

Verification of Identity

Bendigo Bank offers brokers and customers many methods to verify identification. Customer choice is paramount, however, for the quickest and easiest option, select NextGen ID.

NextGen ID

NextGen ID is electronic verification of identity technology which allows applicants to verify their identity by using their own mobile device. This improves time for customers, brokers, and the bank as it allows lenders to satisfy VOI compliance and regulation requirements. To ensure the quickest and smoothest process for customers, please use a document combination that complies with the Bank's policy.

✓ Compliant Document Combinations

Passport +	Australian Driver's Licence +
Australian Driver's Licence	Medicare Card + Immicard
Medicare Card + Immicard	Medicare Card + Australian Photo Card
Medicare Card + Australian Photo Card	Birth Certificate + Immicard
Birth Certificate + Immicard	Birth Certificate + Australian Photo Card
Birth Certificate + Australian Photo Card	Birth Certificate + Descent Certificate
Birth Certificate + Descent Certificate	Birth Certificate + Centrelink
Birth Certificate + Centrelink	Birth Certificate + Defence Force
Birth Certificate + Defence Force	Citizenship Certificate + Immicard
Citizenship Certificate + Immicard	Citizenship Certificate + Australian Photo Card
Citizenship Certificate + Australian Photo Card	Citizenship Certificate + Descent Certificate
Citizenship Certificate + Descent Certificate	Citizenship Certificate + Centrelink
Citizenship Certificate + Centrelink	Citizenship Certificate + Defence Force
Citizenship Certificate + Defence Force	

✗ Non-Compliant Document Combinations

Passport +	Australian Driver's Licence +
Medicare Card + Descent Certificate	Medicare Card + Descent Certificate
Medicare Card + Centrelink	Medicare Card + Centrelink
Medicare Card + Defence Force	Medicare Card + Defence Force

NextGenID

Identification Documents

Face to Face Identity Check:	<input type="checkbox"/>	←	Leave Blank
Existing Customer:	<input type="checkbox"/>	←	
Verification Options:	NextGenID	←	Select NextGenID from drop down menu
Date Identification document(s) verified :	19 Jun 2024	←	Select date
Place Identification document(s) verified :	Online Verification	←	No broker action required

Face to Face

Where you are meeting with your applicant you must submit copies of original identification documents and enter details of all identification documents into ApplyOnline.

Face to Face Identity Check:	<input checked="" type="checkbox"/>	←	Select appropriate option
Existing Customer:	<input type="checkbox"/>	←	
Verification Options:		←	Leave blank
Date Identification document(s) verified :	19 Jun 2024	←	Select date
Place Identification document(s) verified :		←	Enter address where verification took place

VOI and KYC via video technology

VOI and KYC via video technology, such as Skype or FaceTime, may be used if you cannot meet the customer(s) in person.

First you must get the applicant(s) to send a copy of their identification documents to the broker conducting the VOI. The applicant must display the original ID via video, and you must be satisfied the copies match the originals. You will also need to provide a comment as to why you utilised video as the verification method in AOL.

Face to Face Identity Check:	<input type="checkbox"/>	←	Leave blank
Existing Customer:	<input type="checkbox"/>	←	
Verification Options:	Face to Face (via video)	←	Select Face to Face (via video) from drop down menu
Reason for use:	Interstate applicant	←	Enter why video technology was used (e.g. interstate applicants)
Date Identification document(s) verified :	19 Jun 2024	←	Select date
Place Identification document(s) verified :		←	Enter address where verification took place

Certified Identification Form

If you are unable to meet your applicant face to face or via video technology, you will need to arrange for a Certified Identification (CID) form to be completed by an approved certifier who will then be able to complete the Verification of Identification (VOI).

The certifier will need to sign, date and certify each identification document with the wording "This is a true copy of an original document provided". Any applicable Qualification number should be provided.

Face to Face Identity Check:	<input type="checkbox"/>	←	Leave blank
Existing Customer:	<input type="checkbox"/>	←	
Verification Options:	Certified Identification For	←	Select Certified Identity Form from drop down menu
Reason for use:	Conflict of Interest	←	Enter why CID form was used (e.g. interstate applicants)
Date Identification document(s) verified :	19 Jun 2024	←	Select date
Place Identification document(s) verified :		←	Enter address where verification took place

Please note: for each of the verification methods, ApplyOnline will automatically populate the VOI declaration section on the Consents and Declarations form.

VERIFICATION OF IDENTITY DETAILS

Please complete how the applicant/s has/have been identified:

Applicant 1 : Deborah Blucher

- ☐ Electronically via NextGenID
- ☐ Face-to-Face with Introducer
- ☐ Face-to-Face via video (please give reason for this use):
- ☐ Approved Identity Agent (please advise Agent details):
- ☐ Certified Identification Form (please give reason for use):
- ☐ Special Provisions (please give reason for use):

Date Identification document(s) verified:

Place Identification document(s) verified:

The verification method chosen will auto-populate onto the Consents and Declaration form

