

DOCUMENTARY EVIDENCE OF IDENTITY OR ADDRESS

As part of our requirements under the UK's Money Laundering legislation, we need to be satisfied that a customer or other relevant individual is who they purport to be and that they can be identified at a particular address provided. We do this by obtaining one evidence of that person's identity and one evidence of their address by a combination of electronic or documentary means.

The vast majority of these checks can be carried out by electronic means, through either Voters Roll or customer database checks. However, for ALL signatories on wheeled transportation deals and for every personal guarantee we require proof of ID. In certain other situations when we are unable to obtain satisfactory proof of identity and/or address through electronic means, then only the following documents listed within the table below will be acceptable as a documentary proof of that person's identity and address.

The same document must not be used for both proof of identity and address.

Certification

We will need a copy of the original document and in all cases the copy will need to be certified. The certification cannot be from a family member or spouse. It should be clearly signed by the individual who should include their name, employer and the date. The address of the witness will need to be included for anyone not connected with the Introducer or supplier. This information is required in case the person completing the certification has to attend Court as a witness.

The certification must be within the last 12 months and the document will need to be within the date ranges shown in the table below.

The certification will need to confirm that the original document has been seen and that this is a true copy. If the document being certified is proof of ID then the certification will also need to confirm that the photo is a true likeness of the individual. We understand that there will be times when you will "see" the Customer using technology such as "FaceTime" or "Skype". In those instances, you should certify the true likeness has been confirmed using a digital device.

Suggested wording is shown below:

- I certify that I have seen the original and that this is a true copy of the original.
- I certify that I have seen the original and this is a true copy of the original and that the picture is a true likeness of the individual.
- I certify that I have seen the original and that this is a true copy of the original and that the picture is a true likeness of the individual as seen via a digital device.

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<u>Documentary evidence of Identity</u>	<u>Documentary evidence of Address</u>
<ul style="list-style-type: none"> • Current valid Passport • Current valid full or provisional UK Photocard Driving Licence (full licence card accepted alone and with counterpart but counterpart alone will not be accepted) • Current full Driving Licence (paper licence acceptable if issued pre 1998) • UK Shotgun Licence or Firearms Certificate • EU National Identity Card (if you are a non-UK national) • Current Northern Ireland Electoral ID Card 	<ul style="list-style-type: none"> • Current full UK photocard driving licence (if not used for identity verification - full licence card accepted alone and with counterpart but counterpart alone will not be accepted) • Council tax bill (valid for current year). • Utility bill (dated within last three months). • Telephone bill (dated within last three months) – mobile phone bills are not acceptable. • Sky or cable TV bills (dated within last three months). • Home broadband bill (dated within the last three months). • Credit card bill (dated within last three months). Online statements are not acceptable. • Bank, Building Society, Credit Union statement – all pages showing transactions should be provided (dated within last three months). Online statements are not acceptable. • Mortgage statement from a recognised lender (dated within last 12 months). Online statements are not acceptable. • HM Revenue & Customs tax notification dated within the last three months. E.g. tax assessment, statement of account/notice of coding. P45s and P60s are not acceptable.

We will always need proof of ID of the signatory on wheeled transportation deals.

We will always need proof of ID for a personal guarantor.

If we have to ask for a proof of ID or proof of address (or both), these will be listed on the proposal credit acceptance sheet.

If you have any queries, please contact your Account Manager who will be happy to help.

Coronavirus guidance – whilst the Government restrictions on movement are in effect

For your existing Customers you may use digital devices to see the original proof documentation, rather than asking the Customer to post originals to you, for you to scan and return them to the Customer. If you do use this method of certification, please use the following words on the document you send into New Business:

- **I certify that I have seen the original, via a digital device, and that this is a true copy of the original and that the picture is a true likeness of the individual as seen via a digital device.**

If the Customer is new to you and you are unable to see the original documents then please contact your Account Manager who will arrange for the Customer to complete the proof paperwork using ID Checker. This is a digital solution that utilises facial recognition and other digital technology to complete the proof of ID and address process.

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