

CONVEYANCING TRANSACTIONS IN SA FAQs

The New Verification of Identity

The Verification of Identity ('VOI') Policy is a new scheme that came into effect on **28 April 2014**, having been released in early July last year.

It was introduced as an initiative by the Council of Australian Governments to provide a single national electronic conveyancing ('NEC') system throughout Australia.

Its purpose: To assist in the operation of South Australia's move towards NEC which is proposed to occur in 2015.

What does the Policy do?

In addition to assisting South Australia's move towards NEC, and thus helping lay the foundation for electronic conveyancing, the VOI Policy also aims to:

- Reduce the risk of land title fraud and other improper land title dealing; and
- Attempts to strengthen the security, certainty and integrity of the Torrens land title system

Which documents will require verification and do I need to be identified?

A number of Real Property documents require verification in accordance with the VOI Policy.

The two most common land transactions that are effected by the VOI Policy are Transfers and Mortgages. When party to these types of transactions, the **Mortgagor**, **Transferor** and **Transferee** will be required to comply with the Policy and accordingly be identified.

Other documents that are affected by the VOI Policy include Transmission Applications, Applications for a substitute Certificate of Title and Applications to Register Death.

Who can verify me?

There are several bodies that can become 'verifiers' depending on the type of transaction.

- Conveyancers and Lawyers are responsible for verifying their clients;
- Mortgagees and Lenders, such as Banks, are responsible for verifying the mortgagor or borrower; and

- Self-represented parties must ensure their identity is verified by an independent authorised person, i.e. a Justice of the Peace, Proclaimed Police Office or Notary Public.

What do I need to be verified?

Although similar to a basic 100 point check at your local post office, there are several ways in which your identity can be verified.

A face-to-face interview is mandatory between the verifier and the person being identified and generally you will be required to bring with you different combinations the following documents to ensure your verification is successful:

- Current Australian Passport;
- Current Australian Driver's License;
- Full Birth Certificate;
- Change of Name and/or Marriage Certificates; and
- Medicare, Centrelink or Department of Veteran Affairs Card.

Only once the verifier is reasonably satisfied that the person being identified is who they say they are, will they provide the required verification.

Should you require any assistance in dealing with the above process, please do not hesitate to contact our friendly team.

Disclaimer

The information in this article is not to be relied upon for the purposes of legal advice. It is general information only. If you require specific legal advice in relation to your matter, please call Georgiadis Lawyers on 8231 5255 to make an appointment.