

Your guide to completing your profile

This guide will outline the process and options available to you to verify and update your personal details. It's important to confirm with us that your details are up to date, even if your personal details have not changed.

There may be 3 parts to the request:

- Verifying your identification
- Updating your employment and personal information
- Updating and verifying your contact details

You can complete the request either via:

Option 1

St.George App or Internet Banking



Option 2

By post



Option 3

In branch



Option 1 – St.George App or Internet Banking

If you are overseas, you will need a working Australian mobile number so you are able to receive a One Time Password. Alternatively, please use the 'By phone' or 'By post' options below.

Verify your ID

- 1. Logon to the St.George App or Internet Banking
- 2. Tap on the search icon if required to access the search bar
- 3. Search 'Verify your ID'
- 4. Select 'Verify your ID' and verify your personal information.

Completing your personal information.

- 1. Logon to the St.George App or Internet Banking
- 2. Tap on the search icon if required to access the search bar
- 3. Search 'Update my contact details'
- 4. Select 'Update my contact details' and verify your personal information.

Acceptable forms of ID for internet banking include a valid Australian driver licence, passport, Medicare card or Australian birth certificate.



Option 2 – By post

If you are acting as a Power of Attorney (POA), you need to have previously registered your POA with St.George. If you have not registered your POA please visit your nearest branch.

Make sure you have certified copies of your identification in order and have completed the form. The form includes a list of valid identification documents and acceptable people who can certify your document. Return the completed form along with certified copies of your identification to the address below.

The completed form and certified copies of your ID can be sent via Reply Paid post to:

ID Secure Team Reply Paid 91348 Sydney NSW 2001

If you're overseas, use the following address:

ID Secure Team GPO Box 1806 Sydney NSW 2001 Australia



Option 3 – In branch

Visit your nearest branch with valid forms of identification. Refer below for list of valid identification. If you are unable to visit a branch and you have a Power of Attorney, they can attend the branch on your behalf.

Information required to verify your identification

Please have the following information ready to complete the identification process;

Each signatory operating on the account will need to provide identification documents outlined in this guide.

- Given name/s
- Surname
- Alternate name/s (if any)
- · Date of birth
- Full permanent residential address including country (not PO box)*
- Employment type (full-time, part-time, retired)
- Occupation
- Purpose of business relationship with the Bank (Transactional, Savings, Wealth)
- Source of funds (income, government benefits)
- Source of wealth (inheritance, redundancy)
- Foreign tax residency information (if any) including country(ies) of tax residency (other than Australia), and associated Foreign Tax Identification Number. (Note: A Foreign TIN is an identifying number or equivalent issued by your country tax residency that is for tax purposes)

*Where the customer is permanently living outside of Australia, a non-Australian address is required.

Documents required

Please provide documents outlined in one of the below options:

- One primary photographic identification document OR
- One primary non-photographic identification document and One secondary identification document
- You should provide one document which includes your date of birth.

Please refer to the Customer Verification form for valid documents.

All documents should be current unless otherwise stated.

Please ensure foreign documents (if not in English) are certified in English, and the document information is accompanied by an English translation prepared by a person accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) as Professional, Advance Professional or Senior Advanced Professional; or certified by NAATI as Certified or Certified Advanced; or accredited by an overseas standard comparable to the Australian NAATI accreditation.



Examples of how to have documents certified

ONE Primary Photographic Identification Document (all information on documents must be clear and legible), for example:



Example

ONE Primary Non-Photographic Identification Document and ONE Secondary Identification Document (all information on documents must be clear and legible), for example:



Accessibility support

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the St.George App or communicate with us using the National Relay Service <u>accesshub.gov.au/about-the-nrs</u>.

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit <u>stgeorge.com.au/accessibility</u> for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.



Customer verification form

Please complete all sections, ensuring the information is correct and current, before signing. If the bank cannot verify the information provided due to inaccurate or missing data, your accounts may be blocked until such issues have been resolved.

Explanatory Notes – Documents & Verification

Customers are required to provide us with certified copies of acceptable identification documents that verify the individual to be identified (individual customers and sole traders). Please provide either:

ONE Primary Photographic Identification Document



OR

ONE Primary Non-Photographic Identification Document and ONE Secondary Identification Document



Note: One form of identification MUST contain date of birth details.

Explanatory Notes - Documents & Verification (continued)

Primary Photographic Identification Documents

Australian Passport (can either be current or expired within the last 2 years but not cancelled, defaced or mutilated); or

Foreign Passport issued by a foreign government, the United Nations or an agency of the United Nations (must be current, and not cancelled, defaced or mutilated) which contains either a signature OR a unique identifier of the person

Australian driver licence/learner's permit or foreign driver licence (with photo and full name)

Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations (must be current if there is an expiry date on the document, and not be cancelled, defaced or mutilated) which contains either a signature OR unique identifier of the person

A photo card with proof of age issued by an Australian State or Territory for the purpose of proving a person's age. For example, a proof of age card, a proof of identity card, a photo identification card, a photo card, an evidence of age card and a personal information card

Primary Non-Photographic Identification Documents

Australian Birth Certificate (or extract) issued by an Australian State or Territory; or Foreign Birth Certificate issued by a foreign government, the United Nations or an agency of the United Nations

Australian Citizenship Certificate (including a Citizenship by Descent Certificate)

Citizenship certificate issued by a foreign government

Centrelink Pension Card (Australian). Note: cannot be used in combination with Centrelink Health Care card or Medicare card

Centrelink Health Care card (Australian). Note: cannot be used in combination with Centrelink Pension card or Medicare card

Secondary Identification Documents

A notice issued by the Commonwealth or a State or Territory within the last 12 months that includes the Individual's name and residential address and records the provision of financial benefits (e.g. Centrelink notice)

A notice issued by the Australian Taxation Office (ATO) within the last 12 months and includes the Individual's name and residential address and records a debt payable by or to the Individual (e.g. Tax Assessment)

Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address and records the provision of a service to that address or name

Foreign driver's licence which does not contain a photograph

Department of Veterans' Affairs pension concession card (Australian)

A current tenancy/lease agreement (must not be cancelled or expired)

Medicare card. Note: cannot be used in combination with Centrelink Pension card or Centrelink Health Care card

Australian Marriage certificate issued by an Australian State or Territory Registry of Births, Deaths and Marriages

If the individual is under the age of 18 years, a notice issued by the principal of a school (must be less than 3 months old, include the name of the individual, residential address, period of school attendance and issued on a school letterhead)

Identification card issued to a student at an Australian higher education institution (TAFE or University) which contains a photograph or signature

A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

Where you are unable to provide identification from the above list Westpac Group may accept alternative documentation on a case-by-case basis. Examples of some alternate documentation that may be accepted in unique situations can be found in the below chart. Each alternate identification request will be individually reviewed based on personal circumstances. If you need to discuss alternate options please contact the ID Secure Team on 1300 360 766 or (+61 2) 9155 7522 if overseas between 8am–7pm (Sydney time), Mon–Fri.

Explanatory Notes - Documents & Verification (continued)

Customers who are residents of assisted care facilities, or receiving assisted care services in their home

OPTION 1

At least ONE Primary Non-Photographic Identification Document; and

ONE of the following:

- Notice/invoice/letter issued by an Australian assisted care facility or Australian assisted care service provider within the last 3 months that includes the Customer's name and date of birth; and the facility's or Customer's address; or
- Notice/letter from an Australian Government agency issued within the last 3 months which confirms the Customer's address or that the Customer's address is the same as the Australian assisted care facility or that the facility is receiving benefits on behalf of the Customer

OPTION 2

BOTH of the following:

- Notice/invoice/letter issued by an Australian assisted care facility or Australian assisted care service provider within the last 3 months that includes the Customer's name and date of birth; and the facility's or Customer's address; and
- Notice/letter from an Australian Government agency issued within the last 3 months which
 confirms the Customer's address or that the Customer's address is the same as the Australian
 assisted care facility or that the facility is receiving benefits on behalf of the Customer

Indigenous customers

Either **ONE** of the following documents must be collected:

Indigenous Customer Identification Form that is:

- Completed by one referee that is a recognised elder (or another person that is regarded as a leader within the community) to verify the information provided by the customer, and
- The completion of the form is witnessed by an independent person. This could include a person listed as an acceptable certifier below but at a minimum must be a person that is over 18 years of age and that does not have a direct familial relationship with the customer or referee

Indigenous community identification card issued by an Indigenous Council or Corporation that includes the customer's name, date of birth/approximate age, address/location and photograph

Refugee

Either **ONE** of the following documents must be collected:

- ImmiCard issued by the Australian Government
- Convention Travel Document (Titre de Voyage) (or equivalent) issued by the Australian Government

Informat	ion collected from customer	
Full name (name exactly as per your identification document)	Date of birth (DD/MM/YYYY)
		/ /
Are you kno	own by any other name(s)?	
Yes	No other names	
Please spec	cify all names	
Customer a	ccess number Contact number	
Email addre	ess	
Residential	address (PO Box not allowed)	
Are you a to	ax resident of any country outside of Australia?	
Yes	try's associated Tax	
	*A Foreign TIN is an identifying number or equivalent issued by your country of tax residency that is used for t	
	If you're a tax resident in a jurisdiction that doesn't issue a TIN or equivalent, you'll need (which could include publicly available information) from an official authority written in	
	Country 1 Foreign TIN 1	
	Country 2 Foreign TIN 2	
	Country 3 Foreign TIN 3	
□ . .		
∐ No	Employment Type (please select the employment type that reflects your current situat	ion best)
	☐ Casual ☐ Social Security Recipient ☐ Retired	
	☐ Dependant Contractor ☐ Temporary ☐ Self-Em	ployed
	Full-Time Student Indepen	dent Contractor
	☐ Part-Time ☐ Unemployed	
	Other (please specify)	
	Occupation	

Information collected from customer (continued)

The following section to be completed by Customers only (Not Customer Associates).

Purpose of business relationship (please sel What banking services do you currently use w							
Transactional	Wealth	Correspondent banking					
Savings	Short-term borrowing	Financial markets					
Protection	Long-term borrowing	I mancial markets					
Source of funds (please select one or more of	Inheritance						
Salary/Wages		☐ Compensation payment ☐ Gift/Donation					
Commission	☐ Redundancy						
│	Liquidation of assets	☐ Windfall					
L Loan	☐ Government Benefits	☐ Tax Refund					
Business Profits	☐ Superannuation/pension	☐ Insurance payment					
Sale of assets	☐ Investment income/earnings						
Rental Income	Business income/earnings						
Additional sources (please specify)							
Source of wealth (please select one or more	options)						
Government Benefits	Windfall	Business income/earnings					
Business Profits	Inheritance	Compensation payment					
Rental Income	Liquidation of assets	Gift/Donation					
Redundancy	Employment income/earnings	Owns real estate/property					
☐ Insurance payment	Superannuation/pension	None					
Sale of assets	Investment income/earnings						
Additional sources (please specify)							
		J					
Are you a Sole Trader?							
Yes Full Business/Trading Name							
No ABN (if any)							
□ No ABN (if any)	□ No ABN						
□ No ABN							
Full address of the principal place of business (not a PO Box) (if any)							
Business Classification (ANZSIC)							

Documents to be attached with this form

Please attach certified copies of acceptable identification documents that verify details of the individual to be identified (Individual Customers and Sole Traders) – refer to the Explanatory Notes section for a full list of acceptable identification documents and acceptable certifiers.

Privacy Statement and consent request

Privacy Statement

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy or by calling us on 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information, but if you don't, we may not be able to continue to provide products or services to you.

Consent request

You consent to St.George collecting and holding any sensitive information (such as health information or information about your racial or ethnic origin) which appears on certified copies of your identity documents. You will not be able to withdraw your consent to St.George holding this information after it has been provided because St.George is required to retain copies of identification documents under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

If you do not consent to St.George's collection of any such sensitive information, you may verify your identity in person at any St.George branch.

Declaration

Customer declaration

I declare that to the best of my knowledge the information I have provided above is true and correct as at the date of this document. I understand that it is an offence to knowingly give false or misleading information or knowingly produce a false or misleading document under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Where I am providing personal information about another individual, I have made them aware:

- that I will be doing this; and
- that St.George will collect, use and share their personal information in accordance with its Privacy Statement available at stgeorge.com.au/privacy

Where I am providing St.George with another person's sensitive information, I have obtained their consent to sharing it with St.George and their consent to St.George collecting, using and disclosing their sensitive information in accordance with St.George's Privacy Statement.

Signature of authorised person	
X	
Print full name	Customer number
Position held	Date (DD/MM/YYYY) / /

Next steps

- Step 1: Ensure all relevant sections of the form are completed and the customer declaration is signed
- **Step 2:** Attach all supporting documents
- Step 3: Return the completed form (pages 4-6 only) to:

ID Secure Team Or, if you're overseas, use the following address:

Reply Paid 91348 ID Secure Team Sydney NSW 2001 GPO Box 1806 Sydney NSW 2001

Australia

Bank use only

Before customer leaves branch please contact the ID Secure Team on 1300 360 766 or (+61 2) 9155 7522 if overseas between 8am–7pm (Sydney time), Mon–Fri to confirm next steps. If outside business hours please update information in the front end systems and email **KYCidsecureSTG@stgeorge.com.au** to advise of completion.

Form and certified Identification will need to be forwarded to above address after completing the below declaration.

Employee Declaration

I have followed the process for identification and verification as required by policy and procedure and have verified the required information provided by the customer using approved verification source(s). Where the verification source has been provided by the customer the document is to the best of my knowledge a certified copy.

provided by the customer the document is to the best of my knowledge a certified copy.				
Employee name (print)	Employee salary number			
Employee signature	Date (DD/MM/YYYY)			
X				

Certified Documents

Please provide certified copies of the relevant identification documents. A certified copy is a document which has been certified as a true and correct copy of the original document by an approved certifier with the certifier's stamp. The certifier should certify that the photocopy is a true and correct copy of the original by writing on and signing the photocopy as follows:

+ Certification format:

I, [full name of approved certifier], as [select appropriate from list of approved persons (include licence number where applicable)], certify that this [name of document] is a true and correct copy of the original.

Signature:		
Date:	_	

Acceptable persons for certifying documents in Australia

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of the following occupations:
 - Architect
 - Chiropractor
 - Dentist
 - Financial Adviser or planner
 - Legal practitioner
 - Medical practitioner
 - Midwife
 - Migration agent registered under Division 3 of Part 3 of the Migration Act 1958
 - Nurse
 - Occupational therapist
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trademarks attorney
 - Veterinary surgeon
- 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)
- Accountant who is:
 - a fellow of the National Tax Accountants' Association; or
 - a member of any of the following:
 - Chartered Accountants Australia and New Zealand;
 - the Association of Taxation and Management Accountants;
 - CPA Australia; the Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Public Service (APS) employee engaged on an ongoing basis with 2 or more years of continuous service not specified elsewhere in this table
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court

- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade and Investment Commission who is:
 - in a country or place outside of Australia; and
 - authorised under paragraph 3(d) of the Consular Fees Act 1955; and
 - exercising his or her function at that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Engineer who is:
 - a member of Engineers Australia, other than at the grade of student; or
 - a Registered Professional Engineer of Professionals Australia; or
 - registered as an engineer under a law of the Commonwealth, a State or Territory; or
 - registered on the National Engineering Register by Engineers Australia
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified elsewhere inthis table
- Judge
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of the Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service; or
 - a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd

Certified Documents (continued)

- Member of:
 - the Parliament of the Commonwealth: or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- 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
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
 - a local government authority with 2 or more years of continuous service and is a person not already specified elsewhere in this table

Acceptable persons for certifying documents outside Australia

- A legal practitioner who holds a current practicing certificate under a law in force in a State or Territory in Australia
- An officer of an Australian bank, building society or finance company branch or office located in a foreign jurisdiction with 2 or more years of continuous service (includes or an employee of Westpac New Zealand Limited with 2 or more years of continuous service)
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Employee of the Australian Trade and Investment Commission who is:
 - in a country or place outside of Australia; and
 - authorised under paragraph 3(d) of the Consular Fees Act 1955; and
 - exercising his or her function at that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place

- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior executive employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- Sheriff
- · Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
- An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees
- Judge of a court
- Magistrate
- Registrar, or Deputy Registrar, of a court
- A person authorised as a notary public in a foreign jurisdiction
- Accountant who is:
 - a fellow of the National Tax Accountants' Association; or
 - a member of any of the following:
 - Chartered Accountants Australia and New Zealand;
 - the Association of Taxation and Management Accountants:
 - CPA Australia:
 - the Institute of Public Accountants
 - A person who is authorised by law in the relevant jurisdiction to administer oaths or affirmations or to authenticate documents.

Accessibility support

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