

## Know Your Customer Standards – ‘Certified’ Documentation

If you are unable to complete Identification and Verification through one of our online services (Jumio or Thirdfort) we will require Certified copies of your Identification (ID) and Proof of Address (PoA) documents.

HMRC guidelines require us to ensure the minimum following standards for Certified Documents:

- the person certifying the document must see the original document and be an appropriate person to certify the document (see Approved Certifiers below)
- a certification statement that the document is a true copy is made by a person competent at document inspection, fraud and impostor detection, such as a person from a regulated industry or in a position of trust, as with passport photos
- an official stamp or written details of the person certifying with an indication of professional status
- signed and dated with a printed name of the signatory, not the business
- the occupation and address or telephone number
- include professional/industry body registration number (i.e. ACAEW, ACCA, SRA etc)
- certifying a copy of a document does not constitute Enhanced Due Diligence (EDD)

<b>Certification Statement Required</b>	<b>Approved Certifiers</b>
<p><i>‘Certified to be a true copy of the original seen by me’</i></p> <p>and, when certifying photographic ID,</p> <p><i>‘and is a true likeness of the person’</i></p>	<p>The following are approved Certifiers:</p> <ul style="list-style-type: none"> <li>• A Solicitor/Lawyer/Barrister/KC</li> <li>• An Accountant (ACCA, ACAEW etc)</li> <li>• An FCA Authorised Person</li> <li>• Regulated Financial Advisors</li> <li>• Stockbrokers</li> <li>• Bank or building society officials</li> <li>• The Post Office Identity Checking Service</li> <li>• Embassy or Consular Officials (for clients residing overseas)</li> <li>• Professionally certified anti-financial crime staff, Certified Fraud Examiners (CFE), International Compliance Association (ICA) Members (MICA) and Fellows (FICA)</li> </ul> <p>If you reside overseas, certification from a registered Notary or Justice of the Peace may be accepted</p> <p><i>International (non-English language) documents may require professional translation</i></p>

The document copy being certified must be clear and legible

### Certified Documents Accepted

We require one (1) certified proof of identity (ID) document from the list “Proof of Identity”

We require one (1) certified proof of address (PoA) document from the list “Proof of Address list”

**Note: the same document cannot be used for both requirements, i.e. we require 2 separate documents for a set of ID and PoA**

Proof of Identity (ID)	Proof of Address (PoA)
Full valid UK or overseas passport (please note that not all passports should be signed to be valid)	Council Tax bill or payment book (valid for the current tax year)
EU Identity cards (both sides)	Local council rent card or tenancy agreement
EEA or Switzerland national identity card (both sides)	Full current UK driving licence (both sides)
Other national identity cards (non-UK identification card)	EEA/EU photocard licence (both sides)
Northern Ireland voter's card	EU Identity cards (both sides)
Residence permit issued by Home Office to EU Nationals	EEA or Switzerland national identity card (both sides)
Full current UK driving licence (both sides)	Other national identity cards (non-UK identification card)
EEA/EU photocard licence (both sides)	Northern Ireland voter's card
Valid Shotgun or firearms certificate	Residence permit issued by Home Office to EU Nationals
Original birth certificate (UK birth certificate issued within 12 months of the date of birth in full form including those issued by UK authorities overseas such as Embassies High Commissions and HM Forces)	Original notification letter from the Benefits Agency confirming your right to benefits
Residence permit issued by the Home Office to EEA nationals on sight of own country passport	Letter confirming client's right to a state pension
Original notification letter from the Benefits Agency confirming your right to benefits	Any HMRC correspondence addressed to client at the stated address
Letter confirming your right to a state pension	Utility bill (mobile phone bills are not accepted) or a certification from a supplier of utilities confirming the arrangement to pay for its services on pre-payment terms for gas, electricity, water, phone (UK landline bills only), TV licence renewal <i>dated within the last three months</i>
Benefit book or original notification letter from Benefits Agency;	Bank or building society account statement for debit, savings, investment, or mortgage account (credit card statements are not accepted) <i>dated within the last three months</i>
HMRC notification of Child Tax Credit, Disabled Person's Tax Credit, Working Family Tax Credit or Tax Code;	Annual mortgage summary letter
Self-employed registration cards for individuals and partnerships in the construction industry (CIS4(P), CIS5,CIS6, SC60.)	Solicitor's letter confirming house purchase or land registry confirmation.

