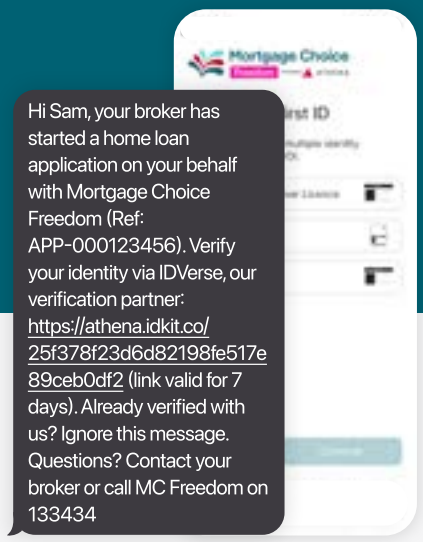
Verification of Identity (VOI) Guide



You'll receive an SMS from **MC Freedom** with a link to complete an identity check using **IDVerse**. This is required for all applicants before your application can progress.

How to complete

Follow the link to IDVerse in the SMS. It's a guided, secure digital process that takes a few minutes. The link is valid for 7 days. If it expires, contact your Broker for a new one. If you've recently completed a VOI with Mortgage Choice Freedom, you won't need to complete it again.

1. Receive link via SMS

2. Capture your ID

3. Check your details

4. Take a selfie

5. Complete

Accepted identification documents

You'll need **two physical ID documents**. If you have two primary ID docs, that's all you need. Otherwise, choose one primary and one secondary.

Primary identity documents

- Australian or International Passport
- Australian Driver Licence
- Australian ImmiCard

Secondary identity documents

These must be Australian issued.

- Medicare card
- Birth certificate
- Marriage certificate
- Citizen certificate
- Descent certificate
- Centrelink issued cards
- Defence Force ID

Document requirements

Documents must be:

- ✓ Physical, original and undamaged
- ✓ Clearly legible, all details visible

The following can't be accepted:

- ✗ Digital ID documents
- ✗ Photocopies, printouts, screenshots

▶ Watch a quick demo (3 min)

Scan this QR code or go to athl.co/mcf-voi-demo to see how it works.

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Frequently Asked Questions

Here are some answers to common questions that you may encounter.

Who are Mortgage Choice Freedom, Athena and IDVerse?

Mortgage Choice Freedom is a home loan product offered through your Broker, combining Athena Home Loans' lending products with the Mortgage Choice Broker network.

IDVerse is Athena's identity verification partner, providing the secure digital process used to verify your identity as part of your Mortgage Choice Freedom application.

What if the SMS link doesn't open?

The link must be opened in Google Chrome or Safari. Ensure you are using one of these browsers.

What if I accidentally deleted the SMS?

Contact your Broker to request the SMS to be resent.

What if I started the process but don't have my documents?

You have 7 days to complete the digital ID process. During this time, you can restart the verification as needed..

What if the app asks for camera or microphone access?

You will need to record a short video of your face as part of the digital ID process. This requires microphone and camera access.

Are screenshots or printed copies of my ID acceptable?

No. Only physical ID documents can be photographed. Screenshots or printed copies are not accepted and may delay your application.

Why isn't the app capturing my document?

Ensure you are in a well-lit area and the document is flat and still while taking the photo.

Can I use a foreign passport?

Yes, a current foreign passport can be used. However, you may need to provide additional Australian-issued ID if it cannot be matched through the Document Verification Service (DVS).

Can I use an expired passport?

International passports must be current - expired international passports won't be accepted. Australian passports are accepted up to 2 years past expiry.

What if my name is different on my ID and application?

You may be prompted to provide a marriage certificate or change of name document as part of the VOI capture process. Have these documents ready if required.

What do I do if verification keeps failing?

Check the details captured from your ID - name, document number, expiry date. A blurry or poorly lit photo often returns incorrect data. Retake if anything looks wrong. If it keeps failing, contact Mortgage Choice Freedom or your Broker.

If you have any questions or need help with VOI contact Mortgage Choice Freedom on 13 34 34 or your Broker.

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