

Electronic ID Check Terms and Conditions

IDVerse Platform & Equifax IDMatrix



Electronic ID Check Terms and Conditions

Before we can provide you with financial services we are required to verify your identity under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. One way we do this is by partnering with OCR Labs Pty Limited ('OCR Labs') and Equifax Pty Ltd ('Equifax') to conduct an electronic identity check.

We will ask you for personal information in our branches, over the phone or through our online product application channels, including your name, address, phone number and date of birth. An SMS will be sent to you to commence the identification process through OCR Lab's IDVerse platform. The IDVerse platform will instruct you to take a photo (using your smart phone) of your identification document(s) and match this to the information you have provided us. You will also be instructed to record a video of yourself, which will be used to match you to your identification documents using facial biometrics.

OCR Labs will then pass the personal information you have provided us to Equifax. Equifax will electronically check your personal information to see if it matches against records held about you on databases owned by Commonwealth and State government departments which provide direct match results (e.g. the Australian Passport Office and State driver licence authorities).

A full list of databases is shown below, and your personal information will be exchanged with relevant database owners. If you would like to find out how database owners use your personal information you can find their contact details on their websites. Further information about the operation and management of relevant government identity verification systems is available on the Australian Government's IDMatch website at <https://www.idmatch.gov.au/>.

Equifax will provide us via OCR Labs with an assessment of whether all or some of your personal information matches records held about you on these databases. In some cases that assessment and your personal information may also be held by third party organisations who provide information technology support on our behalf.

If you don't want to proceed with an electronic identity check you can attend one of our branches to verify your identity in person or call IMB Direct on 133 462 for details of other options. More information about how IMB collects, uses, discloses and handles your personal or sensitive information can be found at IMB's Privacy Policy available at imb.com.au/important-information/privacy

By agreeing to these terms and conditions, you:

- consent to the use and disclosure of your personal information as described above
- confirm the information you have provided to IMB is your own

Databases

Commonwealth Government Departments (accessed through the Document Verification Service (DVS) via our identity verification providers (Equifax)):

- Department of Foreign Affairs and Trade
- Department of Home Affairs

State Government Departments (accessed through the DVS identity verification providers (Equifax)):

- ACT Access Canberra
- NSW Service NSW
- NT Motor Vehicle Registry
- QLD Department of Transport and Main Roads
- SA Department for Infrastructure and Transport
- TAS Transport Tasmania
- VIC VicRoads
- WA Department of Transport and Major Infrastructure