

## ***Your identity - How to help us prevent crime***

### **Background**

Since 1994, when Money Laundering Regulations were introduced, financial services firms have been required to have procedures in place to prevent money laundering. Guidance to the industry now describes the requirements in some detail.

These requirements apply equally to new customers and to those who may have been with a financial services firm for many years.

Money laundering is the process of taking illegally obtained money and disguising it so that it appears to be legitimate.

We need to get enough information to establish that you are who you say you are and that you live where you say you live.

In doing this, we can take steps to ensure that nobody but you is using your identity to make payments into or withdraw monies from your products with us.

Although clients may find the Money Laundering Regulations inconvenient, it is worth noting that the regulations are aimed at consumer protection and the penalties for firms or individuals who fail to apply them may be severe. **We are, therefore, unable to vary the requirements set out in this leaflet.** We are sorry for any inconvenience this causes you.

### **Identity check**

Whenever you contact us, we will ask you to prove who you are and where you live. The evidence you give us helps to stop anyone else from falsely using your details.

We will, therefore, ask you to answer some security questions when you call and to provide evidence of identity when you ask us to carry out certain transactions.

### **Giving us proof**

Proving your identity is simple. Just send us a copy of any one of the documents in list A. If you are unable to provide a document from list A, we can accept a document from list B together with a supporting document from list C.

### **List A - Government issued documents with a photograph**

- Current valid signed passport, UK, EU or comparable jurisdiction
- Current valid photo-card driving licence (full or provisional)
- Current EEA Member State Identity Card (non-UK nationals, but only acceptable if not issued in the UK)
- Current firearms certificate or shotgun licence
- Current identity card issued by the Electoral Office for Northern Ireland

### **List B - Government issued documents without a photograph**

- Current valid (old-style) full UK driving licence
- Recent evidence of entitlement to a state or local authority-funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant
- Most recent HM Revenue and Customs tax notifications eg tax assessment, statement of account, notice of coding (not a P45 or P60)

### **List C - Other supporting documents**

- Current council tax demand letter or statement
- Recent (no more than three months old) bank statement or credit/debit card statement, or savings statement issued by an FCA regulated financial sector firm in the UK
- Recent (no more than three months old) utility bill or telephone bill (not a mobile phone bill)
- Current Local Council rent card or tenancy agreement
- Current instrument of a court appointment (eg liquidator, receiver or grant of probate)
- Evidence of a positive electoral roll search

### **Sending documents to us**

If you are unable to send to us copy documents and instead send in original documents, please ensure that they are sent via secure delivery. The Society cannot be responsible for documents that are lost in the post. We will treat your original documents with great care and return them promptly by recorded delivery.

### **Got a problem?**

Do not worry if you are unable to provide the standard documents. We realise that you may not have all of the documents in lists A, B & C. There are other documents we may be able to accept, or there may be other ways of confirming your name and date of birth or address. Tell us your situation and we will advise you.

### **Peace of mind**

The security steps we take are for your own protection and we hope they will also give you peace of mind.

**Please return the following:**

- This form fully completed
- Documentary evidence
- One copy of our letter to you

FULL NAME: \_\_\_\_\_

RESIDENTIAL ADDRESS: \_\_\_\_\_  
 \_\_\_\_\_

POST CODE: \_\_\_\_\_

COUNTRY OF RESIDENCE: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
 DD MM YY

NATIONALITY: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

SIGNATURE \_\_\_\_\_

Where documents must be sent through the post, we would prefer to see copy documents (as shown in the attached notes). If you are unable to do this, then you may send original documents instead. We will send these straight back to you.

**List A - Government issued document with a photograph**

Document enclosed

**If you are unable to provide a document from list A, please provide a document from list B together with a document from list C**

**List B - Government issued document without a photograph**

Document enclosed

**List C - Other supporting document**

Document enclosed

We may require information in addition to the above, if so, you will be advised.

For office use only:

DMS: Scan onto client folder Doc ID: EVIDQ

Client reference number:

Policy number:

