

Notice

To Lodging Parties

30 November 2005

No 147

PREVENTING FRAUD

Notice to Lodging Parties No. 138 advised of interstate frauds involving the use of illegally obtained certificates of title. Lodging parties were reminded of the importance of verification of the identity of parties to the dealing by the conveyancer, solicitor or representative of the financial institution

Lands Titles Office Proof of Identity (POI) requirements have now been introduced for Applications for Substituted Certificate of Title or Crown Lease, **where the applicant is also the certifying party.**

This will reduce the risk of a fraudster applying for and receiving a title to land. The title could then be used to mortgage, transfer or otherwise deal with the land.

As the certifying party must be a natural person this policy does not apply to applications made by incorporated bodies such as companies and associations as these must be certified by a solicitor or registered conveyancer.

Applications must be lodged face-to-face with a registration officer on the ground floor of the Lands Titles Office. Every applicant/certifier must attend in person and provide appropriate **original** documents to prove their identity.

The POI framework adopted is based on the 100-point identity checks used by financial institutions under the *Financial Transactions Reports Regulations 1990*.

The following table provides a guide to acceptable POI documents and the points allocated to each. **At least one of the identification documents must incorporate a photograph of the person.** If this is not possible then another form of validation may be required.

	Document Type	Points
PRIMARY Identification Documents		
(Total possible score is 70 points regardless of whether 1, 2 or 3 documents from this category are presented)	Birth Certificate from Births, Deaths and Marriages (If name changed through marriage, also provide marriage certificate)	70
	Australian Passport (current or expired less than 2 years)	70
	International Travel Document & current Australian Visa	70
	Citizenship Certificate	70
SECONDARY Identification Documents		
(Multiple forms of ID may be chosen from this category. Documents and sources marked with an asterisk (*) can only be used as one form of ID e.g. only one membership will be accepted)	Australian Drivers Licence (current and sealed in plastic with photograph and signature)	40
	Australian Firearms Licence (current and sealed in plastic with photograph and signature)	40
	Public Service Employee ID Card (Cwlth or State Govt)	40
	Social Security/Pension Card	40
	Dept of Veterans Affairs Card	40
	Tertiary Education Institution Student ID Card	40
	Certificate of Title or other Mortgage/Security Documents over property *	35
	Written Reference from current or previous (within the last 2 years) employer or school teacher *	35
	Written Reference from another referee e.g. landlord, rental agent, etc *	25
	Employment ID Card (other than Cwlth or State Govt public service) *	25
	Licence (e.g. International/Foreign Drivers Licence)	25
	Licence – paper (Cwlth or State Govt issue) e.g. interim drivers licence	25
	Credit/Debit/ATM Card – multiples may be used, however, only one card is permitted per Financial Institution	25
	Bank Statement of Account or Passbook with current residential address from a Financial Institution where account has been held for a minimum of 12 months *	25
	Medicare Card *	25
	Membership Card e.g. Unions, Professional/Trade Association, Club, Library, Video Library *	25
	Rates Notices with evidence of payment e.g. Water, Council, etc *	25
	Utility Bill/Registration Notice with evidence of payment e.g. Electricity, Gas, Telephone, etc *	25
	Adoption or Marriage Certificate *	25
	Electoral Roll records *	25
	Telephone Directory Listing and telephone contact with the individual on that telephone service	25

Original signed

John Zaccaria
DEPUTY REGISTRAR–GENERAL