



Credit Policy | Change of Name

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A Change of Name must be lodged when a mortgage over security is being prepared and the mortgagor's name is different to (has changed), or is recorded incorrectly on, the certificate of title.

Group Lending Services lodge the Change of Name on behalf of the client. When a Change of Name is required, Group Lending Services will issue relevant form(s) to be completed by the customer with the loan documents. These forms must be returned with the loan documents, along with the relevant supporting documents as follows:

Note: "Marriage Certificate" refers to those issued by an Australian State or Territory Births, Deaths and Marriage Registry or by a Foreign Government body Births, Deaths and Marriage register. We cannot accept commemorative or ceremonial marriage certificates, including unregistered certificates issued on the day of the ceremony. They must be issued by the relevant government authority.

State or Territory	Mortgagor	Supporting Evidence	
NSW	Individual	All requirements in one of the categories below must be met as a minimum:	
		Category	Minimum Document Requirements
			For Persons who are Australian citizens or residents:
		1	Australian Passport or foreign passport plus Australian drivers licence or Photo Card plus change of name or marriage certificate if necessary
		2	Australian Passport or foreign passport plus full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus change of name or marriage certificate if necessary
		3	Australian drivers licence or Photo Card plus full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus change of name or marriage certificate if necessary
		4	(a) Australian Passport or foreign passport plus another form of government issued photographic identity Document plus change of name or marriage certificate if necessary (b) Australian Passport or foreign passport plus full birth certificate plus another form of government issued identity Document plus change of name or marriage certificate if necessary
			If categories 1 to 4 cannot be met, Category 5(a) may be used. Where 5(a) cannot be met, Category 5(b) may be used.
		5	(a) Identifier Declaration plus full birth certificate or citizenship certificate or descent certificate plus Medicare or Centrelink or Department of Veterans' Affairs card plus change of name or marriage certificate if necessary.

		<p>(b) Identifier Declaration by a Person specified in Verification of Identity Standard *</p> <p>plus Medicare or Centrelink or Department of Veterans' Affairs card</p> <p>plus change of name or marriage certificate if necessary.</p> <p>Note: Refer to Verification of Identity Standard, Schedule 8 Paragraph 4 NSW Participation Rules for Electronic Conveyancing</p>	
		For Persons who are not Australian citizens or residents:	
	6	<p>(a) Foreign passport</p> <p>plus another form of government issued photographic identity document</p> <p>plus change of name or marriage certificate if necessary</p> <p>(b) Foreign passport</p> <p>plus full birth certificate</p> <p>plus another form of government issued identity Document</p> <p>plus change of name or marriage certificate if necessary</p>	
		<p>* Schedule 8 Paragraph 4.4(e) NSW Participation Rules for Electronic Conveyancing</p> <p>Note:</p> <p>▶ A document containing text in a foreign language must be accompanied by an English translation. The translation must be signed on each page by the interpreter and be identified as an accurate translation of the document.</p>	
SA	Individual	<p>Change of Name - certified by a Registered Conveyancer or Legal Practitioner</p> <p>Change of Name – certifying party is Self-Represented</p> <p>(Self-Represented parties are individuals who choose to execute/prepare their own documentation to be lodged in the Land Titles Office rather than employing the services of a Registered Conveyancer or Legal Practitioner)</p>	<p>No additional documents/evidence required</p> <p>Self-Represented Parties - Authorised Person Certification</p> <p>Refer Self-Represented Parties - Authorised Person Certification within Verification of Identity Requirements for Self-Represented Parties.</p> <p>Self-represented parties entering into a conveyancing transaction are required to show Identification documents to a Justice of the Peace, Proclaimed Police Officer, Legal Practitioner, Registered Conveyancer or a Notary Public.</p> <p>These authorised persons are required to fill in the Self-Represented Parties – Authorised Person Certification form and endorse photocopies of the evidence as 'true copies of the originals sighted'. Refer Identification Document categories within Verification of Identity Requirements for Self-Represented Parties.</p> <p>If Category 5 of the Identification Document Categories is used, an Identifier Declaration will also be required. This will need to be made by a person that has known the customer for at least 12 months. Refer Identifier Declaration within Verification of Identity Requirements for Self-Represented Parties</p> <p>In addition to the certified identification documents, the customer is to provide documentation to verify their authority. This document does not need to be certified however a copy must be provided to the LTO.</p> <p>Examples include:</p> <ul style="list-style-type: none"> ▶ a current local council or water rates notice ▶ current utility bills ▶ a current land tax assessment notice for the property ▶ land documentation connecting the property and the land ▶ the mortgage granted by the mortgagor <p>note: bills notice/rates notice is acceptable in maiden name</p>
		Change of Name - a Registered Conveyancer or Legal Practitioner has appointed an agent to certify on their behalf	<p>The agent is required to complete an Identity Agent Certification form – Refer Identity Agent Certification form within Verification of Identity Requirements and obtain identification document from the person being identified.</p> <p>The Identity Agent is to endorse photocopies of the evidence as 'true copies of the originals sighted'. Identification Document categories</p>

		<p>are outlined in Table 1 within Verification of Identity Requirements for Self-Represented Parties.</p> <p>If Category 5 of the Identification Document Categories is used, an Identifier Declaration will also be required. This will need to be made by a person that has known the customer for at least 12 months. Refer Identifier Declaration within Verification of Identity Requirements for Self-Represented Parties</p>
WA	Individual	<p>Evidence for Change of Name by marriage - a certified copy of the original Certificate of Marriage issued by the Registrar of Birth, Deaths and Marriages or the equivalent from another jurisdiction of origin. This must be certified by Landgate or a selected Australia Post office</p> <p>Evidence for all other Change of Name reasons must be a certified true copy of the original by a Justice of the Peace, Legal Practitioner or at a selected Australia Post office.</p> <p>For certification at a selected Australia Post office.</p> <p>This requires the original evidence document being taken to an authorised Australia Post outlet so that a copy of it can be certified. Every page of the evidence document must be certified.</p> <p>Request to change name to maiden name after divorce - Divorce Certificate i.e. Decree Absolute or Birth Certificate.</p> <p>Request to change name due to error on title - Sufficient evidence to show mistake or omission.</p> <p>Request to change name (other) - Registered change of name i.e. Deed Poll or Change of Name Certificate.</p>
VIC	Individual	The statutory declaration provided with the Change of Name form is sufficient evidence (no further supporting documents required).
QLD	Individual	A certified true copy of the originating document that instigated the change of name (i.e. marriage certificate) by a Justice of the Peace or a Legal Practitioner.
ACT	Individual	At least one form of Primary and Secondary Identification as well as a certified true copy of the originating document (i.e. marriage certificate, change of name certificate registered at Births, Deaths and Marriages etc.) by a Justice of the Peace or a Legal Practitioner.
NT	Individual	A certified true copy of the originating document that instigated the change of name (i.e. marriage certificate) by a Justice of the Peace or a Legal Practitioner.
TAS	Individual	A certified true copy of the originating document that instigated the change of name (i.e. marriage certificate) by a Justice of the Peace or a Legal Practitioner.
For all states and territories	A Company	A certified true copy of the original Certificate of Incorporation of Change of Name issued by ASIC by a Justice of the Peace or a Legal Practitioner.
	An incorporated body	A certified true copy of the original Certificate of Incorporation of Change of Name issued by ASIC by a Justice of the Peace or a Legal Practitioner.