Smart-Verify Fact Sheet

Thank you for choosing Smart-Verify to complete your Verification of Identity.

Verification of Identity (VOI)

VOI is a Land Titles requirement where customers applying for a home loan need to verify their identity to ensure the Title is registered with the correct details before settlement can occur. Smart-Verify uses biometric technology to meet this requirement by asking you to take a photo of your ID document and capturing a short video of your face.

st.george start something

Smart-Verify offers

- Ease all you need is a non-expired Australian/Foreign Passport or Australian Driver Licence and your smartphone
- Convenience you can quickly and easily complete VOI from the comfort of your home, at a time that suits you
- Safety the smart technology safely stores your ID details when you complete the process remotely

How to complete Smart-Verify

| Step | | Hint |
|--------------|---|--|
| | Click on the link in the SMS to start your verification | Smart-Verify will only work in Australia |
| ₽₽ | Enter your first name and unique reference number (URN) | Your broker will provide you with the URN |
| | Acknowledge you have received the Privacy Notice. Confirm that you provide your consent for us to collect, use and disclose your sensitive information when you use Smart-Verify | |
| | Select the ID document you wish to use | Australian/foreign passport or Australian driver licence |
| | Take a photo of your physical ID document | Make sure your details and photo are clearly visible Make sure your ID document is clean Avoid dim or harsh lighting and reflections Soft copies and digital licences are <u>not</u> accepted |
| | Review and confirm your details | Make sure your address is current All other details* must exactly match your ID Manually correct your details, if required |
| | Take a video selfie by following the instructions on the screen | Avoid dim or harsh lighting |
| \checkmark | Submit your VOI | When you get the SMS, the link expires after 90 hours^ |

* First name, middle name, last name, date of birth, date of expiry and passport number or licence number.

^ If you run out of time to complete Smart-Verify, contact your Broker and they can arrange to have another SMS sent to you to complete the process.

Do you need help?

If you experience any technical issues or do not wish to complete Smart-Verify, contact your Broker and they will organise for you to verify your identity via other existing processes.

stgeorge.com.au

© 2021 St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 WBCSTG8111 0821