

# Preparing for your VOI Interview

## Acceptable Identity Documents

As part of the Mortgage application process, all lenders require that I complete a Verification of Identity (VOI) interview with you. To help you prepare for your VOI interview and meet the requirement, please check the following details in advance.

1. Your photo will be taken during the interview as evidence we met face to face
2. Photos of your ID documents will be taken during the interview
3. All ID documents presented must be genuine and original (photocopies or certified copies are not accepted) and in English (or provided with an official translation)
4. All ID documents must be valid and not expired (except Australian Passport can be expired up to 2 years)
5. Your name must be consistent across your all your ID documents or you can provide a Change of Name or Marriage Certificate to show the change
6. All ID documents must be Government issued (e.g. Celebrant issued Marriage Certificates are not accepted)
7. You must present all of the ID documents from one of the following categories

CATEGORY	REQUIRED DOCUMENTS
1	<p><b>Australian Passport (expired up to 2 years) or foreign Passport</b></p> <p><i>plus</i> Australian Driver's License or Proof of Age Card</p> <p><i>plus</i> Government issued Change of Name or Marriage Certificate (if necessary)</p>
OR	
2	<p><b>Australian Passport (expired up to 2 years) or foreign Passport</b></p> <p><i>plus</i> full Birth Certificate, Citizen Certificate or Descent Certificate</p> <p><i>plus</i> Medicare, Centrelink or Department of Veterans' Affairs Card</p> <p><i>plus</i> Government issued Change of Name or Marriage Certificate (if necessary)</p>
OR	
3	<p><b>Australian Driver's Licenses or Proof of Age Card</b></p> <p><i>plus</i> full Birth Certificate, Citizen Certificate or Descent Certificate</p> <p><i>plus</i> Medicare, Centrelink or Department of Veterans' Affairs Card</p> <p><i>plus</i> Government issued Change of Name or Marriage Certificate (if necessary)</p>
OR	
4	<p><b>a) Australian Passport or foreign Passport</b></p> <p><i>plus</i> Government issued Driver's License or Photo Card</p> <p><i>plus</i> Government issued Change of Name or Marriage Certificate (if necessary)</p> <p><b>b) Australian Passport of foreign Passport</b></p> <p><i>plus</i> full Birth Certificate</p> <p><i>plus</i> Medicare, Centrelink or Department of Veteran's Affairs Card</p> <p><i>plus</i> Government issued Change of Name or Marriage Certificate (if necessary)</p>

