

We complete checks on all clients in order to comply with UK Anti-Money Laundering regulations. When we need extra verification, we will request this in our correspondence to you. Please refer to your Application Pack letter to confirm which documents we require. Below are examples of acceptable documents as well as guidance on certifying documents.

PREFERRED DOCUMENTS

If possible, please provide both of the following. If this is not possible refer to Proof and Name and Proof of Address below:

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

PROOF OF NAME

Document	Timescale	Document Type
Current Signed 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 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 or Certified Copy **

PROOF OF ADDRESS

Document	Timescale	Document Type
HMRC Notice of Tax Coding or Demand	Issued within the last 11 months	Original or Certified Copy **
Evidence of entitlement to state benefit, state pension or tax credit	Issued within the last 11 months	Original or Certified Copy **
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 or Certified Copy **
Mortgage Statement	Issued in the last 2 months	Original or Certified Copy **
Domestic utility bill eg gas, electric, water or landline telephone	Issued in the last 2 months	Original or Certified Copy **
Current council tax bill or statement	Issued in Current tax year	Original or Certified Copy **
Instrument of a court appointment (such as liquidator, or grant of probate)	Issued in the last 2 months	Original or Certified Copy **

LINKED BANK ACCOUNT EVIDENCE

In all cases funds must be transferred to the DCMe account from the client's linked bank account. We will attempt to verify this account using online Bank Check, however if this is unsuccessful, we will require the following to confirm the account:

Document	Timescale	Document Type
Bank Statement	Issued in the last 3 months	Original or Certified Copy**
Void Cheque	Current	Original

EVIDENCING SOURCE OF FUNDS AND SOURCE OF WEALTH

In all cases evidence confirming where the DCMe 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 issues 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.

POWER OF ATTORNEY/COURT OF PROTECTION

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 below**

ID DOCUMENTS ARE REQUIRED FOR ALL OF THE FOLLOWING:

Limited Company / Limited Partnership – All directors AND Shareholders with a 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).

WHO CAN CERTIFY A DOCUMENT

An appropriate individual includes a person of good standing in your local community. They must have known you for at least 2 years, live in the UK and not be related to you by birth or marriage or be in a personal relationship with you. They must also not live at your address. Examples of a person of good standing can be found below:

Accountant, Bank Official, Dentist, Financial Adviser, Post Office Official, Police Officer, Surveyor, Social worker, Solicitor, Teacher, Warrant Officer.

CERTIFIED DOCUMENTS

In order for these documents to be accepted, 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 and Authorised person reference number eg Law society or FCA reference number.

All certifications must carry wet signatures (ie not photocopies), be dated in the last 3 months and be certified by an appropriate individual.

CONTACT US

If you need any assistance, or if you would like to discuss the documents we have requested, please get in touch on **0345 0942255** or **dcm@dcmcash.com**