

Identification Requirements Guide

Identification requirements

UK Anti-Money Laundering legislation requires financial services firms to verify the identity of their customers and certain other parties involved with a product, including persons giving instruction or investing on behalf of others. In such situations, the relationship between each party must be made clear.

This guide is for individual customers, for organisations (e.g. charities, trusts etc) we will have additional requirements. The individuals involved will still need to complete identity verification in line with this guide.

This legislation is designed to prevent money laundering activity within the UK financial system by making it more difficult for criminals to open accounts using false identities and addresses.

Who needs to provide identification evidence?

- All new customers, including all joint holders to a plan;
- Existing clients in certain circumstances;
- Any third parties who have authority to give instructions on a plan e.g. financial advisers under a customer mandate, persons acting under Power of Attorney, Executors or
- Administrators;
- Third party donors providing funds to an account;
- Third party payees, e.g. employer contributions into a pension scheme;
- Beneficial owners;
- Company Directors; and
- Trustees.

What types of identification evidence must be provided?

The lists A, B and C show acceptable forms of evidence.

We require: 1 document from either list A or B supported by a supplementary list C document.

If you have difficulty providing the required evidence, please contact us to discuss suitable alternatives.

Do I need to send you the original documents?

You can send us the original documents which are returned on day of receipt once we have taken copies for our records.

If you do not wish to send original documentary evidence, we will accept copies of all documents listed provided the copies are certified by a suitable person. Examples of appropriate individuals for this purpose include a member of the judiciary, a senior civil servant, a serving police officer, a customs officer, a lawyer, a notary public, an accountant, a company secretary, an actuary, or a director or manager of a business regulated by the Financial Conduct Authority.

We will only accept certified copies of documents providing they are accompanied with the following supporting information about the suitable person:

- Full name of the individual;
- Name of the organisation and its address;
- Status and position of the individual within the organisation; and
- Contact telephone number.

Certified documents must also meet the following requirements:

- Documents must be clearly signed and dated with 'original seen';
- The certification must be within the previous 3 month period;
- Certifier must not be retired;
- Person certifying must print and sign their full name and status;
- Documents must be valid i.e. not expired; and
- Documents containing photographs must be clear and legible.

To ensure protection of your documents should you choose to send originals we recommend you send them recorded delivery.

If you have any questions regarding the submission of identification evidence, please call us on 01382 573737.

To ensure that we are able to open your Account quickly and efficiently, we require one document from either list A or B supported by a supplementary list C document.

List A – a government-issued document which incorporates your full name and photograph and either your residential address or date of birth.

List A

- Valid passport
- Valid photocard driving licence (full or provisional)
- EU member state ID card
- Northern Ireland Electoral ID card
- Shotgun/Firearms licence

List B – a government-issued document (without a photograph) which incorporates your full name and either your residential address or date of birth.

List B

- A government-issued document (without a photograph, showing your full name plus your residential address or date of birth) supported by a second document from List C.
- Valid (old style) full UK driving licence
- Residence permit (issued by Home Office)
- Notification of entitlement to a government or local authority funded benefit i.e. housing benefit, tax credit, pension, educational or other grant (less than 12 months)
- HMRC Construction Industry registration card or certificate (CIS4, CIS5 or CIS6)
- HMRC notification document tax assessment, statement (P45/60 are not acceptable) dated within the last 12 months*
- UK Armed Forces ID

* P45s and P60s are not official Inland Revenue documents, therefore they are not acceptable.

** Mobile phone bills are not acceptable forms of evidence.

List C – the supplementary document, can either be government-issued, or issued by a judicial authority, a public sector body or authority, a regulated utility company, or another FCA-regulated firm in the UK financial services sector.

List C

- Document from a UK regulated financial services firm confirming a relationship: i.e. bank/building society investment account or insurance company statement (dated within last 3 months), mortgage statement (dated within last 12 months)
- Council Tax statement (dated within last 12 months)
- Utility statement including gas, electricity, water (dated within last 3 months)
- Telephone bill (dated within last 3 months)**
- Local council rent card or tenancy agreement
- Legal document recognising title to property
- Instrument of a court appointment (liquidator/grant of probate)

Alliance Trust Savings

PO Box 164, 8 West Marketgait, Dundee DD1 9YP

T +44 (0)1382 573737 F +44 (0)1382 321183 E contact@alliancetrustsavings.co.uk alliancetrustsavings.co.uk

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