



How to Conduct Your VOI Check with RedZed

A face-to-face ID check is required for mortgage applications in Australia. RedZed offers 3 convenient options for you to complete your ID check:

Option 1: Self-managed digital process using smartphone/tablet



Each Applicant/Guarantor completes digital MaxID VOI process using their smartphone or tablet. For more information on how MaxID works you can visit <https://maxid.com.au/how-maxid-works>

Please **do not register** or attempt to set up an account with MaxID. This process will be initiated and paid for by RedZed if the loan is conditionally approved and no alternative method is selected.

There is **no cost to the customer**. RedZed will be invoiced.

Option 2: An ID Agent visits you at your home or office (most metro/suburban locations)



Each Applicant/Guarantor completes a secure ID Check at their home or office via Zip ID. Appointments are available Monday to Saturday for most metro/suburban locations.

1. Send your client(s) a copy of "[How to Complete Your Zip ID](#)"
2. Your client(s) will then need to visit the [Zip ID website](#) and book in a time that suits them.

There is **no cost to the customer**. RedZed will be invoiced.

Option 3: Visit your local Australia Post branch



Each Applicant/Guarantor visits an Australia Post branch with their original identification documents (eg. Passport, Driver's Licence, Medicare card etc) and completes the [RedZed Australia Post Form](#).

There is **no cost to the customer**. RedZed will be invoiced.

Frequently Asked Questions

Why is VOI required?

Verification of identity (VOI) was introduced to reduce the risk of identity fraud and fraudulent property transactions. We require all customers to have their identity verified face-to-face.

I haven't had to do this before - why now?

VOI may not have been a requirement the last time you applied for a mortgage. We now require all borrowers/guarantors to be identified face-to-face.

What ID documents are required?

Specific combinations of original Government issued ID documents are required. The most common eligible combinations are:

- › Passport & Australian Driver Licence; or
- › Australian Driver Licence & Birth Certificate & Medicare Card.

** Please note, your name that appears on each document must be identical*

How much will this cost me?

There is no cost to you. RedZed will be charged and pay for the cost of obtaining the VOI.