

QUICK REFERENCE GUIDE REQUIREMENTS FOR IDENTIFICATION

Individuals

All people applying for home loans need to provide both proof of address and individual identification. Where a trust or company is applying for the loan, the guarantors, trustees, and certain beneficiaries, directors and shareholders who own more than 25% must also provide both proof of address and individual identification.

Address verification

Please provide a certified/verified copy of either:

To be dated within the last 12 months and show the current physical address

Posted and digital copies accepted

- > Utility bill (gas, power, fixed phone line, internet, SKY TV, on-account mobile phone)
- > Local authority Rates or Water Bill
- > Non-ASB Bank statement or correspondence
- > NZTA Correspondence
- > Government agency Correspondence
- > Current non-ASB insurance policy (house or contents)
- > Non-ASB registered KiwiSaver or superannuation scheme correspondence
- > Electoral Commission Correspondence

Documents must be originals

- > Correspondence from a qualifying New Zealand educational institution (this must be a boarding hostel, halls of residence or homestay letter confirming the customer's address. This also includes posted fee invoices and receipts)
- > Signed Tenancy or Lease Agreement
- > Driver licence containing address (This must be a current (not expired) driver licence from New Zealand, Australia or the United Kingdom that contains your current residential address)
- > Correspondence from a recognised retirement home (must confirm you reside at the rest home/facility and be from a recognised Ministry of Health certified retirement home provider)

If a bank or government agency statement showing the address has been provided as part of verification under Option 2 below, this can also be used for address verification. Utility bills and local authority bills sent to a PO Box are acceptable as long as your physical address is included on the statement and there is a fixed service provided to that address. On-account' mobile phone statements do not need to contain a fixed service address.

A tenancy or lease agreement must be signed by both the tenant(s) and landlord.

Individual's identity verification

Please provide verification by choosing between the following three options:

Option 1:

Provide a certified/verified copy of one of the following:

- > New Zealand passport
- > Overseas passport
- > New Zealand firearms licence
- > National Identity Card

Option 2:

Provide a certified/verified copy of a New Zealand drivers licence

AND provide a certified copy of one of the following:

- > SuperGold card
- > Non ASB Credit card (name embossed)
- > Non ASB Debit card (name embossed)
- > Non ASB Bank statement
- > Government Agency Correspondence

Option 3:

Provide a certified/verified copy of one of the following:

- > New Zealand full birth certificate
- > Overseas full birth certificate
- > Certificate of New Zealand citizenship
- > Overseas citizenship certificate

AND a certified copy of one of the documents below:

- > New Zealand driver's licence
- > Overseas driver's licence (with photo) - with an English translation (if required) and accompanied by an International Driving Permit
- > 18+ Card or Kiwi Access card
- > Student ID New Zealand Institution (under 18 only)
- > New Zealand Armed Forces ID
- > New Zealand Police ID
- > SuperGold Card (with photo)

Any person acting on behalf of another who has the ability to transact on a Go Home Loan account (as with an enduring power of attorney) must verify their identity and address as per the requirements for individual borrowers. Trusts and companies have special requirements, which are outlined in the letter of offer. Company information can be found online at www.business.govt.nz/companies

Trusts

Complete all sections of the Trust Form and return it with Individual Identification and Address Verification documents appropriately verified / certified. Provide a copy of the trust deed, together with any amendments.

Companies

Complete all sections of the Company Form and return it with Individual Identification and Address Verification documents appropriately verified / certified.

Who can certify/verify an identity document

Sovereign Home Loans advisers can verify a document.

If a Sovereign Home Loans Adviser is unable to do this it can be certified by one of the following:

- > A Notary Public
- > A registered Teacher
- > A member of Parliament
- > A member of the New Zealand Police who holds the rank of Constable or above
- > People who have the legal authority to take statutory declarations or the equivalent in New Zealand
- > A Commonwealth representative (as defined in the Oaths and Declarations Act 1957)
- > New Zealand Honorary Consul
- > Lawyer
- > Chartered Accountant
- > Justice of the Peace
- > Registered medical doctor.

The certification/verification must be completed no later than three months prior to Sovereign Home Loans receiving the loan application.

For certified/verified documents the Certifier/Verifier MUST either:

- a) post a physical copy of the original to yourself or Sovereign Home Loans, OR
- b) email a scanned copy to yourself, for you to forward to Sovereign Home Loans at applications@sovhomeloans.co.nz

The Certifier/Verifier must:

- 1) Sight and take a copy of the original documentation
- 2) Include their name, occupation or capacity to act as a Trusted Referee and signature of the Trusted Referee and the date of certification
- 3) Write one of the following statements on each of the copies:

For photographic identification documents - "I certify/verify that this is a true copy of the original document, which I have personally sighted; and the photograph is a true likeness."

For all other identification documents - "I certify/verify that this is a true copy of the original document, which I have personally sighted."

Other Information

If any identification documents are issued by a country other than New Zealand, Australia, The United Kingdom, Canada, France, Germany or the United States of America, we may need to ask you for additional information about your income or assets.