

# Instructions for Overseas Verification of Identity (Vol) and Witness Process (Customer)

This is to provide instructions to St George Bank customers that need to have their identity verified and their mortgage documents witnessed outside of Australia. The Verification of Identity and witnessing of a mortgage will be performed by the Australian Consular Office using your valid passport as an identity document.

## What to do

1. Make sure you have a valid and current passport which includes your signature.
2. If the name on your passport differs to the mortgage documents, evidence of the changed name is required and can include one of the following:
  - a. Marriage Certificate, OR
  - b. Deed Poll, OR
  - c. Change of Name Certificate
3. Locate the nearest Australian Consular Office, and make preliminary contact with the Australian Consular Officer to make an appointment (where necessary).
4. Attend the interview at the nominated Australian Consular Office with the following:
  - a. Passport for each of the borrowers
  - b. mortgage documents that need witnessing
  - c. a printed copy of this instructions letter for each of the borrowers
  - d. a printed copy of Australian Embassy/High Commission/Consulate Identity/Witnessing Certification for each of the borrowers
5. The Australian Consular Office will:
  - a. sign, date and endorse copies of the original identification documents produced
  - b. sign, date and endorse Australian Embassy/High Commission/Consulate Identity/Witnessing Certification
  - c. witness signing of mortgage documents
6. Send the completed documentation to your lender as soon as possible, remember to double check the details to make sure all photocopies of identification documents are signed, dated and endorsed, the Identity/Witnessing Certification is stamped and signed, and all mortgage documents that require witness and/signature are signed and dated.

Please note that fees are charged by the Australian Consular office to conduct Verification of Identity and Witnessing. These fees are payable directly to the consular office.