



ANTI-MONEY LAUNDERING DOCUMENTATION GUIDANCE

We must complete identity checks on all clients in order to comply with UK Anti-Money Laundering regulations. The type of application will dictate what information we must collect.

Please note the specific certification wording required (see page 2)

Private client

- Data Capture for each applicant
- AML documentation for each applicant

Limited Company / Limited Partnership

- Data Capture for the entity
- Data Capture and AML documentation for
 - All directors
 - Shareholders with share of 25% or more

Charity

- Data Capture for the entity
- Data Capture and AML documentation for:
 - Those controlling the account (signatories)
 - The Charity Correspondent
 - Trustees listed on the Charities Commission website

Attorney/Deputy

- Data Capture and AML documentation for:
 - The client (beneficial owner)
 - The attorney/deputy (or multiple if attorney/deputy cannot act alone).
- If the client resides at a care home an original letter from the care home confirming the client's residency will be sufficient for proof of address purposes. This must be dated within the last 2 months
- *A certified or sealed copy of the POA/COP

Important

The Trust Deed, attorney or guardianship document must be certified at the bottom of **every page** by an individual person of a regulated firm using the wording and contents detailed in the AML Guidance Document. Deposit takers will not accept a document signed "xyz Solicitors Ltd", it must be an individual.

A regulated firm is defined as a solicitor, an accountant, a financial adviser or a bank. The most appropriate is a **solicitor** as this will be accepted by all deposit takers – some are very specific and will not accept anything else.

All certifications must carry wet signatures (ie not photocopies)

Proof of address documents such as bank statements, utility bills etc must be *original* documents. The exception is a driving licence where a certified copy including wet signature will be required.

PLEASE NOTE with effect from 8 June 2015 the paper counterpart to driving licences is being abolished and will no longer be accepted as Identification.



PREFERRED DOCUMENTS

The most reliable documents for verifying your identity are government issued documents that carry your full name, a photograph and either your residential address and/or date of birth.

If possible please provide both of the following:

Document	Timescale	Document Type
Passport	Current (ie not expired)	Certified Copy*
Full Driving Licence	Current (ie not expired)	Certified Copy*

***To enable us to make multiple applications simultaneously it is useful if you can provide TWO, or more, copies of each.**

If you are unable to provide both of the above documents please refer to the Alternative Documents section overleaf.

CERTIFIED DOCUMENTS

*In order for these documents to be accepted by the underlying banks, please make sure that the person certifying the documents includes the following wording:

'I certify this is a true copy of the original document which I have seen. I confirm that the photo is a true likeness of [client name]'

Also state the following information about the individual certifying the copy:

Name

Job title

Company name

Address

Contact number

Authorised person reference number eg Law society or FCA reference number

PLEASE SEND US THE CERTIFIED DOCUMENTS WITH A WET SIGNATURE (IE NOT SCANNED OR PHOTOCOPIED)



ALTERNATIVE DOCUMENTS

If you are unable to provide certified copies of both of the preferred documents, please provide:

- 1 document from the Name Verification section, and;
- 2 original documents from the Address Verification section.

Name Verification

Document	Timescale	Document Type
Passport	Current (ie not expired)	Certified Copy*
Full Driving Licence	Current (ie not expired)	Certified Copy*
National identity card (for nationals of countries which issue them)	Current (ie not expired)	Certified Copy*
Firearms certificate or shotgun licence	Current (ie not expired)	Certified Copy*
If you cannot provide a photographic form of identity, the following non-photographic identity documents are acceptable		
Old style UK driving licence	Current (ie not expired)	Certified Copy*
Recent evidence of entitlement to government-issued benefit, tax credit, pension or grant	Dated with the last 11 months	Original**

Address Verification

Document	Timescale	Document Type
HMRC Notice of Tax Coding or Demand	Issued within the last 11 months	Original**
Evidence of entitlement to state benefit, state pension or tax credit	Issued within the last 11 months	Original**
Bank, Building Society or credit card statement issued by a regulated financial sector firm in the UK, the EU or a comparable jurisdiction	Issued in the last 2 months	Original**
Mortgage Statement	Issued in the last 2 months	Original**
Domestic utility bill eg gas, electric, water or landline telephone	Issued in the last 2 months	Original**
Current council tax bill or statement	Issued in Current tax year	Original**
Instrument of a court appointment (such as liquidator, or grant of probate)	Issued in the last 2 months	Original**

**All original documents will be stored securely in our safe and returned once they are no longer valid for proof of address purposes.