Commonwealth Bank

Search

Regulatory Requirements

Acceptable Identification Documents

Regulatory Requirements

Customer Identification Check

▶ Confirm a customer's identity by verifying their full name and residential address or date of birth captured in the Home Loan Application to acceptable documents listed on this page.
▶ If the ID document is in a language you don't understand, it needs to have an English translation from either:
  ▶ A translator at the level of professional translator (or above) currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI), or
  ▶ Another accredited or certified translator who currently holds an equivalent accreditation.
▶ If the customer has limited English, engage an interpreter service to ensure the customer understands the information and consents they are required to provide.
▶ If your customer uses Digital ID & On Boarding to set up their Netbank profile and verify their details, please continue to satisfy Identification and regulatory requirements for Mortgage transactions in line with the Anti Money Laundering (AML) regulatory requirements as well as indicating the Identification method used on the Home Loan on Boarding form Part D. Refer to the Digital ID & On Boarding section of this page for more information.

What does Commonwealth mean?

References to **the Commonwealth** mean the Australian Federal Government.

Sending customer ID documents

A copy of the customer's identification documents displaying the required details must be sent to the bank.

Note: When a card identification is used, photocopying the document at 200% enlargement of original size will provide a more legible version.

Acceptable identification documents

▶ 1 x primary photographic document, or
▶ 2 x primary non photographic documents, or
▶ 1 x primary non photographic document and 1 x secondary document.

Documents must be current

The documents must be current and not expired (unless specified below).

Primary photographic documents

Document	Description/restrictions
Australian passport	Passports issued by the Commonwealth can be accepted up to two years from the expiry date.
Drivers licence issued in Australia or New Zealand	Must be current and have a photograph of the person. **Notes:** ▶ For a drivers licence issued in Australia or New Zealand, if it doesn't contain a photograph of the person, it's a primary non photographic document. ▶ VIC Drivers licences don't always list the middle name in full (only the initials). If the middle name provided by the customer matches the initial on the ID, there is no need to request additional ID documents. ▶ Digital driver's licences aren't an acceptable form of identification.
Proof of age cards	Issued by an Australian state or territory and contains a photograph of the person. **Notes:** ▶ From 13 December 2008, all New South Wales (NSW) proof of age cards that had expired were replaced by the NSW Photograph card. ▶ In South Australia (SA), Victoria (Vic), Australian State & Territory (ACT) proof of age cards don't have an expiry date. When entering the expiry in CommSee, enter the date the customer has been verified (i.e. this would be the date they have shown you this card). Note: You can't enter a past date in the expiry field.

▸ In Queensland, the identification card is Adult Proof of Age card ▸ In Northern Territory, the identification card is Evidence of Age card ▸ In Tasmania, the identification card is Personal Information Card ▸ In ACT, the identification is Proof of Identity card	
▸ NSW Photograph card ▸ NSW Birth card ▸ WA Photograph card	Not currently available in other states.
▸ International passport; or ▸ Travel Document	Issued by a foreign government, the United Nations (UN) or an agency of the UN. **Notes:** Must be current (two years expiry date doesn't apply) and contain a photograph of the person in whose name the document is issued.
National identity card	Issued for the purpose of identity by a foreign government, the UN or an agency of the UN. **Notes:** Must contain a photograph and signature of the person whose name the document is issued.
Firearms licence	Issued by an Australian state or territory.

Primary non photographic documents

Document	Description/restrictions
Birth certificate or birth extract	Issued by an Australian state or territory.
Birth Certificate	Issued by a foreign government, the UN or an agency of the UN.
Citizenship Certificate	Issued by the Commonwealth.
Citizenship Certificate	Issued by a foreign government.
Pension card or Health Care card	Issued by Centrelink/ Department of Human Services that entitles the person to financial benefits. **Notes:** ▸ Only one card can be accepted to identify the customer (i.e. either the pension card or the health care card). ▸ Both cards cannot be used to meet the minimum requirements for 2 x primary non photographic documents.
Pension card or Health Care card	Issued by the Department of Veterans Affairs (DVA) which contains the full name and address/date of birth of the individual.
Drivers licence (Front and Back)	Issued in Australia but doesn't contain a photograph of the person in whose name the document is issued. **Note:** Digital driver's licences aren't an acceptable form of identification. Please provide copies of the front and back of drivers licences

Secondary documents

Document	Description / restrictions
Notice (government financial benefits).	Issued to an individual by the Commonwealth, an Australian state or territory within the preceding 12 months which contains the name of the individual and his or her residential address and records details of a financial benefit provided, e.g. a letter from Centrelink.
Taxation notice (Australian Taxation Office Assessment Notice).	Issued to an individual within the preceding 12 months which contains the name of the individual and his or her residential address and records a debt payable to or by the individual, by or to the Commonwealth under a Commonwealth law relating to taxation.
Notice (gas, electricity, water, council rates bill).	Issued to an individual by a local government or a public utility bill within the preceding 3 months which contains the name of the individual and his or her residential address and records the provision of services by the local government body or utilities provider to that address or to that person.
Individual under 18, a notice.	Issued by the principal of a school within the preceding three months with the name and the residential address of the person and the period of time the person attended the school.
Foreign Drivers licence.	Issued overseas. **Notes:** Digital driver's licences aren't an acceptable form of identification.
Security Guard / Crowd Safety Officer identity card.	Issued by the Commonwealth, an Australian state or territory.
NSW Security Licence	Issued by NSW Police

Note: Aboriginal and Torres Strait Islander customers who do not have conventional identity documents should be referred to a Commonwealth Bank branch to be identified and verified.

Certified Copies of identification

See Using Certified Copies when using certified copies of identification.

Digital ID & On Boarding – Background and Eligibility

▶ From 8 December 2022, the customer onboarding and identification process will have a new Digital ID & On Boarding option which can be completed prior to application submission – meaning faster processing times post submission. If the Digital ID & On Boarding option is selected and completed successfully this will remove the need for a manual ID check by Commonwealth Bank after the broker submits the application.

▶ Customer will validate their details as part of this digital process - which will reduce errors and rework with customer personal details.

▶ Customers must meet the following eligibility criteria to use the Digital ID & On Boarding functionality:
  ▶ Over 18
  ▶ Have an Australian residential address
  ▶ Non Guarantor
  ▶ Can not only have one name (eg. Only first name or only last name)
  ▶ Must have either Australian drivers licence, Australian passport, Medicare card or Australian Birth Certificate
  ▶ Cannot only have a foreign passport
  ▶ Have a smart phone with access to mobile internet browser and valid phone number to receive SMS text messages

Note: Digital ID is currently only available in CommApply.

Digital ID & On Boarding – Customer Journey

▶ Customer will be sent a link and verification code via SMS, and a second one time pass code via SMS to authenticate their identity and access their digital ID & On Boarding details.

▶ Existing customers will be prompted to log into their Netbank to view the details their broker has entered.
  ▶ Once they have confirmed their details are correct the digital ID & On Boarding Process will be complete as they will have previously been identified by the bank.
  ▶ If details are incorrect customer will need to contact their broker or visit a Commonwealth Bank branch to correct their details.

▶ New to Bank Customers will be able to view their details right away and confirm whether they are correct.
  ▶ If details are correct, the customer will then be prompted to set up a Netbank account by providing a password and a Netbank Client ID will be generated for them.
  ▶ The customer will then be asked to confirm their ID using ID documents and answer questions about ID, employment and tax residency.
  ▶ If the customer does not wish to confirm ID digitally they are able to do this at a branch or with their broker.
  ▶ If customer details are incorrect – the customer will need to get in touch with their broker to have their details corrected in CommApply/ ApplyOnline. Customer will not be able to use Digital ID and Onboarding, instead ID and on boarding processes will have to be completed manually as per current process.

Digital ID & On Boarding – Support

▶ To avoid any duplication or rework further in the application process, prior to submitting your customer's application:
  ▶ Confirm all applicants have completed Digital ID & Onboarding processes prior to application submission
  ▶ Ensure any name discrepancies across customer ID have been addressed prior to submission and provide evidence of any change of names; to prevent application delays.
  ▶ Continue satisfying Identification requirements for Mortgage transactions in line with the Anti Money Laundering (AML) regulatory requirements as well as indicating the Identification method used on the Home Loan on Boarding form Part D.

▶ Please note that if customer fails digital ID, Commonwealth bank will attempt to confirm their identity using the existing manual ID process – if this also fails, you will be contacted regarding next steps.

▶ Please speak to your relationship manager for more information or refer to the Digital ID & On Boarding Broker Guide for more information.