel Document: <ul style="list-style-type: none"> - a current passport - expired passport which has not been cancelled and was current within the preceding 2 years - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) <p>Note: Do not score additional points for more than one document.</p>	<input type="checkbox"/>	70 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing <p>Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions or registered corporations within the meaning of the <i>Financial Corporations Act 1974</i>.</p>	<input type="checkbox"/>	40 POINTS Provide details in B overleaf. Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory: <ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer • Another customer who has been verified as a signatory by the cash dealer • An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3) <p>Note: Customer must be known for at least 12 months by any of the above</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(j)
4. NAME of signatory verified from one of the following (but only where they contain a photograph or signature that can be matched to the signatory); <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution <p>Note: Additional documents can be awarded 25 points (see category 8 overleaf)</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(f)
5. NAME and ADDRESS of signatory verified from any of the following: <ul style="list-style-type: none"> • A document held by the cash dealer giving security over the signatory's property • A mortgage or other instrument of security held by another financial body 	<input type="checkbox"/> <input type="checkbox"/>	35 POINTS Provide details in A or B overleaf, or keep a copy of the document. Regulation 4(1)(a)(iii)-(iv)

6. NAME and ADDRESS of signatory verified from any of the following: 35 POINTS

- A current employer, or a previous employer within the last 2 years
- A rating authority (e.g. land rates)
- The Credit Reference Association of Australia (subject to the *Privacy Act 1988*)
- Land Titles Office Records

Provide details in B below.
Regulation 4(1)(a)(i)-(ii), (v)-(vi)

7. NAME, ADDRESS and TELEPHONE NUMBER verified: 25 Points

- By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and
- By telephone contact with the signatory on that telephone number

Provide phone number in B below.
Regulation 4(1)(d)

8. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. marriage certificate (for maiden name only), credit card, council rates notices, telephone account, foreign driver's licence, Medicare Card, etc. 25 Points

Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.

Provide details in A below, or keep a copy of the document.
Regulation 4(1)(g)

9. NAME and ADDRESS of the signatory verified from any of the following: 25 Points

- The electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- An acceptable referee (refer to AUSTRAC Information Circular No. 3)
Note: It is not required that the acceptable referee has known the signatory for 12 months or more
- The owner, landlord, or a real estate agent acting as managing agent of the premises, if the signatory lives or carries on business in rented accommodation
- The records of a public utility
- The records of another financial body of which the signatory is a known customer
- A record held under a law other than a law relating to land titles (for which, see No. 6)

Provide details in B below.
Regulation 4(1)(b)

10. NAME and DATE OF BIRTH of the signatory verified from any of the following: 25 Points

- The records of a primary, secondary, or tertiary educational institution attended by the signatory within the last 10 years
- The records of a professional or trade association of which the signatory is a member

Provide details in B below.
Regulation 4(1)(c)

The signatory is taken to be identified if the signatory rates at least 100 points **TOTAL:**

A Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Date of Birth (age if relevant)			
Place of residence (if shown)			
Date of issue			
Place/Office of issue			
Expiry date			
Document number			

B List below the details of the method(s) and source(s) of verification for Checks 2, 5, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C Result of Check

Has verification been achieved? **YES** **NO**
 Is there a need to file a Suspect Transaction Report? **YES** **NO**

CHECKING OFFICER

Signature
 Date