

Identity Verification Guide

The fact that you are asked for these documents does not mean that you are suspected of fraudulent activity. As criminals may try to appear like honest customers or may fraudulently use the identity of an innocent individual, identity checks need to be performed on all our clients. Providing this information helps us in the fight against crime and terrorism.

What we need from you to prove your identity

There are a number of ways of proving that clients are who they say they are. Where possible, we aim to complete as much of the verification of UK-based clients electronically, using the information from your application form. However, there may be times when we need to ask for additional documents to verify one or more of: your identity, your address and/or your bank account. This Guide lists the documents we can accept to do this.

A. Identity

To verify your **identity**, we need to see an original or **certified copy*** of one of the following:

- Current signed UK or foreign passport.
- EU National Identity Card (photo card version) – if there is no expiry date, please provide contact details for the relevant foreign embassy or consulate in the UK.
- Photo card style full UK driving licence.
- UK Armed Forces card, which must contain a photograph and signature.
- Current residence permit issued to EU or foreign nationals on sight of passport.

B. Address

To verify your **address** we need to see an original or **certified copy*** of one of the following:

- Utility bill or statement, showing your name and current address, issued within the last three months. Please note we cannot accept internet copies of these items, or mobile phone bills/statements.
- Local authority tax bill, valid for the current year.
- Full UK driving licence.
- Current bank or credit/debit card statement issued in the last three months by a regulated financial sector firm in the UK, EU or equivalent financial jurisdiction. **Please note we cannot accept internet copies of these items, or store card/mortgage statements.**
- Local council authority tax bill or paying-in book, showing your name and address, and valid for the current period.
- Court appointment letter issued within the last three months (e.g. liquidator, grant of probate or jury duty request).
- Letter on official letterhead from HMRC stating name, address and National insurance number e.g. HMRC tax demands, or PAYE notifications, issued within last 12 months only. Please note P60 or P45 documents are not acceptable.
- Evidence of entitlement to state pension e.g. government-issued document/pension book, showing your name and current address.

C. Bank account

To verify your bank account details, you must nominate a Sterling current bank account either in your personal name (or if applying as an entity, in the name of that organisation), which accepts electronic debits and credits. Savings or deposit accounts cannot be used. We will also need one of the following:

- **An original or certified copy*** of a statement for your nominated bank account, issued in the last three months by a regulated financial sector firm in the UK, EU or equivalent financial jurisdiction. Or you can send us a copy of a statement from an online bank account. This must be a full statement showing your name, sort code and account number.
- A letter dated within the last three months from your bank manager on headed paper which confirms your name, sort code and account number.

If you are unable to provide any of the documents listed please call us on +44 207 929 4422 and a member of our Clients Service Team will be happy to help.**

**Lines are open 9.30am to 5.00pm UK time Monday to Friday (Excluding UK bank holidays). Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

*Certified copies

These are duplicates of documents which a person of professional standing has stated to be genuine copies of the original(s).

People who can certify documents are:

- Employees of your local high street bank (e.g. Barclays, Santander).
- A director or manager of an authorised credit or financial institution.
- An Embassy, consulate or high commission officer in the country of issue.
- A qualified lawyer or attorney, registered with the relevant national professional body.
- A qualified accountant, registered with the relevant national professional body.
- A notary public, a member of the judiciary, a senior civil servant or a serving police officer.

The person certifying the copy of the document must:

- Sign and date the copy document, and state in writing that it is a true copy of the original, which they have seen.
- Confirm their position (in line with acceptable certifiers), and provide a contact telephone number or email address where they can be contacted.
- Where there is a photograph, the certifier must confirm this is a true likeness of the applicant.