

A Guide to the Verification of Identity and Address

The law on money laundering requires financial services firms to obtain satisfactory evidence of the identity of its customers and certain other connected parties. The legislation is designed to prevent the UK financial system being used to further financial crime. The acceptable evidence required to meet these requirements is shown in tables A & B below:

TABLE A: IDENTITY

- Valid passport
- Valid photocard driving licence
- Valid full UK driving licence (old style)
- Firearms/shotgun certificate
- Identity Card (Electoral Office N. Ireland)
- EU identity card
- National identity card (non-EU nationals)
- UK Armed Forces ID
- HMRC notification document*
- Residence permit (Home Office issued)

The item marked * in Table A must not be more than 12 months old.

TABLE B: ADDRESS

- Valid photocard driving licence
- Valid full UK driving licence (old style)
- Evidence of council tax housing benefit
- Tax credits notification
- Pension book/entitlement letter
- Educational or similar council grant
- Current year council tax bill
- Bank statement*
- Credit/debit card statement*
- Utility bill*
- Mortgage statement
- Solicitor's letter re: house purchase
- Local council rent agreement
- Court Document (e.g. Grant of Probate)

Items marked * in Table B must not be more than three months old.

- The same source of evidence CANNOT be used for identity and address.
- Identity documents which show a different address may not be acceptable as evidence.
- We are unable to accept P45s and P60s as these are not official HMRC issued documents.
- We are also unable to accept mobile telephone bills and internet printed documents.

To satisfy the identity and address requirements, the documents listed above can either be submitted in original or certified copy form. We will only accept certifications from one or more of:

ACCEPTABLE CERTIFIERS

- Representative of an FCA, PRA or EU regulated organisation
- Serving Police Officer
- Practising Solicitor or Barrister
- Practising Accountant or Notary Public
- Practising Commissioner of Oaths
- Practising Justice of the Peace
- Commanding Officer (armed forces only)
- Current Member of Parliament
- Post Office identity document checking service (the Post Office makes a charge for this service)

Where documents are submitted in certified copy form, the certifications must include the words **certified a true copy of the original** and must be dated within the last 3 months.

Where the **Post Office Identity Document Checking Service** is used, certified copy documents must be submitted with the **Post Office ID Checking Service form**.

For photographic evidence, where a clear reproduction cannot be achieved, the copy must be certified as being a good likeness of the individual.

For all certifications, the certifier must **sign, date and print their name, position, organisation and business contact details (address and telephone number)**.

In all cases, we will not accept documents that have been self-certified, nor will we accept documents certified by someone related to, in a relationship with or living with you.

Documents which are not certified by one or more of the Acceptable Certifiers above, or to our required certification standard, will be rejected. We will not be responsible for any subsequent delays which may arise as a consequence.

Individuals may find it useful to provide this document to the certifier so these requirements might be understood.