

We complete identity checks on all clients in order to comply with UK Anti-Money Laundering regulations. Documents are required for all named individuals on the application.

PREFERRED DOCUMENTS

If possible, please provide both of the following:

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

To enable us to make multiple applications simultaneously it is useful if you can provide several certified copies of each.

ALTERNATIVE DOCUMENTS

If you are unable to provide certified copies of both of the preferred documents, please provide **1 document** from the Proof of Name section, and **2 original documents** from the Proof of Address section.

PROOF OF NAME

Document	Timescale	Document Type
Passport	Current (ie not expired)	Certified Copy*
Full Photo Card 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 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***

PROOF OF ADDRESS

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***

EVIDENCING SOURCE OF FUNDS AND SOURCE OF WEALTH

In line with UK Anti-Money Laundering regulations, we are required to obtain evidence to verify the source of funds and and wealth for each deposit.

In all cases funds must be transferred to the DCM+ account from the client's linked bank account. We will require the following to confirm the account:

Document	Timescale	Document Type
Bank Statement showing account details and funds to be transferred to DCM showing in the account	Issued in the last 3 months	Original or Internet printed statement

In all cases evidence confirming where the DCM+ deposit will originate from is required. This may also need to be supported by evidence of accrued wealth depending on the source. Examples of evidence can be found below:

Document	Document Type
Bank Statement showing balance of existing savings issued in the last 3 months – This evidence must be accompanied by evidence demonstrating how savings were accrued.	Original or Certified Copy** (Internet printed also accepted)
Recent investment statement	Original or Certified Copy**
A signed letter from the regulated solicitor or copy of will confirming inheritance	Original or Certified Copy**
Copy of sale contract or signed letter from the acting solicitor confirming property sale proceeds	Original or Certified Copy**
Award letter confirming compensation pay-out	Original or Certified Copy**

This list is not exhaustive and includes some of the most common sources we encounter. Other forms of evidence are accepted. Please contact us to discuss our requirements if you are unsure.

CERTIFIED DOCUMENTS

Certified documents should be black and white copies. Colour copies are not acceptable. 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]'*

*** I certify this is a true copy of the original document which I have seen.'*

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 and **date of certification (must be within the last 3 months)**.

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.

Please send certified documents with a wet signature (ie not scanned or photocopied)

***ORIGINAL DOCUMENTS

Proof of address documents such as bank statements, utility bills etc must be *original* documents.

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

ID DOCUMENTS ARE REQUIRED FOR ALL OF THE FOLLOWING:

Limited Company / Limited Partnership – All directors **AND** Shareholders with share of 25% or more

Charity – All Trustees (or Directors where the Charity is registered on Companies House), those controlling the account (signatories) **AND** the Charity Correspondent

Attorney/Deputy – The client (beneficial owner) **AND** The attorney/deputy (or multiple if attorney/deputy cannot act alone).

POWER OF ATTORNEY/COURT OF PROTECTION

Please provide the following in addition to the Identification Documents:

An original letter from the care home confirming the client's residency where applicable. This 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

The 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 above. Deposit takers will not accept a document signed "xzy Solicitors Ltd", it must be an individual. **The certification must be dated within the last 3 months.**

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.