

# Online ID Check Terms & Conditions

## How the Bank verifies your identity

- The Bank is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to collect information about you and to verify your identity before it can provide you with financial services.
- By choosing to apply for this product you confirm that you have the authority to provide the personal details associated with this application.
- If you do not wish to attend a branch, the Bank can verify your identity electronically. In order to do so, the Bank will ask you for your details (such as your name, address and date of birth) and details of your identification documents. This information will be passed to external organisations in order to electronically match your information with identification data on their databases. These organisations will assess and advise the Bank whether all or some of the information you provided match their records.
- Please note, that providing false or misleading information about your identity is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

## Your right to choose the identification method

- You do not have to proceed with online identification. You can choose instead to attend a branch of the Bank to complete the identification process.
- You do not have to enter details of each type of identification document accepted by the Bank. You can choose which identification information you provide.

## Who we may exchange your information with

- In order to complete your online identification, the Bank will exchange your personal information with external organisations, including:
  - credit reporting agencies;
  - Commonwealth and State government departments;
  - independent, private-sector organisations; and
  - outsourced service providers who co-ordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.
- As part of identity verification processes, personal details provided will be matched to information held by the issuer or Official Record Holder via third party systems.
- By clicking submit and applying you consent to your identification documents being verified with the issuer or official record holder.
- By proceeding with online identification, you permit these external organisations to record, use and disclose your information in accordance with their own privacy policies and legal obligations. [See list of external organisations](#) (including links to their websites, privacy statements and terms and conditions).
- Neither the Bank nor its outsourced service providers will access records held about you by these external organisations other than for the purpose of matching the identifying information you have chosen to enter through this website.

## Checking your details with Credit Reporting Agencies

- The Bank will provide your name, address and date of birth to selected credit reporting agencies so they can match this information against their records. We do this only to verify your identity as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. By agreeing to proceed with online identification, you consent to our sending your information to credit reporting agencies for this purpose.
- If you apply for credit, the Bank will advise you separately if it checks your creditworthiness against information held by any credit reporting agency.

## What if the Bank is unable to verify your identity electronically

We will advise you if this is the case and you will need to attend a branch to complete the identification process.

## Our Group Privacy Policy

Our Group Privacy Policy is available [here](#), or on our website at **commbank.com.au** (follow the Privacy Policy link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- Other ways we may collect, use or exchange your information;
- How you may access and seek correction of your information; and
- How to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

## How to contact us

For privacy related enquiries, please contact us by:

- Email at **CustomerRelations@cba.com.au**
- Telephone **1800 805 605**; or
- Writing to the address in our Group Privacy Policy